

**The Minyan**

Report and Financial Statements

For the year ended 31 December 2020

**Company Number: 05603904**

**The Minyan (Limited by Guarantee)**

**Annual report and financial statements for the year ended 31 December 2020**

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**Trustees**

B Iczkovits  
U Neufeld

**Secretary and registered office**

R Brayam, 20 Highcroft Gardens, London, NW11 0LX

**Company number**

5603904

**Charity number**

1113311

**Bankers**

Barclays Bank Plc, Marble Arch Branch, PO Box 32016, London, NW1 2ZH

## **The Minyan (Limited by Guarantee)**

### **Report of the trustees for the year ended 31 December 2020**

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The trustees present their report and the unaudited financial statements for the year ended 31 December 2020.

#### **Reference and administrative information**

The Minyan is a company limited by guarantee and is a registered charity governed by its memorandum and articles of association. The company was registered on 26 October 2005 and began its charitable activities on 12 January 2006. The Charity is registered with the Charity Commission in England and Wales with Charity number 1113311. The Company number is 5603904.

The charity is also known as the following: The Minyan, Kehillas Ohel Moshe and Torah Way. The main operating address of the charity is: 100-102 Leaside Crescent, London, NW11 0LA and the company's registered office is: 20 Highcroft Gardens, London, NW11 0LX.

The objects of the charity are to promote the Orthodox Jewish religion and in particular to maintain a synagogue providing facilities for prayers, religious worship and religious studies.

#### **Board of Trustees**

The directors of the charitable company are its trustees for the purposes of Charity Law and the Companies Act and throughout this report are collectively referred to as the trustees.

The trustees of the company were:

B Iczkovits

U Neufeld

Trustees and other members of the management committee are appointed by members of Kehillas Ohel Moshe.

#### **Public benefit, objectives, activities, achievements and performance**

The charity was formed to promote the Orthodox Jewish religion, through the provision of synagogue services and religious education. During the year under review, membership of Kehillas Ohel Moshe – the working name of the synagogue, increased to 100. Charitable appeals are held from time to time in order to raise funds to cover ongoing discretionary expenditure.

The Start your Day the Torah Way program provided daily lectures presented by guest speakers from across the globe. These lectures are well attended by local residents and members. The trustees look forward to the program's continued success in the forthcoming years. These activities undertaken by the charity provided public benefit.

The charity will continue to provide these and similar services in the coming years. The management committee would like to take this opportunity to thank all of the generous donors throughout the year, as without their support, the charity's projects would not have been possible.

The Trustees confirm their compliance with the duty to have due regard to the Public Benefit guidance published by the Charity Commission when reviewing the Charity's aims and objectives and in planning future activities.

#### **Risk management**

The trustees monitor cash flows to ensure that there are sufficient funds to cover the ongoing costs of running the charity's premises and associated costs of providing programmes as part of the objects of the charity.

They do not consider that there are any other specific risks attached to the running of the charity that call for action to be taken.

#### **Reserves policy**

The current distribution policy of the trustees is to distribute liquid reserves in furtherance of the objects of the charity. A reasonable cash balance is maintained to meet the charity's expenses as they fall due.

## **The Minyan (Limited by Guarantee)**

### **Report of the trustees for the year ended 31 December 2020 (continued)**

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#### **Distribution policy**

The charity's distribution policy is to avail the intended beneficiaries of funds according to the objects of the charity as soon as they are in hand.

#### **Investment policy**

There is a policy to invest as and when appropriate in order to achieve sufficient income to be able to support the charity's objects.

#### **Financial review**

The primary source of income of the charity the amounts received from membership and the amounts received from renting 100 and 102 Leaside Crescent. Income was also generated through voluntary donations from members. Voluntary donations of £177,456 were made to the charities unrestricted funds and £117,474 to restricted funds during the year.

At the end of the financial period the charity's unrestricted reserves were £922,286, a decrease of £3,330 since the previous year. The charity's restricted reserves were £63,532, an increase of £27,127 since the previous year.

The charity's bank balances were £108,973, an increase of £47,811 since the previous year. This amount included cash balance of £35,054 relating to unrestricted funds and £73,919 relating to restricted funds.

None of the charities funds were materially in deficit at the end of the financial period.

