

# CROUCH END CHAVURAH

England & Wales · Charity number 1144148

## Details

---

**Other names** CEC

**Status** Registered

**Legal form** Other

**Registered** 2011-10-06

**Register** [View on the Charity Commission register](#)

## Contact

---

**Address** 2a Fairfield Road  
London  
N8 9HG

**Phone** 07939113762

**Email** [chair@crouchendchavurah.org](mailto:chair@crouchendchavurah.org)

**Website** [www.crouchendchavurah.co.uk](http://www.crouchendchavurah.co.uk)

## Activities

---

**Objects:** THE OBJECTS OF THE CROUCH END CHAVURAH ARE TO ADVANCE THE JEWISH RELIGION IN ACCORDANCE WITH THE PRINCIPLES OF LIBERAL JUDAISM WITHIN CROUCH END, IN PARTICULAR BUT NOT EXCLUSIVELY BY ARRANGING AND CONDUCTING LIBERAL JEWISH RELIGIOUS SERVICES, LIFECYCLE EVENTS AND EVENTS RELATING TO THE TRADITIONAL JEWISH FESTIVALS.

**Activities:** Crouch End Chavurah is a progressive Jewish community organisation based in the Crouch End Area of North London.

## Classification

---

- **How:** Provides Services
- **What:** General Charitable Purposes, Education/training, Religious Activities, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** Children/young People, People Of A Particular Ethnic Or Racial Origin

## Geography

---

- Barnet
- Camden
- Haringey
- Islington

## Finances

---

Period end	Income	Expenditure	Assets	Employees
2024-08-31	£87,411	£85,530	-	-
2023-08-31	£70,592	£78,481	-	-
2022-08-31	£69,285	£74,191	-	-
2021-08-31	£62,699	£59,440	-	-
2020-08-31	£68,454	£55,032	-	-

## Trustees

---

Name	Role	Appointed
ANNA MIRIAM WISE		2011-10-06
CLIVE ANTHONY LEVONTINE		2011-10-06
Miriam Levin		2022-07-06

**CROUCH END CHAVURAH**

England & Wales - Charity number 1144148

---

# Accounts

---

Charity number: 1144148

**Crouch End Chavurah**  
**Trustees' report and financial statements**  
**for the year ended 31 August 2024**

# Crouch End Chavurah

## Contents

	<b>Page</b>
Legal and administrative information	<b>1</b>
Trustees report	<b>2 - 4</b>
Independent examiners' report	<b>5</b>
Statement of financial activities	<b>6</b>
Balance sheet	<b>7</b>
Notes to the financial statements	<b>8 - 12</b>

## **Crouch End Chavurah**

### **Legal and administrative information**

<b>Charity number</b>	1144148
<b>Business address</b>	2A Fairfield Road London N8 9HG
<b>Trustees</b>	Clive Anthony Levontine Anna Miriam Wise Miriam Levin
<b>Accountants</b>	Arvind Joshi FCA, CTA, DChA Levy + Partners Limited Chartered Accountants 7-8 Ritz Parade Western Avenue London W5 3RA
<b>Bankers</b>	HSBC Plc 88 The Broadway Muswell Hill London N10 3RX

## **Crouch End Chavurah**

### **Report of the trustees for the year ended 31 August 2024**

The trustees present their report and the financial statements for the year ended 31 August 2024. 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). The trustees who served during the year and up to the date of this report are set out on page 1.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### ***Governing document***

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

##### ***Organization and Appointment of Trustees***

CEC is an unincorporated charity, with three trustees, and a management committee with seven members that helps to support the running of the chavurah.

The Rabbi's pay is set with regard to Liberal Judaism's advice on rabbinical remuneration and the specific finances and context of the Crouch End Chavurah.

Crouch End Chavurah has no employees. The part-time rabbi is paid by Liberal Judaism who re-charge the costs to CEC. Day to day management is delegated to the rabbi, and day to day administration is provided by a part-time administrator. The rabbi and administrator are supported by the trustees and committee.

#### **OBJECTIVES AND ACTIVITIES**

##### ***Principal Activities***

Crouch End Chavurah (CEC) is a small but vibrant Jewish community in Crouch End, North London, affiliated to the Liberal Judaism movement.

It was established as a charity on 28 August 2011 and is a registered charity. It derives its income from fees for membership, teaching and donations.

The objectives of the charity, as set out in our constitution, are: "to advance the Jewish Religion in accordance with the principles of Liberal Judaism within Crouch End, in particular but not exclusively, by arranging and conducting Liberal Jewish religious services, lifecycle events and events relating to the traditional Jewish Festivals."

Our main activities are:

- Regular Friday night and Saturday morning Shabbat services for the community, either in members' homes, or at Eden Primary School, a Jewish school in Muswell Hill.
- Services, events and activities to celebrate the Jewish festivals throughout the year, including High Holyday services, a communal Seder and family-friendly Chanukah parties.
- Weekly Jewish classes (Chaverim) for children from school years 2-8, plus parent and baby/toddler groups.
- Preparation, learning and support for young people undertaking their Bar or Bat mitzvah at age thirteen.
- Adult learning, both regular classes and special study sessions around major festivals.
- Social action, both within the community, locally and nationally, including supporting local charities such as Hornsey Food Bank, interfaith work with local Christian and Muslim communities, and raising funds for local and national charities.

We have a part-time (60%) Rabbi, Sandra Kviat, who plays a vital religious and pastoral role within the community. We also have a part-time administrator, and Chaverim teachers and assistants.

## **Crouch End Chavurah**

### **Report of the trustees for the year ended 31 August 2024**

#### **ACHIEVEMENT AND PERFORMANCE**

##### *Charitable activities*

Our membership comprised 172 adults and young adults and 87 children at the end of the financial year.

We have held services or celebrations for all the major Jewish festivals, including a communal Seder attended by over 50 people, High Holy Days services attended by nearly 200 people, and successful Chanukah and Purim parties mainly for families with younger children.

33 children attended our Chaverim classes and 7 young people celebrated their Bar or Bat mitzvah during the year.

We have also celebrated other life cycle events, with 3 baby blessings.

The Rabbi has played an invaluable role in supporting individual members of the community through her pastoral work.

##### *Fundraising activities*

At our annual High Holydays charity appeal, we raised £2,465.00 for Jewish Women's Aid and £1,150.00 for Cool Earth.

##### *Internal and external factors*

Principle risks are:

1. Failing to maintain a healthy financial position, with minimum reserves while enabling the community to carry out its activities.
2. The Rabbi leaving the community.
3. Failing to maintain a steady growth in membership.
4. Failing to attract and keep trustees that are willing and able to support the community to function and flourish.

#### **FINANCIAL REVIEW**

##### *Financial Review*

The Financial Statements are set out on pages 6 to 12 and summarise the transactions of the Charity during the year ended 31 August 2024. The surplus for the year ended 31 August 2024 as set out in the Statement of Financial Activities on page 6 was £1,881 (2023 - £7,889 in deficit).

The cash balance at the year end is the lowest in the year as the annual payments for Chaverim are received in early September and Membership Fees become due on 1 November. The average cash balance maintained during the year is sufficient to cover operating cost of a period between four and six months.

The charity is expected to remain as a going concern for the foreseeable future.

