Charity registration number: 288616

# AMUD HACHESED TRUST
# TRUSTEES' REPORT AND
# UNAUDITED FINANCIAL STATEMENTS
# FOR THE YEAR ENDED 31 DECEMBER 2025

# AMUD HACHESED TRUST
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# AMUD HACHESED TRUST
# Trustees' Report For The Year Ended 31 December 2025

The trustees present their report and the financial statements for the year ended 31 December 2025.

## Objectives and Activities

### Aims and Objectives

Charitable Objects
The distribution of Charity, which the Trustees in their discretion determine, to individuals or other charitable institutions.
The above objects were continued with during the year.

## Reference and Administrative Details

### Trustees

Mr Avigdor Galandauer - Trustee
Mr Shlomo Stauber - Trustee
Mrs Fagey Galandauer - Trustee

### Charity Number

288616

### Principal Address

53 Braydon Road
London
N16 6QL

### Independent Examiner

C Rosen

The trustees' report was approved by the board of trustees and signed on its behalf by:

Mr Avigdor Galandauer

Trustee
25th October 2026

# AMUD HACHESED TRUST
## Independent Examiner's Report to the Trustees of AMUD HACHESED TRUST
## For The Year Ended 31 December 2025

I report to the trustees on my examination of the accounts of AMUD HACHESED 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 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent Examiner's Statement**

Since the Trust's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Association of Accounting Technicians, 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 contents 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.

C Rosen

25th October 2026

# AMUD HACHESED TRUST
## Statement of Financial Activities
## For The Year Ended 31 December 2025

| | Notes | 2025 Unrestricted funds £ | 2024 Unrestricted funds £ |
|---|---|---|---|
| **INCOME AND ENDOWMENTS FROM:** | | | |
| Donations and legacies | 3 | 317,993 | 343,502 |
| **EXPENDITURE ON:** | | | |
| Raising funds | 4 | (150) | - |
| Charitable activities: | 4 | | |
| Operation of Charity | | (323,214) | (330,150) |
| | | (323,364) | (330,150) |
| **NET (EXPENDITURE)/INCOME** | | (5,371) | 13,352 |
| Other losses | | - | (6,983) |
| **NET MOVEMENT IN FUNDS** | | (5,371) | 6,369 |
| **RECONCILIATION OF FUNDS:** | | | |
| Total funds brought forward | | 6,369 | - |
| **TOTAL FUNDS CARRIED FORWARD** | 12 | 998 | 6,369 |

The notes on pages 6 to 8 form part of these financial statements.

# AMUD HACHESED TRUST
## Balance Sheet
## As At 31 December 2025

| | Notes | 2025 Unrestricted funds £ | 2024 Total funds £ |
|---|---|---|---|
| **CURRENT ASSETS** | | | |
| Debtors | **9** | 80,111 | 45,360 |
| Cash at bank and in hand | | 9,347 | 4,180 |
| | | 89,458 | 49,540 |
| **Creditors: Amounts Falling Due Within One Year** | **10** | (88,460) | (43,171) |
| **NET CURRENT ASSETS (LIABILITIES)** | | 998 | 6,369 |
| **TOTAL ASSETS LESS CURRENT LIABILITIES** | | 998 | 6,369 |
| **NET ASSETS** | | 998 | 6,369 |
| **FUNDS OF THE CHARITY** | | | |
| Unrestricted Funds | | 998 | 6,369 |
| **TOTAL FUNDS** | **12** | 998 | 6,369 |

On behalf of the board

Mr Avigdor Galandauer

Trustee
25th October 2026

The notes on pages 6 to 8 form part of these financial statements.

## 1. General Information

AMUD HACHESED TRUST is an unincorporated charity registered with the Charity Commission, registered charity number 288616. The principal address is 53 Braydon Road, London, N16 6QL.

## 2. Accounting Policies

### 2.1. Basis of Preparation of Financial Statements

The financial statements 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 charity is a Public Benefit Entity as defined by FRS 102.

### 2.2. Incoming Resources

Donations and Fund Accounting
Donations received for the general and main purposes of the Charity is included as unrestricted funds in the Statement of Financial Activities when receivable.
Donations and Grants for activities restricted by the donors are taken to restricted funds if the wishes and conditions of the donor are legally binding on the Trustees.

### 2.3. Resources Expended

Resources Expended
Management and administration costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.
The irrecoverable element of VAT is included with the item of expense to which it relates.