The trustees do not consider there to be any uncertainties about the charity's ability to continue as a going concern.

#### **Trustees' responsibilities**

The charity trustees (who are also the directors of the company for the purposes of company law) are responsible for preparing the trustees' annual report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the company and of the incoming resources and application of resources, including the income and expenditure of the company for that year. In preparing these 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;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue on that basis.

This report has been prepared in accordance with the provisions applicable to small companies entitled to the small companies exemption.

#### **On behalf of the Board**

B Iczkovits  
Director

30 September 2021

## **The Minyan (Limited by Guarantee)**

### **Independent Examiner's Report to the Trustees of The Minyan (Limited by Guarantee)**

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I report to the trustees on the accounts of The Minyan (Limited by Guarantee), charity number: 1113311 company number: 5603904 for the year ended 31 December 2020, which are set out on pages 4 to 13.

#### **Responsibilities and basis of report**

As the charity's trustees of the Company (who are also the directors of the company for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act") and the Charities Act 2011 ("the 2011 Act").

Having satisfied myself that the accounts of the Company are not required to be audited for this year under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ("the 2011 Act"). In carrying out my examination, I have followed the Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act).

#### **Independent examiner's statement**

The company's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

I have completed my examination. I confirm that no material matters have come to my attention which gives me cause to believe that:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- accounting records were not kept in accordance with section 130 of the Charities Act 2011; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 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; or
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).

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.

Michael Weissbraun FCA  
Michael, Pasha & Co  
Chartered Accountants  
220 The Vale, London, NW11 8SR

30 September 2021

**The Minyan (Limited by Guarantee)**

**Statement of financial activities (including income and expenditure account) for the year ended 31 December 2020**

	Note	Unrestricted funds £	Restricted funds £	2020 Total £	2019 Total £
<b>Income</b>					
<i>Income from donations</i>					
Donations	2	177,456	117,474	294,930	263,922
<i>Income from charitable activities:</i>					
Rental income		21,140	-	21,140	22,080
Interest receivable and similar income		1,048	29	1,077	1,524
<b>Total Income</b>		<b>199,644</b>	<b>117,503</b>	<b>317,147</b>	<b>287,526</b>
<b>Expenditure</b>					
Costs of raising funds	3	1,484	10,964	12,448	8,903
Cost of charitable activities	3	94,207	70,211	164,418	218,677
Other costs	3	76,141	8,019	84,160	71,255
	3	171,832	89,194	261,026	298,835
Interest payable	4	32,324	-	32,324	32,720
<b>Total expenditure</b>		<b>204,156</b>	<b>89,194</b>	<b>293,350</b>	<b>331,555</b>
<b>Net income/(expenditure)</b>		<b>(4,512)</b>	<b>28,309</b>	<b>23,797</b>	<b>(44,029)</b>
<b>Gross transfers between funds</b>		<b>1,182</b>	<b>(1,182)</b>	<b>-</b>	<b>-</b>
<b>Net movement in funds during the year</b>		<b>(3,330)</b>	<b>27,127</b>	<b>23,797</b>	<b>(44,029)</b>
<b>Total funds brought forward</b>		<b>925,616</b>	<b>36,405</b>	<b>962,021</b>	<b>1,006,050</b>
<b>Total funds carried forward</b>		<b>922,286</b>	<b>63,532</b>	<b>985,818</b>	<b>962,021</b>

The statement of financial activities includes all gains and losses recognised in the year. All incoming resources and resources expended derive from continuing activities.

The notes on pages 7 to 13 form part of these financial statements.

**The Minyan (Limited by Guarantee)**

**Balance sheet at 31 December 2020**

		2020	2019
	Note	£	£
<b>Fixed assets</b>			
Tangible fixed assets	7	1,526,731	1,558,736
<b>Current assets</b>			
Debtors	8	13,480	13,996
Cash at bank		108,973	61,162
		<b>122,453</b>	75,158
<b>Creditors: amounts falling due within one year</b>	9	<b>(10,466)</b>	(18,347)
<b>Net current (liabilities)/assets</b>		<b>111,987</b>	56,811
<b>Total assets less current liabilities</b>		<b>1,638,718</b>	1,615,547
<b>Creditors: amounts falling due after more than one year</b>	10	<b>(652,900)</b>	(653,526)
<b>Net assets</b>		<b>985,818</b>	962,021
<b>Unrestricted funds</b>			
General funds	11	922,286	925,616
<b>Restricted funds</b>	11	<b>63,532</b>	36,405
<b>Total funds</b>	12	<b>985,818</b>	962,021

For the year ended 31 December 2020 the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

The trustees acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

Approved by the trustees on 30 September 2021 and signed on their behalf by:

B Iczkovits  
Director

The notes on pages 7 to 13 form part of these financial statements.