##### *Reserves policy*

Sufficient funds are kept in the Charity to cover the administrative costs for the future fundraising activities.

##### *Risk Settlement*

The management reviews the major risks which it faces on a periodic basis and believes that maintaining reserves at sufficient levels as stated above will provide adequate resources for the Charity, even in the event of adverse conditions.

## **Crouch End Chavurah**

### **Report of the trustees for the year ended 31 August 2024**

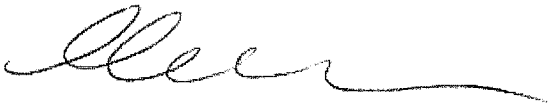
#### **Statement of Trustees Responsibilities**

The trustees 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).

- 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 charity will continue in operation

The trustees are responsible for keeping proper accounting records that 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, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the charity's constitution. They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on 28 April 2025 and signed on its behalf by:



**Miriam Levin**  
Trustee

## **Crouch End Chavurah**

### **Independent examiner's report to the trustees on the unaudited financial statements of Crouch End Chavurah.**

I report on the accounts of Crouch End Chavurah for the year ended 31 August 2024 which are set out on pages 2 to 12.

#### **Respective responsibilities of trustees and independent examiner**

The charity's trustees are responsible for the preparation of the accounts. The Charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commissioner under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

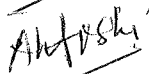
#### **Basis of independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An 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 of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

#### **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 proper accounting records in accordance with section 130 of the 2011 Act; and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Acthave 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.



**Arvind L Joshi FCA, CTA, DChA**

Levy + Partners Limited  
Chartered Accountant  
7-8 Ritz Parade  
Western Avenue  
London  
W5 3RA

Date: 28 April 2025

## Crouch End Chavurah

### Statement of financial activities

For the year ended 31 August 2024

	Notes	Unrestricted funds £	2024 Total £	2023 Total £
<b>Incoming resources</b>				
Incoming resources from generating funds:				
Voluntary income and donations	2	87,411	87,411	70,593
<b>Total incoming resources</b>		<u>87,411</u>	<u>87,411</u>	<u>70,593</u>
<b>Resources expended</b>				
Charitable activities	3	83,910	83,910	77,222
Governance costs	5	1,620	1,620	1,260
<b>Total resources expended</b>		<u>85,530</u>	<u>85,530</u>	<u>78,482</u>
<b>Net income/(expenditure) for the year</b>		1,881	1,881	(7,889)
Total funds brought forward		<u>13,819</u>	<u>13,819</u>	<u>21,708</u>
<b>Total funds carried forward</b>		<u>15,700</u>	<u>15,700</u>	<u>13,819</u>

The statement of financial activities includes all gains and losses in the year and therefore a separate statement of total recognised gains and losses has not been prepared.

All of the above amounts relate to continuing activities.

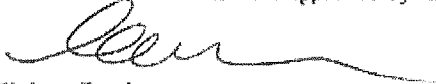
The notes on pages 8 to 12 form an integral part of these financial statements.

## Crouch End Chavurah

### Balance sheet as at 31 August 2024

	Notes	£	2024 £	£	2023 £
<b>Current assets</b>					
Debtors	8	12,092		7,373	
Cash at bank and in hand		10,357		22,402	
		22,449		29,775	
<b>Creditors: amounts falling due within one year</b>	9	(6,749)		(15,956)	
<b>Net current assets</b>			15,700		13,819
<b>Net assets</b>			15,700		13,819
<b>Funds</b>	10				
Unrestricted income funds			15,700		13,819
<b>Total funds</b>			15,700		13,819

The financial statements were approved by the trustees on 28 April 2025 and signed on its behalf by

  
Miriam Levin  
Trustee

The notes on pages 8 to 12 form an integral part of these financial statements.

## **Crouch End Chavurah**

### **Notes to financial statements for the year ended 31 August 2024**

#### **1. Accounting policies**

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

##### **1.1. Basis of accounting**

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS102) '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 (FRS102) (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.

##### **1.2. Cash Flow**

The charity has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

. the requirements of Section 7 Statement of Cash Flows.

##### **1.3. Fund accounting**

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Furhter explanation of the nature and purpose of each fund is included in the notes to the financial statements.

##### **1.4. Incoming resources**

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable. Grants where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included.

Gifts donated for resale are included as incoming resources within activities for generating funds when they are sold.

## Crouch End Chavurah

### Notes to financial statements for the year ended 31 August 2024

#### 1.5. Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Charitable expenditure 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.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management.

#### 1.6. Taxation

The charity is exempt from tax on its charitable activities.

#### 1.7. Trade debtors

Trade debtors are carried at original net invoice amount less an estimate for doubtful debtors. Bad debts are written off when identified. Specific provisions are made against debts whose recovery is considered doubtful.

#### 1.8. Fund accounting

Provisions are recognised when there is a present legal or constructive obligation as a result of past events and the amount can be reliably estimated. Provisions are not recognised for future operating losses.

#### 2. Voluntary income and donations

	Unrestricted funds £	2024 Total £	2023 Total £
General Donations	3,670	3,670	2,542
HHD Ticket Donations	1,090	1,090	1,740
Gift aid	11,648	11,648	9,705
Membership fees	48,844	48,844	37,490
Burial Income	7,856	7,856	6,206
Cheder classes	14,260	14,260	12,710
Miscellaneous income	43	43	200
	<u>87,411</u>	<u>87,411</u>	<u>70,593</u>

## Crouch End Chavurah

### Notes to financial statements for the year ended 31 August 2024

#### 3. Direct expenditure

	Unrestricted funds £	2024 Total £	2023 Total £
Rabbi's salary, pension and expenses	52,370	52,370	43,424
Burial expenses	5,590	5,590	5,835
Liberal Judaism fees	7,062	7,062	6,331
HHD Other costs	536	536	1,102
Event costs	1,902	1,902	2,166
Chaverim venue costs	954	954	1,471
Venue hire	875	875	1,661
IT software and web hosting	2,060	2,060	1,867
Insurance	1,206	1,206	1,504
Teaching costs	4,721	4,721	5,663
Subscriptions	414	414	680
Charity donations and gifts	163	163	205
Miscellaneous expenses	61	61	292
	<u>77,914</u>	<u>77,914</u>	<u>72,201</u>

#### 4. Support costs

	Unrestricted Total £	2024 Total £	2023 Total £
Administration services	5,491	5,491	4,193
Bank charges	505	505	828
	<u>5,996</u>	<u>5,996</u>	<u>5,021</u>

#### 5. Governance costs

	Unrestricted funds £	2024 Total £	2023 Total £
Accountancy fees	1,620	1,620	1,260
	<u>1,620</u>	<u>1,620</u>	<u>1,260</u>

## Crouch End Chavurah

### Notes to financial statements for the year ended 31 August 2024

#### 6. Number of employees

The average monthly numbers of employees (including the trustees) during the year, calculated on the basis of full time equivalents, was as follows:

2024	2023
Number	Number
Nil	Nil

#### 7. Trustees' Remuneration and Benefits

The trustees received no remunerations or other benefits during the year (2023: Nil).

No trustees received payment for professional or other services supplied to the charity.

The trustees were able to use services used generally by beneficiaries and members of the charity.

