

**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**

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**for the Year Ended 31 August 2020**

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## **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>		<u>55,032</u>	<u>45,619</u>
 <b>NET INCOME</b>		<u>13,422</u>	<u>1,680</u>
 <b>RECONCILIATION OF FUNDS</b>			
<b>Total funds brought forward</b>		<u>9,933</u>	<u>8,253</u>
 <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**

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

	31.8.20	31.8.19
	£	£
Trade debtors	3,167	-
Prepayments	<u>10,941</u>	<u>-</u>
	<u>14,108</u>	<u>-</u>

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

	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>
<b>Total resources expended</b>	<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
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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,

A handwritten signature in dark ink, appearing to read 'Joel Beckman', written in a cursive style.

**Joel Beckman**  
*Trustee*

**Signed on behalf of the board**