**The Minyan (Limited by Guarantee)**

**Statement of cash flows for the year ended 31 December 2020**

		2020	2019
	Note	£	£
<b>Cash provided by operating activities</b>	15	<b>49,966</b>	2,589
<i>Cash flows from investing activities</i>			
Interest income		1,077	1,524
Purchase of tangible fixed assets		(2,281)	(1,074)
<b>Cash (used in)/provided by investing activities</b>		<b>(1,204)</b>	450
<i>Cash flows from financing activities</i>			
Repayments of borrowing		(50,951)	(10,374)
Cash inflows from new borrowing		50,000	-
<b>Cash used in finance activities</b>		<b>(951)</b>	(10,374)
<b>Increase/(decrease) in cash and cash equivalents in the year</b>		<b>47,811</b>	(7,335)
<b>Cash and cash equivalents at the beginning of the year</b>		<b>61,162</b>	68,497
<b>Cash and cash equivalents at the end of the year</b>		<b>108,973</b>	61,162

The notes on pages 7 to 13 form part of these financial statements.



## 1 Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year.

(a) *Basis of accounting*

The financial statements have been prepared in accordance with 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) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), the Charities Act 2011 and the Companies Act 2006.

The company meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

(b) *Going concern*

The trustees do not consider there to be any uncertainties about the charity's ability to continue as a going concern.

(c) *Company status*

The charity is a company limited by guarantee. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £10 per member of the charity.

(d) *Fund accounting*

- Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.
- Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

(e) *Income*

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably. Receipts from membership and other donations relating to the main charitable activities of the charity are considered a gift to the charity and are recognised when they are received. Income from voluntary donations and appeals is also normally recognised only when received. Membership donations paid in advanced are not deferred.

Rental income and interest on funds held on deposit are included when receivable and the amount can be measured reliably by the charity.

(f) *Donated goods, facilities and services*

Donated professional services and donated facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), general volunteer time of members is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the same period.

(g) *Taxation*

The charity is exempt from tax on its charitable activities.

**1 Accounting policies (continued)**

*(h) Volunteers*

General volunteers assisted with the day-to-day running of the charity. This included managing the charity's premises, finances and fundraising efforts. The synagogue services and regular lectures were also provided and co-ordinated by volunteers.

*(i) Resources expended*

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. Expenditure is classified under the following activity headings:

Costs of raising funds comprise the costs associated with attracting voluntary income.

Cost of charitable activities comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Other costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the accounting fees and costs linked to the strategic management of the charity.

*(j) Tangible fixed assets*

Fixed assets (excluding investments) are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost, less estimated residual values, all fixed assets except freehold land, over their expected useful lives. It is calculated at the following rates:

Buildings	-	2% per annum straight line basis
Equipment and fittings	-	25% per annum straight line basis

*(k) Cash at bank and in hand*

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

*(l) Creditors and provisions*

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

*(m) Financial instruments*

The trust only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

Finance costs are charged to profit over the term of the debt so that the amount charged is at a constant rate on the carrying amount.

Finance costs include issue costs, which are initially recognised as a reduction in the proceeds of the associated capital instrument.

*(n) Concessionary loans*

Concessionary loans are those loans made or received by the charity to further its purposes and any interest charged is below the prevailing market rates.

Concessionary loans are initially recognised and measured at the amount received or paid, with the carrying amount adjusted in subsequent years to reflect repayments and any accrued interest and adjusted if necessary for any impairment.