#### 8. Debtors

	2024	2023
	£	£
Trade debtors	1,985	2,294
Other debtors	897	920
Prepayments and accrued income	9,210	4,159
	<u>12,092</u>	<u>7,373</u>

#### 9. Creditors: amounts falling due within one year

	2024	2023
	£	£
Trade creditors	3,091	3,469
Other creditors	1,858	1,007
Accruals and deferred income	1,800	11,480
	<u>6,749</u>	<u>15,956</u>

## Crouch End Chavurah

### Notes to financial statements for the year ended 31 August 2024

#### 10. Analysis of net assets between funds

	Unrestricted funds £	Total funds £
Fund balances at 31 August 2024 as represented by:		
Current assets	22,449	22,449
Current liabilities	(6,749)	(6,749)
	<u>15,700</u>	<u>15,700</u>

#### 11. Unrestricted funds

	At 2023 £	Incoming resources £	Outgoing resources £	At 2024 £
Unrestricted Fund	<u>13,819</u>	<u>87,411</u>	<u>(85,530)</u>	<u>15,700</u>

#### 12. Related party transactions

There was a related party transaction in the year within Teaching costs of £400 (2023: £260), paid to the daughter of Miriam Levin, a trustee of the charity, for work as a teaching assistant.

There were no other related party transactions in the year ended 31 August 2024.

**Crouch End Chavurah**

**The following pages do not form part of the statutory accounts.**

# Crouch End Chavurah

## Detailed statement of financial activities

For the year ended 31 August 2024

	2024		2023	
	£	£	£	£
<b>Incoming resources</b>				
<b>Incoming resources from generating funds:</b>				
<i>Voluntary income and donations</i>				
General Donations		3,670		2,542
HHD Ticket Donations		1,090		1,740
Gift aid		11,648		9,705
Membership fees		48,844		37,490
Burial Income		7,856		6,206
Cheder classes		14,260		12,710
Miscellaneous income		43		200
		<hr/>		<hr/>
		87,411		70,593
<b>Total incoming resources from generating funds</b>		<hr/>		<hr/>
		87,411		70,593
<b>Total incoming resources</b>		<hr/> <hr/>		<hr/> <hr/>
		87,411		70,593

## Crouch End Chavurah

### Detailed statement of financial activities

For the year ended 31 August 2024

#### Resources expended

	2024 £	2023 £
<b>Charitable activities</b>		
Rabbi's salary, pension and expenses	52,370	43,424
Burial expenses	5,590	5,835
Liberal Judaism fees	7,062	6,331
HHD Other costs	536	1,102
Event costs	1,902	2,166
Chaverim venue costs	954	1,471
Venue hire	875	1,661
IT software and web hosting	2,060	1,867
Insurance	1,206	1,504
Teaching costs	4,721	5,663
Subscriptions	414	680
Charity donations and gifts	163	205
Miscellaneous expenses	61	292
	<u>77,914</u>	<u>72,201</u>
<i>Support costs</i>		
Administration services	5,491	4,193
	<u>5,491</u>	<u>4,193</u>
<i>Support costs</i>		
Bank charges	505	828
	<u>505</u>	<u>828</u>
<b>Total charitable activity expenditure</b>	<u><u>83,910</u></u>	<u><u>77,222</u></u>
<b>Governance costs</b>		
Accountancy fees	1,620	1,260
	<u>1,620</u>	<u>1,260</u>
<b>Total governance costs</b>	<u><u>1,620</u></u>	<u><u>1,260</u></u>
<b>Net incoming/(outgoing) resources for the year</b>	<u><u>1,881</u></u>	<u><u>(7,889)</u></u>

**CROUCH END CHAVURAH**

England & Wales - Charity number 1144148

---

# Accounts

---

**Report of the Trustees and**  
**Unaudited Financial Statements**  
**for the Year Ended 31 August 2023**  
  
**for**  
**Crouch End Chavurah**

Town & Forest  
Chartered Accountants  
First Floor, New Barnes Mill  
Cottonmill Lane  
St Albans  
AL1 2HA

**Crouch End Chavurah**

**Contents of the Financial Statements**  
**for the Year Ended 31 August 2023**

	<b>Page</b>
<b>Report of the Trustees</b>	1 to 3
<b>Independent Examiner's Report</b>	4
<b>Statement of Financial Activities</b>	5
<b>Balance Sheet</b>	6
<b>Notes to the Financial Statements</b>	7 to 10
<b>Detailed Statement of Financial Activities</b>	11

## **Crouch End Chavurah**

### **Report of the Trustees** **for the Year Ended 31 August 2023**

The trustees present their report with the financial statements of the charity for the year ended 31 August 2023. 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**

##### **Principal Activities**

Crouch End Chavurah (CEC) is a small but vibrant Jewish community in Crouch End, North London, affiliated to the Liberal Judaism movement.

It was established as a charity on 28 August 2011 and is a registered charity. It derives its income from fees for membership, teaching and donations.

The objectives of the charity, as set out in our constitution, are: "to advance the Jewish Religion in accordance with the principles of Liberal Judaism within Crouch End, in particular but not exclusively, by arranging and conducting Liberal Jewish religious services, lifecycle events and events relating to the traditional Jewish Festivals."

Our main activities are:

- Regular Friday night and Saturday morning Shabbat services for the community, either in members' homes, or at Eden Primary School, a Jewish school in Muswell Hill.
- Services, events and activities to celebrate the Jewish festivals throughout the year, including High Holyday services, a communal Seder and family-friendly Chanukah parties.
- Weekly Jewish classes (Chaverim) for children from school years 2-8, plus parent and baby/toddler groups.
- Preparation, learning and support for young people undertaking their Bar or Bat mitzvah at age thirteen.
- Adult learning, both regular classes and special study sessions around major festivals.
- Social action, both within the community, locally and nationally, including supporting local charities such as Hornsey Food Bank, interfaith work with local Christian and Muslim communities, and raising funds for local and national charities.

We have a part-time (60%) Rabbi, Sandra Kviat, who plays a vital religious and pastoral role within the community. We also have a part-time administrator, and Chaverim teachers and assistants.

#### **ACHIEVEMENT AND PERFORMANCE**

##### **Charitable activities**

Our membership comprised 160 adults and young adults and 96 children at the end of the financial year.

We have held services or celebrations for all the major Jewish festivals, including a communal Seder attended by over 50 people, High Holy Days services attended by nearly 200 people, and successful Chanukah and Purim parties mainly for families with younger children.

34 children attended our Chaverim classes, and eight young people celebrated their Bar or Bat mitzvah during the year.

We have also celebrated other life cycle events, with two marriages and six baby blessings.

The Rabbi has played an invaluable role in supporting individual members of the community through her pastoral work.

During this year we have carried out a Listening Exercise to understand what members like or would like to change about the Crouch End Chavurah. This has helped us refine what we do to meet community need, including moving all our children's Chaverim classes to the same afternoon each week to make it easier for parents with children in different year groups.

##### **Fundraising activities**

At our annual High Holydays charity appeal, we raised £2,283 for Jewish Women's Aid and £2,985 for Hornsey Food Bank.

## **Crouch End Chavurah**

### **Report of the Trustees** **for the Year Ended 31 August 2023**

#### **ACHIEVEMENT AND PERFORMANCE**

##### **Internal and external factors**

Principle risks are:

1. Failing to maintain a healthy financial position, with minimum reserves while enabling the community to carry out its activities.
2. The Rabbi leaving the community.
3. Failing to maintain a steady growth in membership.
4. Failing to attract and keep trustees that are willing and able to support the community to function and flourish.