### 2.4. Cash and Cash Equivalents

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

## 3. Income from Donations and Legacies

| | 2025 Unrestricted funds | 2024 Unrestricted funds |
|---|---|---|
| | £ | £ |
| Donations and gifts | 317,993 | 343,502 |

## 4. Analysis of Expenditure

| | Activities undertaken directly | Support costs (see note 5) | 2025 Total |
|---|---|---|---|
| | £ | £ | £ |
| Raising funds | - | 150 | 150 |
| Operation of Charity | 259,900 | 63,314 | 323,214 |
| | 259,900 | 63,464 | 323,364 |

| | Activities undertaken directly | Support costs (see note 5) | 2024 Total |
|---|---|---|---|
| | £ | £ | £ |
| Operation of Charity | 267,989 | 62,161 | 330,150 |

5. **Support Costs**

| | Raising funds | Operation of Charity | 2025 Total |
|---|---|---|---|
| | £ | £ | £ |
| Employee costs | - | 63,314 | 63,314 |
| Governance costs | 150 | - | 150 |
| | 150 | 63,314 | 63,464 |

| | 2024 Operation of Charity |
|---|---|
| | £ |
| Employee costs | 62,161 |

6. **Independent Examiner's Remuneration**

| | 2025 | 2024 |
|---|---|---|
| | £ | £ |
| Independent examination of the financial statements | 150 | - |

7. **Staff Costs**

Staff costs were as follows:

| | 2025 | 2024 |
|---|---|---|
| | £ | £ |
| Wages and salaries | 63,314 | 62,161 |

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

8. **Average Number of Employees**

Average number of employees during the year was: 5 (2024: 5)

9. **Debtors**

| | 2025 | 2024 |
|---|---|---|
| | £ | £ |
| **Due within one year** | | |
| Other debtors | 80,111 | 45,360 |

## 10. Creditors: Amounts Falling Due Within One Year

| | 2025 | 2024 |
|---|---|---|
| | £ | £ |
| Bank loans and overdrafts | 29,349 | 35,281 |
| Other creditors | 58,961 | 7,890 |
| Accruals and deferred income | 150 | - |
| | 88,460 | 43,171 |

## 11. Loans

An analysis of the maturity of loans is given below:

| | 2025 | 2024 |
|---|---|---|
| | £ | £ |
| Amounts falling due within one year or on demand: | | |
| Bank loans | 29,349 | 35,281 |

## 12. Movement in Funds

| | As at 1 January 2025 | Income | Expenditure | As at 31 December 2025 |
|---|---|---|---|---|
| | £ | £ | £ | £ |
| **Unrestricted funds** | | | | |
| General: | | | | |
| General unrestricted fund | 6,369 | 317,993 | (323,364) | 998 |
| **Total funds** | 6,369 | 317,993 | (323,364) | 998 |

| | As at 1 January 2024 | Income | Expenditure | Gains and losses | As at 31 December 2024 |
|---|---|---|---|---|---|
| | £ | £ | £ | £ | £ |
| **Unrestricted funds** | | | | | |
| General: | | | | | |
| General unrestricted fund | - | 343,502 | (330,150) | (6,983) | 6,369 |
| **Total funds** | - | 343,502 | (330,150) | (6,983) | 6,369 |

## 13. Transactions with Trustees

During the year the expenses reimbursed to the trustees or paid directly to third parties were as follows:

| | 2025 | 2024 |
|---|---|---|
| | £ | £ |

## 14. Related Party Disclosures

# AMUD HACHESED TRUST
## Detailed Statement of Financial Activities
## For The Year Ended 31 December 2025

| | 2025<br>Total funds<br>£ | 2024<br>Total funds<br>£ |
|---|---|---|
| **INCOME AND ENDOWMENTS FROM:** | | |
| **Donations and legacies** | | |
| Donations and gifts | 317,993 | 343,502 |
| | 317,993 | 343,502 |
| | 317,993 | 343,502 |
| **EXPENDITURE ON:** | | |
| **Raising funds** | | |
| Independent examiner's fees | (150) | - |
| | (150) | - |
| **Charitable Activities:** | | |
| **Operation of Charity** | | |
| Seeking donations, grants and legacies | (182,383) | (188,339) |
| Operating Costs | (77,517) | (79,650) |
| Wages and salaries | (63,314) | (62,161) |
| | (323,214) | (330,150) |
| | (323,364) | (330,150) |
| **NET (EXPENDITURE)/INCOME** | (5,371) | 13,352 |