**2 Donations**

	Unrestricted funds £	Restricted funds £	2020 Total £	2019 Total £
Total donations	177,456	117,474	294,930	263,922

**3 Charitable activities**

	Unrestricted funds £	Restricted funds £	2020 Total £	2019 Total £
<i>Costs of raising funds</i>				
Advertising	1,484	10,677	12,161	8,413
Travel	-	287	287	490
<i>Cost of charitable activities</i>				
Consultancy costs	26,039	683	26,722	30,604
Wages and staff costs	25,483	-	25,483	-
General expenditure	33,127	1,433	34,560	62,680
Insurance	3,058	-	3,058	3,186
Light and heat	3,553	-	3,553	6,555
Phone	710	-	710	445
Rent and rates	387	-	387	1,530
Water	1,850	-	1,850	1,878
Grants payable (note 14)	-	68,095	68,095	111,799
<i>Other costs</i>				
Professional fees	48	4,218	4,266	2,912
Bank charges	437	45	482	535
Depreciation	34,286	-	34,286	35,156
Bad debts	7	-	7	183
Repairs and maintenance	41,363	3,756	45,119	32,469
Total	171,832	89,194	261,026	298,835

**4 Interest payable**

	2020 £	2019 £
Interest on bank loans	32,324	32,720

**5 Net incoming resources for the year**

	2020 £	2019 £
This is stated after charging:		
Depreciation	34,286	35,156

**6 Staff costs**

The average monthly number of employees during the year was as follows:

	2020	2019
	3	-

No employee received remuneration of more than £60,000 during the year.

**7 Tangible fixed assets**

	Land and buildings £	Fittings and equipment £	Total £
<i>Cost</i>			
At 1 January 2020	1,825,560	66,669	1,892,229
Additions	-	2,281	2,281
	<b>1,825,560</b>	<b>68,950</b>	<b>1,894,510</b>
<i>Depreciation</i>			
At 1 January 2020	281,806	51,687	333,493
Provided for the year	25,558	8,728	34,286
	<b>307,364</b>	<b>60,415</b>	<b>367,779</b>
<i>Net book value</i>			
At 31 December 2020	<b>1,518,196</b>	<b>8,535</b>	<b>1,526,731</b>
At 31 December 2019	1,543,754	14,982	1,558,736

**8 Debtors**

	2020 £	2019 £
Other debtors	13,480	13,996

Receipts from membership and other donations relating to the main charitable activities of the charity are recognised when they are received. Amounts that had been pledged but not yet received by the charity were approximately £80,626 (2019 - £73,472).

All amounts shown under debtors fall due for payment within one year.

**9 Creditors: amounts falling due within one year**

	<b>2020 Total £</b>	<b>2019 Total £</b>
Other creditors	<b>10,110</b>	18,347
Taxation and social security	<b>356</b>	-
	<b>10,466</b>	18,347

**10 Creditors: amounts falling due after one year**

	<b>2020 Total £</b>	<b>2019 Total £</b>
Bank loans (secured)	<b>632,900</b>	633,526
Concessionary loans	<b>20,000</b>	20,000
	<b>652,900</b>	653,526

The loans fall due for repayment as follows:

	<b>£</b>	<b>£</b>
More than 5 years	<b>652,900</b>	653,526
Total	<b>652,900</b>	653,526

The bank loan is secured on the charity's assets and bears interest at 1.2% above base rate. The amount shown above of £632,900 (2019 - £633,526) represents a gross loan of £635,175 (2019 - £636,126) less unamortised finance costs of £2,275 (2019 - £2,600).

The concessionary loans due in less than one year and in more than one year are not secured on any of the charity's assets and bear no interest.

**11 Analysis of net assets between funds**

	<b>Unrestricted funds £</b>	<b>Restricted funds £</b>	<b>Total £</b>
Tangible fixed assets	<b>1,526,731</b>	-	<b>1,526,731</b>
Current assets	<b>38,705</b>	<b>83,748</b>	<b>122,453</b>
Current liabilities	<b>(10,251)</b>	<b>(215)</b>	<b>(10,466)</b>
Creditors falling due in more than one year	<b>(632,899)</b>	<b>(20,001)</b>	<b>(652,900)</b>
Net assets at 31 December 2020	<b>922,286</b>	<b>63,532</b>	<b>985,818</b>