#### **FINANCIAL REVIEW**

##### **Financial Review**

The Financial Statements are set out on pages 5 to 10 and summarise the transactions of the Charity during the year ended 31 August 2023. The deficit for the year ended 31 August 2023 as set out in the Statement of Financial Activities on page 5 was £7,889 (2022 - £4,906).

The cash balance at the year end is the lowest in the year as the annual payments for Chaverim are received in early September and Membership Fees become due on 1 November. The average cash balance maintained during the year is sufficient to cover operating cost of a period between four and six months.

The charity is expected to remain as a going concern for the foreseeable future.

##### **Reserves policy**

Sufficient funds are kept in the Charity to cover the administrative costs for the future fundraising activities.

##### **Risk Settlement**

The management reviews the major risks which it faces on a periodic basis and believes that maintaining reserves at sufficient levels as stated above will provide adequate resources for the Charity, even in the event of adverse conditions.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

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

##### **Organization and Appointment of Trustees**

CEC is an unincorporated charity, with three trustees, and a committee that helps to support the running of the chavurah. In the last financial year, three new members have joined the committee.

The Rabbi's pay is set with regard to Liberal Judaism's advice on rabbinical remuneration and the specific finances and context of the Crouch End Chavurah.

Crouch End Chavurah has no employees. The part-time rabbi is paid by Liberal Judaism who re-charge the costs to CEC. Day to day management is delegated to the rabbi, and day to day administration is provided by a part-time administrator. The rabbi and administrator are supported by the trustees and committee.

#### **REFERENCE AND ADMINISTRATIVE DETAILS**

##### **Registered Charity number**

1144148

##### **Principal address**

2A Fairfield Road  
London  
N8 9HG

**Crouch End Chavurah**

**Report of the Trustees**  
**for the Year Ended 31 August 2023**

**Trustees**

C Levontine  
A Wise  
M Levin

**Independent Examiner**

Town & Forest  
Chartered Accountants  
First Floor, New Barnes Mill  
Cottonmill Lane  
St Albans  
AL1 2HA

**Bankers**

HSBC  
88 The Broadway  
Muswell Hill  
London  
N10 3RX

29/05/2024

Approved by order of the board of trustees on ..... and signed on its behalf by:



.....  
M Levin - Trustee

**Independent Examiner's Report to the Trustees of  
Crouch End Chavurah**

**Independent examiner's report to the trustees of Crouch End Chavurah**

I report to the charity trustees on my examination of the accounts of Crouch End Chavurah (the Trust) for the year ended 31 August 2023.

**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.



Zara Dunster FCA

Town & Forest  
Chartered Accountants  
First Floor, New Barnes Mill  
Cottonmill Lane  
St Albans  
AL1 2HA

Date: 30/05/2024 .....

**Crouch End Chavurah**

**Statement of Financial Activities**  
**for the Year Ended 31 August 2023**

	Notes	31.8.23 Unrestricted fund £	31.8.22 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies		70,592	69,285
		<hr/>	<hr/>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Charity		72,200	68,769
Other		6,281	5,422
		<hr/>	<hr/>
<b>Total</b>		78,481	74,191
		<hr/>	<hr/>
<b>NET INCOME/(EXPENDITURE)</b>		(7,889)	(4,906)
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward		21,708	26,614
		<hr/>	<hr/>
<b>TOTAL FUNDS CARRIED FORWARD</b>		13,819	21,708
		<hr/> <hr/>	<hr/> <hr/>

The notes form part of these financial statements

**Crouch End Chavurah**

**Balance Sheet**  
**31 August 2023**

	Notes	31.8.23 Unrestricted fund £	31.8.22 Total funds £
<b>CURRENT ASSETS</b>			
Debtors	4	7,373	5,511
Cash at bank		22,402	24,550
		<u>29,775</u>	<u>30,061</u>
<b>CREDITORS</b>			
Amounts falling due within one year	5	(15,956)	(8,353)
		<u>13,819</u>	<u>21,708</u>
<b>NET CURRENT ASSETS</b>			
		<u>13,819</u>	<u>21,708</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>13,819</u>	<u>21,708</u>
<b>NET ASSETS</b>		<u>13,819</u>	<u>21,708</u>
<b>FUNDS</b>	6		
Unrestricted funds		<u>13,819</u>	<u>21,708</u>
<b>TOTAL FUNDS</b>		<u>13,819</u>	<u>21,708</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 29/05/2024  
and were signed on its behalf by:



.....  
M Levin - Trustee

## Crouch End Chavurah

### Notes to the Financial Statements for the Year Ended 31 August 2023

#### 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.

The charity has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

##### **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.

##### **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.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

##### **Trade debtors**

Trade debtors are carried at original net invoice amount less an estimate for doubtful debtors. Bad debts are written off when identified. Specific provisions are made against debts whose recovery is considered doubtful.

##### **Provisions and accruals**

Provisions are recognised when there is a present legal or constructive obligation as a result of past events and the amount can be reliably estimated. Provisions are not recognised for future operating losses.

**Crouch End Chavurah**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 August 2023**

**2. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 August 2023 nor for the year ended 31 August 2022.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 August 2023 nor for the year ended 31 August 2022.

**3. NUMBER OF EMPLOYEES**

The average number of employees during the year were - nil (2022 - nil).

**4. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.8.23	31.8.22
	£	£
Trade debtors	2,294	3,946
Other debtors	920	17
Prepayments and accrued income	4,159	1,548
	<u>7,373</u>	<u>5,511</u>

**5. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	31.8.23	31.8.22
	£	£
Trade creditors	3,469	58
Other creditors	1,007	1,226
Accruals and deferred income	11,480	7,069
	<u>15,956</u>	<u>8,353</u>

**6. MOVEMENT IN FUNDS**

	At 1.9.22	Net movement in funds	At 31.8.23
	£	£	£
<b>Unrestricted funds</b>			
General fund	21,708	(7,889)	13,819
	<u>21,708</u>	<u>(7,889)</u>	<u>13,819</u>
<b>TOTAL FUNDS</b>	<u>21,708</u>	<u>(7,889)</u>	<u>13,819</u>

**Crouch End Chavurah**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 August 2023**

**6. MOVEMENT IN FUNDS - continued**

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	70,592	(78,481)	(7,889)
	-----	-----	-----
<b>TOTAL FUNDS</b>	<u>70,592</u>	<u>(78,481)</u>	<u>(7,889)</u>

**Comparatives for movement in funds**

	At 1.9.21 £	Net movement in funds £	At 31.8.22 £
<b>Unrestricted funds</b>			
General fund	26,614	(4,906)	21,708
	-----	-----	-----
<b>TOTAL FUNDS</b>	<u>26,614</u>	<u>(4,906)</u>	<u>21,708</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	69,285	(74,191)	(4,906)
	-----	-----	-----
<b>TOTAL FUNDS</b>	<u>69,285</u>	<u>(74,191)</u>	<u>(4,906)</u>

**Crouch End Chavurah**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 August 2023**

**7. RELATED PARTY DISCLOSURES**

There was a related party transaction in the year within Teaching costs of £260, paid to the daughter of Miriam Levin, a trustee of the charity, for work as a teaching assistant.

