

Charity number: 1144148

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

Crouch End Chavurah

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Crouch End Chavurah

Legal and administrative information

Charity number	1144148
Business address	2A Fairfield Road London N8 9HG
Trustees	Clive Anthony Levontine Anna Miriam Wise Miriam Levin
Accountants	Arvind Joshi FCA, CTA, DChA Levy + Partners Limited Chartered Accountants 7-8 Ritz Parade Western Avenue London W5 3RA
Bankers	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, a 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

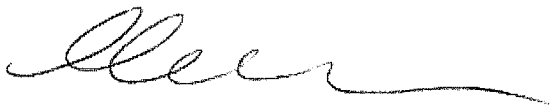
Statement of Trustees Responsibilities

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.

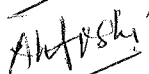
Basis of independent examiner's report

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

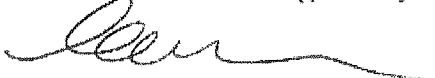
The notes on pages 8 to 12 form an integral part of these financial statements.

Crouch End Chayurah

Balance sheet as at 31 August 2024

		2024		2023	
	Notes	£	£	£	£
Current assets					
Debtors	8	12,092		7,373	
Cash at bank and in hand		10,357		22,402	
		22,449		29,775	
Creditors: amounts falling due within one year	9	(6,749)		(15,956)	
Net current assets			15,700		13,819
Net assets			15,700		13,819
Funds	10				
Unrestricted income funds			15,700		13,819
Total funds			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
	£	£
Incoming resources		
Incoming resources from generating funds:		
<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/> 87,411	<hr/> 70,593
Total incoming resources from generating funds	<hr/> 87,411	<hr/> 70,593
Total incoming resources	<hr/> <hr/> 87,411	<hr/> <hr/> 70,593

Crouch End Chavurah

Detailed statement of financial activities

For the year ended 31 August 2024

Resources expended

	2024 £	2023 £
Charitable activities		
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
	<hr/>	<hr/>
	77,914	72,201
<i>Support costs</i>		
Administration services	5,491	4,193
	<hr/>	<hr/>
	5,491	4,193
<i>Support costs</i>		
Bank charges	505	828
	<hr/>	<hr/>
	505	828
Total charitable activity expenditure	<hr/> <hr/>	<hr/> <hr/>
	83,910	77,222
Governance costs		
Accountancy fees	1,620	1,260
	<hr/>	<hr/>
	1,620	1,260
Total governance costs	<hr/> <hr/>	<hr/> <hr/>
	1,620	1,260
Net incoming/(outgoing) resources for the year	<hr/> <hr/>	<hr/> <hr/>
	1,881	(7,889)