## 12 Movements in funds

	Balance at 1 January 2020 £	Incoming resources £	Outgoing resources £	Transfers £	Balance at 31 December 2020 £
<i>Restricted funds</i>					
Building fund	14,654	8,907	(9,276)	(1,575)	12,710
The Kehillas Ohel Moshe Gemach	(80)	10,000	(45)	-	9,875
Start your Day the Torah Way – NW London	2,943	9,693	(11,320)	-	1,316
Gemilus Chesed Fund	13,568	4,445	(1,510)	-	16,503
Adopt-a-kollel	(219)	8,087	(7,600)	-	268
Other funds	5,539	76,371	(59,443)	393	22,860
Total restricted funds	36,405	117,503	(89,194)	(1,182)	63,532
<i>Unrestricted funds</i>					
General funds	925,616	199,644	(204,156)	1,182	922,286
Total funds	962,021	317,147	(293,350)	-	985,818

*Building fund:* The fund is used to finance the purchase of the charity's properties and any major building works. Any surplus funds are released to general funds on completion of the specific project.

*The Kehillas Ohel Moshe Gemach:* This fund provides short-term interest-free loans for individuals meeting the relevant criteria.

*Start your day the Torah Way – NW London:* This fund provides daily and weekly lectures for the benefit of anyone within the local community.

*Gemilus Chesed Fund:* The fund provides funds for members of the community who require financial assistance when making a simcha.

*Adopt-a-kollel:* The shul's collections and contributions to Adopt-a-kollel.

*Other funds:* Funds within this category are raised on an ad-hoc basis for specific causes to which the charity wishes to make grants.

## 13 Statement of financial activities for the year ended 31 December 2019

	Unrestricted funds £	Restricted funds £	2019 Total £
Income from donations	101,491	162,431	263,922
Income from charitable activities	23,561	43	23,604
<b>Total income</b>	<b>125,052</b>	<b>162,474</b>	<b>287,526</b>
Costs of raising funds	1,027	7,876	8,903
Cost of charitable activities	91,134	127,543	218,677
Other costs	100,911	3,064	103,975
<b>Total expenditure</b>	<b>193,072</b>	<b>138,483</b>	<b>331,555</b>
Net income	(68,020)	23,991	(44,029)
Gross transfers between funds	20,022	(20,022)	-
Net movement in funds during the year	(47,998)	3,969	(44,029)
Total funds brought forward	973,616	32,434	1,006,050
<b>Total funds carried forward</b>	<b>925,618</b>	<b>36,403</b>	<b>962,021</b>

## The Minyan (Limited by Guarantee)

### Notes forming part of the financial statements for the year ended 31 December 2020 (continued)

#### 14 Grants payable

	Grants to institutions £	Grants to individuals £	2020 Total £	2019 Total £
<i>Restricted funds</i>				
Kehillas Ohel Moshe Youth Chabura	307	-	307	13,015
Gemilus Chesed Fund	-	1,510	1,510	25,000
Adopt-a-kollel	7,600	-	7,600	9,550
Other funds	3,378	55,300	58,678	63,784
Restricted funds	11,285	56,810	68,095	111,709
Unrestricted funds	-	-	-	90
Total funds	11,285	56,810	68,095	111,799

The grants made under the Adopt-a-kollel fund were paid to Kollel Meor Hatorah in Jerusalem to support their programmes. For more details see [www.adoptakollel.org](http://www.adoptakollel.org).

The charity did not make any material grants to any other institution during the current or prior year.

#### 15 Cash generated by operating activities

	2020 Total £	2019 Total £
Net movement in funds	23,797	(44,029)
Add back depreciation charge	34,286	35,156
Add back amortisation of loan costs	325	325
Deduct interest income shown in investing activities	(1,077)	(1,524)
Decrease in debtors	516	2,050
(Decrease)/increase in creditors	(7,881)	10,611
<b>Net cash generated by operating activities</b>	<b>49,966</b>	<b>2,589</b>

#### 16 Transactions with trustees and connected persons

None of the trustees received any remuneration or other benefits for their services to the charity. No trustee has claimed any expenses or had their expenses met by the charity other than the reimbursement of out-of-pocket expenses where the trustee has acted as agent for the charity.

#### 17 Legal form of the Charity

The charity is a company limited by guarantee and is governed by its memorandum and articles of association. The company is incorporated in England and Wales. The main operating address of the charity is: 100-102 Leaside Crescent, London, NW11 0LA and the company's registered office is: 20 Highcroft Gardens, London, NW11 0LX.