There were no other related party transactions in the year ended 31 August 2023.

**Crouch End Chavurah**

**Detailed Statement of Financial Activities**  
**for the Year Ended 31 August 2023**

	31.8.23	31.8.22
	£	£
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Miscellaneous income	200	2,275
Donations	4,282	2,495
Gift aid	9,705	8,684
Membership fees	37,489	35,005
Cheder classes	12,710	13,248
Burial income	6,206	6,648
Services and Events	-	930
	<hr/>	<hr/>
	70,592	69,285
	<hr/>	<hr/>
<b>Total incoming resources</b>	70,592	69,285
 <b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Printing and stationery	-	16
Insurance	1,504	1,159
Venue hire	1,661	1,951
IT software and web hosting	1,867	1,571
Teaching	5,663	6,417
Rabbi	42,924	36,878
Burial fees	5,835	5,813
CAF fee	6,331	8,427
Event costs	2,166	1,835
Subscriptions	680	302
Donations and gifts	205	388
Chaverim venue costs	1,471	2,425
Miscellaneous costs	791	915
HHD other costs	1,102	672
	<hr/>	<hr/>
	72,200	68,769
 <b>Support costs</b>		
<b>Management</b>		
Administration services	4,193	3,859
 <b>Finance</b>		
Bank charges	828	843
 <b>Governance costs</b>		
Accountancy fees	1,260	720
	<hr/>	<hr/>
Total resources expended	78,481	74,191
	<hr/>	<hr/>
<b>Net expenditure</b>	<u>(7,889)</u>	<u>(4,906)</u>

This page does not form part of the statutory financial statements

**CROUCH END CHAVURAH**

England & Wales - Charity number 1144148

---

# Accounts

---

**Report of the Trustees and**  
**Unaudited Financial Statements**  
**for the Year Ended 31 August 2022**  
**for**  
**Crouch End Chavurah**

Town & Forest  
Chartered Accountants  
First Floor, New Barnes Mill  
Cottonmill Lane  
St Albans  
AL1 2HA

**Crouch End Chavurah**

**Contents of the Financial Statements**  
**for the Year Ended 31 August 2022**

	<b>Page</b>
<b>Report of the Trustees</b>	1 to 2
<b>Independent Examiner's Report</b>	3
<b>Statement of Financial Activities</b>	4
<b>Balance Sheet</b>	5
<b>Notes to the Financial Statements</b>	6 to 7
<b>Detailed Statement of Financial Activities</b>	8

## **Crouch End Chavurah**

### **Report of the Trustees** **for the Year Ended 31 August 2022**

The trustees present their report with the financial statements of the charity for the year ended 31 August 2022. 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**

##### **Principal Activities**

Crouch End Chavurah was established as a Charity on 28 August 2011. It is registered with the Charity Commission and derives its income from donations.

#### **FINANCIAL REVIEW**

##### **Financial Review**

The Financial Statements are set out on pages 4 to 8 and summarise the transactions of the Charity during the year ended 31 August 2022. The deficit for the year ended 31 August 2022 as set out in the Statement of Financial Activities on page 4 was £4,906 (2021 - surplus of £3,259).

##### **Reserves policy**

Sufficient funds are kept in the Charity to cover the administrative costs for the future fundraising activities.

##### **Risk Settlement**

The management reviews the major risks which it faces on a periodic basis and believes that maintaining reserves at sufficient levels as stated above will provide adequate resources for the Charity, even in the event of adverse conditions.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

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

##### **Organisation and Appointment of Trustees**

The Trustees meet regularly during the year to plan fundraising and running of the Synagogue.

The power to elect new Trustees rests with the existing Trustees and is governed by the terms of the Trust Deed. There must be at all times a minimum of two serving Trustees. There are no fixed periods of appointment.

#### **REFERENCE AND ADMINISTRATIVE DETAILS**

##### **Registered Charity number**

1144148

##### **Principal address**

2A Fairfield Road  
London  
N8 9HG

##### **Trustees**

C Levontine  
J Beckman (resigned 6.7.22)  
A Wise  
M Levin (appointed 6.7.22)

##### **Independent Examiner**

Town & Forest  
Chartered Accountants  
First Floor, New Barnes Mill  
Cottonmill Lane  
St Albans  
AL1 2HA

Crouch End Chavurah

Report of the Trustees  
for the Year Ended 31 August 2022

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Bankers**

HSBC  
88 The Broadway  
Muswell Hill  
London  
N10 3RX

Approved by order of the board of trustees on .....3/5/23..... and signed on its behalf by:



M Levin - Trustee

**Independent Examiner's Report to the Trustees of  
Crouch End Chavurah**

**Independent examiner's report to the trustees of Crouch End Chavurah**

I report to the charity trustees on my examination of the accounts of Crouch End Chavurah (the Trust) for the year ended 31 August 2022.

**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.



Zara Dunster FCA  
Town & Forest  
Chartered Accountants  
First Floor, New Barnes Mill  
Cottonmill Lane  
St Albans  
AL1 2HA

Date: 18 May 2023

**Crouch End Chavurah**

**Statement of Financial Activities**  
**for the Year Ended 31 August 2022**

	Notes	31.8.22 Unrestricted fund £	31.8.21 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies		69,285	62,693
Investment income	2	-	6
<b>Total</b>		<u>69,285</u>	<u>62,699</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Charity		68,769	53,877
Other		5,422	5,563
<b>Total</b>		<u>74,191</u>	<u>59,440</u>
<b>NET INCOME/(EXPENDITURE)</b>		(4,906)	3,259
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward		26,614	23,355
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>21,708</u></u>	<u><u>26,614</u></u>

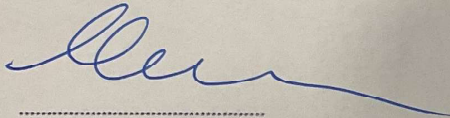
The notes form part of these financial statements

**Crouch End Chavurah**

**Balance Sheet**  
**31 August 2022**

	Notes	31.8.22 Unrestricted fund £	31.8.21 Total funds £
<b>CURRENT ASSETS</b>			
Debtors	4	5,511	6,857
Cash at bank		24,550	23,693
		<u>30,061</u>	<u>30,550</u>
<b>CREDITORS</b>			
Amounts falling due within one year	5	(8,353)	(3,936)
		<u>21,708</u>	<u>26,614</u>
<b>NET CURRENT ASSETS</b>			
		<u>21,708</u>	<u>26,614</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			
		<u>21,708</u>	<u>26,614</u>
<b>NET ASSETS</b>			
		<u>21,708</u>	<u>26,614</u>
<b>FUNDS</b>			
Unrestricted funds		<u>21,708</u>	<u>26,614</u>
<b>TOTAL FUNDS</b>		<u>21,708</u>	<u>26,614</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 03/05/2023 and were signed on its behalf by:



.....  
M Levin - Trustee

The notes form part of these financial statements

## Crouch End Chavurah

### Notes to the Financial Statements for the Year Ended 31 August 2022

#### 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.

The charity has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

##### **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**

Donations made are accounted for when awarded. All other expenditure is recognised on an accruals basis.

##### **Taxation**

The charity is exempt from tax on its charitable activities.

##### **Provisions and accruals**

Provisions are recognised when there is a present legal or constructive obligation as a result of past events and the amount can be reliably estimated. Provisions are not recognised for future operating losses.

#### 2. INVESTMENT INCOME

	31.8.22	31.8.21
	£	£
Deposit account interest	-	6
	<u>          </u>	<u>          </u>

#### 3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 August 2022 nor for the year ended 31 August 2021.

##### **Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 August 2022 nor for the year ended 31 August 2021.

**Crouch End Chavurah**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 August 2022**

<b>4. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	31.8.22	31.8.21
	£	£
Trade debtors	3,946	5,436
Other debtors	17	-
Prepayments and accrued income	<u>1,548</u>	<u>1,421</u>
	<u>5,511</u>	<u>6,857</u>
<b>5. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	31.8.22	31.8.21
	£	£
Trade creditors	58	2,417
Other creditors	1,226	799
Accruals and deferred income	<u>7,069</u>	<u>720</u>
	<u>8,353</u>	<u>3,936</u>
<b>6. RELATED PARTY DISCLOSURES</b>		

There were no related party transactions for the year ended 31 August 2022.

**Crouch End Chavurah**

**Detailed Statement of Financial Activities**  
**for the Year Ended 31 August 2022**

	31.8.22	31.8.21
	£	£
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Miscellaneous income	2,275	4
Donations	2,495	3,180
Gift aid	8,684	8,566
Membership fees	35,005	30,493
Cheder classes	13,248	14,015
Burial income	6,648	5,799
Services and Events	930	636
	<hr/>	<hr/>
	69,285	62,693
<b>Investment income</b>		
Deposit account interest	-	6
	<hr/>	<hr/>
<b>Total incoming resources</b>	69,285	62,699
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Printing and stationery	16	-
Insurance	1,159	35
Venue Hire	1,951	-
IT software and web hosting	1,571	2,154
Teaching	6,417	6,288
Rabbi	36,878	30,293
Burial fees	5,813	3,939
CAF fee	8,427	6,008
Event costs	1,835	622
Subscriptions	302	1,249
Travel expenses	-	100
Training	-	50
Donations and gifts	388	125
Chaverim venue costs	2,425	-
Miscellaneous costs	915	3,014
HHD other costs	672	-
	<hr/>	<hr/>
	68,769	53,877
<b>Support costs</b>		
<b>Management</b>		
Administrators salary	3,859	4,206
<b>Finance</b>		
Bank charges	843	637
<b>Governance costs</b>		
Accountancy and legal fees	720	720
	<hr/>	<hr/>
Total resources expended	74,191	59,440
	<hr/>	<hr/>
<b>Net (expenditure)/income</b>	(4,906)	3,259
	<hr/> <hr/>	<hr/> <hr/>

This page does not form part of the statutory financial statements

**CROUCH END CHAVURAH**

England & Wales - Charity number 1144148

---

# Accounts

---

**Report of the Trustees and**  
**Unaudited Financial Statements**  
**for the Year Ended 31 August 2021**  
**for**  
**Crouch End Chavurah**

Town & Forest  
Chartered Accountants  
First Floor, New Barnes Mill  
Cottonmill Lane  
St Albans  
AL1 2HA

**Crouch End Chavurah**

**Contents of the Financial Statements**  
**for the Year Ended 31 August 2021**

	<b>Page</b>
<b>Report of the Trustees</b>	1 to 2
<b>Independent Examiner's Report</b>	3
<b>Statement of Financial Activities</b>	4
<b>Balance Sheet</b>	5
<b>Notes to the Financial Statements</b>	6 to 7
<b>Detailed Statement of Financial Activities</b>	8

**Crouch End Chavurah**  
**Report of the Trustees**  
**for the Year Ended 31 August 2021**

The trustees present their report with the financial statements of the charity for the year ended 31 August 2021. 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**

**Principal Activities**

Crouch End Chavurah was established as a Charity of 28 August 2011. It is registered with the Charity Commission and derives its income from donations.

**FINANCIAL REVIEW**

**Financial Review**

The Financial Statements are set out on pages 4 to 8 and summarise the transactions of the Charity during the year ended 31 August 2021. The surplus for the year ended 31 August 2020 as set out in the Statement of Financial Activities on page 4 was £3,259 (2020 - £13,422).

**Reserves policy**

Sufficient funds are kept in the Charity to cover the administrative costs for the future fundraising activities.

**Risk Settlement**

The management reviews the major risks which it faces on a periodic basis and believes that maintaining reserves at sufficient levels as stated above will provide adequate resources for the Charity, even in the event of adverse conditions.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

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

**Organisation and Appointment of Trustees**

The Trustees meet regularly during the year to plan fundraising and running of the Synagogue.

The power to elect new Trustees rests with the existing Trustees and is governed by the terms of the Trust Deed. There must be at all times a minimum of two serving Trustees. There are no fixed periods of appointment.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charity number**

1144148

**Principal address**

34 Lightfoot Road  
London  
N8 7JN

**Trustees**

C Levantine  
J Beckman  
A Wise

**Crouch End Chavurah**

**Report of the Trustees**  
**for the Year Ended 31 August 2021**

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Independent Examiner**

Town & Forest  
Chartered Accountants  
First Floor, New Barnes Mill  
Cottonmill Lane  
St Albans  
AL1 2HA

**Bankers**

HSBC  
88 The Broadway  
Muswell Hill  
London  
N10 3RX

05/06/2022

Approved by order of the board of trustees on ..... and signed on its behalf by:



.....  
J Beckman - Trustee

**Independent Examiner's Report to the Trustees of  
Crouch End Chavurah**

**Independent examiner's report to the trustees of Crouch End Chavurah**

I report to the charity trustees on my examination of the accounts of Crouch End Chavurah (the Trust) for the year ended 31 August 2021.

**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.



Zara Dunster FCA  
Town & Forest  
Chartered Accountants  
First Floor, New Barnes Mill  
Cottonmill Lane  
St Albans  
AL1 2HA

Date: 7 June 2022.....

**Crouch End Chavurah**  
**Statement of Financial Activities**  
**for the Year Ended 31 August 2021**

	Notes	31.8.21 Unrestricted fund £	31.8.20 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies		62,693	68,454
Investment income	2	6	-
<b>Total</b>		62,699	68,454
 <b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Charity			
		53,877	49,863
Other		5,563	5,169
<b>Total</b>		59,440	55,032
 <b>NET INCOME</b>		 3,259	 13,422
 <b>RECONCILIATION OF FUNDS</b>			
<b>Total funds brought forward</b>		23,355	9,933
 <b>TOTAL FUNDS CARRIED FORWARD</b>		 26,614	 23,355

The notes form part of these financial statements

**Crouch End Chavurah**

**Balance Sheet**  
**31 August 2021**

	Notes	31.8.21 Unrestricted fund £	31.8.20 Total funds £
<b>CURRENT ASSETS</b>			
Debtors	4	6,857	14,108
Cash at bank		23,693	22,313
		<u>30,550</u>	<u>36,421</u>
<b>CREDITORS</b>			
Amounts falling due within one year	5	(3,936)	(13,066)
		<u>26,614</u>	<u>23,355</u>
<b>NET CURRENT ASSETS</b>			
		<u>26,614</u>	<u>23,355</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>26,614</u>	<u>23,355</u>
<b>NET ASSETS</b>		<u>26,614</u>	<u>23,355</u>
<b>FUNDS</b>			
Unrestricted funds		<u>26,614</u>	<u>23,355</u>
<b>TOTAL FUNDS</b>		<u>26,614</u>	<u>23,355</u>

05/06/2022

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



.....  
J Beckman - Trustee

## Crouch End Chavurah

### Notes to the Financial Statements for the Year Ended 31 August 2021

#### 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.

The charity has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

##### **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**

Donations made are accounted for when awarded. All other expenditure is recognised on an accruals basis.

##### **Taxation**

The charity is exempt from tax on its charitable activities.

##### **Provisions and accruals**

Provisions are recognised when there is a present legal or constructive obligation as a result of past events and the amount can be reliably estimated. Provisions are not recognised for future operating losses.

#### 2. INVESTMENT INCOME

	31.8.21	31.8.20
	£	£
Deposit account interest	6	-
	<u>        </u>	<u>        </u>

#### 3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 August 2021 nor for the year ended 31 August 2020.

##### **Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 August 2021 nor for the year ended 31 August 2020.

**Crouch End Chavurah**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 August 2021**

<b>4. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	31.8.21	31.8.20
	£	£
Trade debtors	5,436	3,167
Prepayments and accrued income	1,421	10,941
	<u>6,857</u>	<u>14,108</u>
<b>5. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	31.8.21	31.8.20
	£	£
Trade creditors	2,417	12,346
Other creditors	1,519	720
	<u>3,936</u>	<u>13,066</u>

**6. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 August 2021.

**Crouch End Chavurah**

**Detailed Statement of Financial Activities**  
**for the Year Ended 31 August 2021**

	31.8.21	31.8.20
	£	£
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	3,180	2,265
Gift aid	8,566	18,389
Membership fees	30,493	27,281
Cheder classes	19,814	17,006
Services and Events	640	3,513
	<hr/>	<hr/>
	62,693	68,454
<b>Investment income</b>		
Deposit account interest	6	-
	<hr/>	<hr/>
<b>Total incoming resources</b>	62,699	68,454
 <b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Insurance	35	1,114
IT software and web hosting	2,154	1,122
Teaching	6,288	4,981
Rabbi	30,293	31,800
Burial fees	3,939	5,304
CAF fee	6,008	2,871
Other event costs	3,636	1,423
Subscriptions	1,249	728
Travel expenses	100	520
Training	50	-
Donations and gifts	125	-
	<hr/>	<hr/>
	53,877	49,863
<b>Support costs</b>		
<b>Management</b>		
Administrators salary	4,206	3,340
<b>Finance</b>		
Bank charges	637	389
<b>Governance costs</b>		
Accountancy and legal fees	720	1,440
	<hr/>	<hr/>
Total resources expended	59,440	55,032
	<hr/>	<hr/>
<b>Net income</b>	3,259	13,422
	<hr/> <hr/>	<hr/> <hr/>

This page does not form part of the statutory financial statements

**CROUCH END CHAVURAH**

England & Wales - Charity number 1144148

---

# Accounts

---

**Report of the Trustees and**  
**Unaudited Financial Statements**  
**for the Year Ended 31 August 2020**  
**for**  
**Crouch End Chavurah**

Town & Forest  
Chartered Accountants  
Suite 203, Second Floor  
China House  
401 Edgware Road  
London  
NW2 6GY

**Crouch End Chavurah**

**Contents of the Financial Statements**  
**for the Year Ended 31 August 2020**

	<b>Page</b>
<b>Report of the Trustees</b>	1 to 2
<b>Independent Examiner's Report</b>	3
<b>Statement of Financial Activities</b>	4
<b>Balance Sheet</b>	5
<b>Notes to the Financial Statements</b>	6 to 7
<b>Detailed Statement of Financial Activities</b>	8

## **Crouch End Chavurah**

### **Report of the Trustees** **for the Year Ended 31 August 2020**

The trustees present their report with the financial statements of the charity for the year ended 31 August 2020. 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**

##### **Principal Activities**

Crouch End Chavurah was established as a Charity of 28 August 2011. It is registered with the Charity Commission and derives its income from donations.

#### **FINANCIAL REVIEW**

##### **Financial Review**

The Financial Statements are set out on pages 4 to 8 and summarise the transactions of the Charity during the year ended 31 August 2019. The surplus for the year ended 31 August 2019 as set out in the Statement of Financial Activities on page 4 was £13,422 (2019 - £1,680).

##### **Reserves policy**

Sufficient funds are kept in the Charity to cover the administrative costs for the future fundraising activities.

##### **Risk Settlement**

The management reviews the major risks which it faces on a periodic basis and believes that maintaining reserves at sufficient levels as stated above will provide adequate resources for the Charity, even in the event of adverse conditions.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

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

##### **Organisation and Appointment of Trustees**

The Trustees meet regularly during the year to plan fundraising and running of the Synagogue.

The power to elect new Trustees rests with the existing Trustees and is governed by the terms of the Trust Deed. There must be at all times a minimum of two serving Trustees. There are no fixed periods of appointment.

#### **REFERENCE AND ADMINISTRATIVE DETAILS**

##### **Registered Charity number**

1144148

##### **Principal address**

34 Lightfoot Road  
London  
N8 7JN

##### **Trustees**

C Levantine  
J Beckman  
A Wise

##### **Independent Examiner**

Town & Forest  
Chartered Accountants  
Suite 203, Second Floor  
China House  
401 Edgware Road  
London  
NW2 6GY

**Crouch End Chavurah**

**Report of the Trustees**  
**for the Year Ended 31 August 2020**

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Bankers**

HSBC  
88 The Broadway  
Muswell Hill  
London  
N10 3RX

05/07/2021

Approved by order of the board of trustees on ..... and signed on its behalf by:



.....  
J Beckman - Trustee

**Independent Examiner's Report to the Trustees of  
Crouch End Chavurah**

**Independent examiner's report to the trustees of Crouch End Chavurah**

I report to the charity trustees on my examination of the accounts of Crouch End Chavurah (the Trust) for the year ended 31 August 2020.

**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.



Zara Dunster FCA  
Town & Forest  
Chartered Accountants  
Suite 203, Second Floor  
China House  
401 Edgware Road  
London  
NW2 6GY

Date: 15 July 2021 .....

**Crouch End Chavurah**

**Statement of Financial Activities**  
**for the Year Ended 31 August 2020**

	Notes	31.8.20 Unrestricted fund £	31.8.19 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies		68,454	47,299
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Charity		49,863	39,161
Other		<u>5,169</u>	<u>6,458</u>
<b>Total</b>		55,032	45,619
<b>NET INCOME</b>		13,422	1,680
<b>RECONCILIATION OF FUNDS</b>			
<b>Total funds brought forward</b>		9,933	8,253
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>23,355</u></u>	<u><u>9,933</u></u>

The notes form part of these financial statements

**Crouch End Chavurah**

**Balance Sheet**  
**31 August 2020**

	Notes	31.8.20 Unrestricted fund £	31.8.19 Total funds £
<b>CURRENT ASSETS</b>			
Debtors	4	14,108	-
Cash at bank		<u>22,313</u>	<u>10,653</u>
		36,421	10,653
<b>CREDITORS</b>			
Amounts falling due within one year	5	(13,066)	(720)
		<u>23,355</u>	<u>9,933</u>
<b>NET CURRENT ASSETS</b>			
		<u>23,355</u>	<u>9,933</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>23,355</u>	<u>9,933</u>
<b>NET ASSETS</b>		<u>23,355</u>	<u>9,933</u>
<b>FUNDS</b>			
Unrestricted funds		<u>23,355</u>	<u>9,933</u>
<b>TOTAL FUNDS</b>		<u>23,355</u>	<u>9,933</u>

The financial statements were approved by the Board of Trustees and authorised for issue on .....09/07/2021..... and were signed on its behalf by:



.....  
C Levontine - Trustee



.....  
J Beckman - Trustee

The notes form part of these financial statements

## Crouch End Chavurah

### Notes to the Financial Statements for the Year Ended 31 August 2020

#### 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.

The charity has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

##### **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**

Donations made are accounted for when awarded. All other expenditure is recognised on an accruals basis.

##### **Taxation**

The charity is exempt from tax on its charitable activities.

##### **Provisions and accruals**

Provisions are recognised when there is a present legal or constructive obligation as a result of past events and the amount can be reliably estimated. Provisions are not recognised for future operating losses.

#### 2. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 August 2020 nor for the year ended 31 August 2019.

##### **Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 August 2020 nor for the year ended 31 August 2019.

#### 3. STAFF COSTS

	31.8.20	31.8.19
	£	£
Wages and salaries	<u>3,340</u>	<u>2,906</u>
	<u>3,340</u>	<u>2,906</u>

**Crouch End Chavurah**

**Notes to the Financial Statements - continued**  
**for the Year Ended 31 August 2020**

<b>4. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	31.8.20	31.8.19
	£	£
Trade debtors	3,167	-
Prepayments	<u>10,941</u>	<u>-</u>
	<u>14,108</u>	<u>-</u>
<b>5. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	31.8.20	31.8.19
	£	£
Trade creditors	12,346	-
Other creditors	<u>720</u>	<u>720</u>
	<u>13,066</u>	<u>720</u>

**6. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 August 2020.

**Crouch End Chavurah**

**Detailed Statement of Financial Activities**  
**for the Year Ended 31 August 2020**

	31.8.20	31.8.19
	£	£
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	2,265	2,990
Gift aid	18,389	7,652
Membership Fees	27,281	25,505
Cheder Classes	17,006	7,895
Services and Events	<u>3,513</u>	<u>3,257</u>
	<u>68,454</u>	<u>47,299</u>
<b>Total incoming resources</b>	68,454	47,299
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Insurance	1,114	-
Venue Hire	-	560
IT Software and Web Hosting	1,122	203
Teaching	4,981	4,292
Rabbi	31,800	26,300
Burial Fees	5,304	4,519
CAF Fee	2,871	3,397
Other Event Costs	1,423	2,722
Subscriptions	728	-
Travel Expenses	<u>520</u>	<u>-</u>
	49,863	41,993
<b>Support costs</b>		
<b>Management</b>		
Administrators Salary	3,340	2,906
<b>Finance</b>		
Bank charges	389	-
<b>Governance costs</b>		
Accountancy and Legal Fees	<u>1,440</u>	<u>720</u>
Total resources expended	<u>55,032</u>	<u>45,619</u>
<b>Net income</b>	<u><u>13,422</u></u>	<u><u>1,680</u></u>

This page does not form part of the statutory financial statements

**Crouch End Chavurah  
34 Lightfoot Road  
London  
N8 7JN**

Town and Forest  
Chartered Accountants  
Suite 203, Second Floor  
China House  
401 Edgware Road  
London  
NW2 6GY

Date: 09/07/2021

Dear Sirs,

**Crouch End Chavurah**  
**Letter of Representation**  
**Financial Statements for the Year Ended 31 August 2020**

We have made appropriate and sufficient enquiries (including, where appropriate, inspection of supporting documentation) of the trustees, management and staff with relevant knowledge and experience of the charity. These enquiries were sufficient to satisfy ourselves that we can properly make each of the following representations to you.

**GENERAL**

In our opinion, the charity has satisfied the reporting conditions as specified in the Charities Act 2011. Accordingly, in our opinion the charity is exempt from audit for the period.

We acknowledge as trustees our responsibility for preparing, or causing to be prepared, financial statements that give a true and fair view. We also acknowledge our responsibility for making accurate representations to you.

All the accounting records have been made available to you for the purpose of your work and all the transactions undertaken by the charity have been properly reflected and recorded in the accounting records.

All other records and related information, including minutes of all management and trustees' meetings, have been made available to you.

Proper disclosure has been made in the financial statements of all matters necessary in order for them to show a true and fair view.

We have no plans or intentions that may materially affect the carrying value (and, where relevant, the fair value measurements) or classification of assets and liabilities.

## **ASSETS**

All assets disclosed in the financial statements were the property of the charity at the balance sheet date and all such assets have been disclosed. There were no charges or encumbrances upon any assets of the charity.

We anticipate that all current assets will realise in the ordinary course of the charity's business at least the amounts at which they are stated. In particular, we believe adequate provision has been made against all amounts owing to the charity which are known or may be expected to be irrecoverable.

We confirm the only bank account held by the charity, and the cash book balance, was as follows and was correct at 31 August 2020:

-	HSBC	Community Account	No. 71653369	£20,659.09
---	------	-------------------	--------------	------------

We confirm the cash in hand balance at 31 August 2020 was £nil.

We are not aware of any capital commitments, other than those disclosed in the financial statements.

## **LIABILITIES AND PROVISIONS**

In our opinion, significant assumptions used by us in making accounting estimates, including those measured at fair value, are reasonable. Those estimates reflect our judgement based on our knowledge and experience of past and present events, and are also based on our assumptions on the conditions we anticipate will exist together with the courses of action we intend to take. In that regard, in the opinion of the trustees adequate provisions have been made.

We are not aware of any substantial liabilities, contingent liabilities or guarantees to third parties .

## **OTHER MATTERS**

There is no litigation in progress, or pending.

No events or transactions have occurred since the period end, or are pending, which we believe could have a material effect on the financial statements or which are of such significance in relation to the charity's affairs that they should be mentioned in the financial statements in order to avoid giving a misleading view of the financial position.

We confirm that no shortages, irregularities or misappropriations of a material amount were discovered by us during the period under review.

We confirm that we are not aware of any actual or potential instance of non-compliance with those laws and regulations that provide a legal framework within which, and are central to the way in which, the entity conducts its business.

We have made appropriate enquiries and are not aware of any further transactions with related parties requiring disclosure in the financial statements.

In our opinion, on the basis of information and enquiries that are pertinent to the charity's circumstances and which we believe to be adequate, it is appropriate to continue to treat the charity as a going concern. In particular we believe that adequate cash resources will be available to cover the charity's requirements for working capital for at least twelve months from the date of signing the financial statements.

The charity has not entered into any guarantees, warranties or other financial commitments.

There were no purchase commitments in excess of normal requirements or at prices in excess of the prevailing market price, nor agreements to purchase items previously sold.

Yours faithfully,



**Joel Beckman**  
*Trustee*

**Signed on behalf of the board**