

KEHILLAH NORTH LONDON

England & Wales · Charity number 1163562

Details

Status Registered

Legal form CIO

Registered 2015-09-14

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

Contact

Address Kehillah North London
483 Green Lanes
London
N13 4BS

Phone 02039518113

Email info@kehillah.org.uk

Website <http://kehillah.org.uk/>

Activities

Objects: THE ADVANCEMENT OF PROGRESSIVE JUDAISM

Activities: RELIGIOUS SERVICES, EDUCATION, BEFRIENDING, SOCIAL ACTION

Classification

- **How:** Provides Services, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, Religious Activities
- **Who:** People Of A Particular Ethnic Or Racial Origin, The General Public/mankind

Geography

- Throughout London

Finances

Period end	Income	Expenditure	Assets	Employees
2025-01-31	£72,853	£83,333	-	-
2024-01-31	£84,871	£78,084	-	-
2023-01-31	£85,243	£60,332	-	-
2022-01-31	£64,694	£58,655	-	-
2021-01-31	£56,807	£47,231	-	-

Trustees

Name	Role	Appointed
Holly Kal-Weiss	Chair	2023-07-23
Andrew Franklin		2025-07-15
Dr Lars Atkin		2026-05-12
Dr Robert Freudenthal		2017-03-07
ELIZABETH REINER		2019-06-16
Josh Loeb		2025-07-15
Olivia Ames		2026-05-12
Peter Myers		2024-07-23
SUSAN HELEN MAYA LUKES		2019-06-16
Saul Hyman		2024-07-23
Sigrid Thomsen		2025-07-15

KEHILLAH NORTH LONDON

England & Wales - Charity number 1163562

Accounts



Charity Number: 1163562

**Trustees' Annual Report & Financial
Statements
for the Period
1st February 2024 to 31st January 2025**

15 July 2025

Reference & Administration Details

Charity Details:

Name: Kehillah North London

Number: 1163562

Address: PO Box 78956, London, N4 9LZ

Names of the Charity Trustees who Manage the Charity

Name	Office	Re-appointed
Imogen Resnick	Co-Chair (Chair)	25th July 2021
Holly Kal-Weiss	Co-Chair	
Susan Helen Maya Lukes	Vice-Chair	
Elizabeth Reiner	Honorary Secretary	
Laurence Livsey	Treasurer (Resigned December 2024)	
Natasha Thrale	Internal Engagement	
Caroline Elton	Youth Education	
Peter Myers	Co-Treasurer	
Lipika Pelham	Comms (Resigned March 2025)	
Dr Robert Aaron Brown Freudenthal	Rituals and Practice	

Kayla Lean	Strategy	
Saul Hyman	Governance	

Names & Addresses of Advisors

Bank: Co-operative Bank, PO Box 250, Skelmersdale, WN8 6WT

Independent Examiner: Brian Seaton, Small Charity Support, 46 Farm Road, Edgware, HA8 9LT

Names of Senior Staff with Delegated Responsibilities

Rabbi Leah Jordan: Work closely with Chair, Management Committee and Administrator to:

- develop and nurture relationships
- develop vision and strategy
- plan and deliver programme
- be key point of contact and communicator
- task-manage Administrator and sessional teachers

Structure, Governance & Management

Description of the Charity's Trusts

Religious services, education, life-cycle ritual, pastoral care, befriending, social action.

Type of Governing Document

Constitution.

How the Charity is Constituted

Charitable Incorporated Organisation registered on 14th September 2015.

Trustee Selection Methods

Trustees are known as Management Committee members and are elected by the members of Kehillah North London at its Annual General Meeting, either by consent or show of hands if unopposed or otherwise by secret ballot, or are co-opted during the year. One-third of the Trustees must stand down each year (in a manner laid down in the Constitution) and are eligible for re-election. There must be a minimum number of three and a maximum number of twelve Trustees. Election to the Management Committee is open only to Full, voting Members.

How New Trustees are Inducted and Trained

According to the Constitution, a copy of the Constitution (together with any amendments) and a copy of the latest Trustees' Annual Report are made available to new Trustees. Trustees learn their responsibilities and duties on the job. We continue to monitor and review this situation, and together with the Rabbi we are looking into what kinds of more formal training may be helpful.

Additional Governance Issues

None.

Object

The advancement of progressive Judaism.

Statutory Declaration on Public Benefit

The trustees declare that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties.

Kehillah North London's activities are of benefit to Jewish adults, children and families who are interested in being part of a Liberal Jewish community in inner north London. Our activities are open to everyone (unless occasionally restricted to members only, for reasons of safety and security) including members and non-members of Kehillah North London, people who are Jewish and people who are not Jewish.

We do not seek to convert people to Judaism. We do, however, provide a proselyte programme for those who approach us wishing to convert.

1. Co-Chair's Report – Imogen Resnick and Holly Kal-Weiss

What another huge year for Kehillah! We are always so proud to see just how many simchas we had celebrated, how many members had stepped up into leadership roles, how many converts we welcomed, and how many events we hosted.

From the perspective of the co-chairs and management, the day-to-day running of the shul is often taken up by administration and finances – and so it is wonderful to take a step back and refresh our memories on how much we achieved and rejoiced as a community, especially for one led largely by volunteers.

This year has been the first year of a three-year internal strategy, developed by the Management Committee (MC), to guide Kehillah's growth as a community and develop organisational robustness. Kehillah has grown hugely over the past four years, rendering many of our previous processes (designed for a much smaller community) no longer fit for purpose. We've been particularly focussed on re-designing our MC's governance, organisational policies, and improving our financial processes and oversight (skilfully overseen by our Treasurer, Peter Myers). Doing this work, whilst not always 'sexy', is vital to ensure we have our house in order – making life easier for our volunteers and securing sustainability for years to come. Next year we plan to focus more on generating more income so we can continue growing and adequately resource our community's ambitions.

We began the year by welcoming Leah back from her maternity leave. We are very grateful for her thoughtful, charismatic spiritual leadership. Leah led us through the year with a range of simchas including three weddings (in Croatia, Kent and Peckham), four baby blessings, and one b'nei mitzvah/bas misveh in Yiddish. We are truly blessed to have had so many opportunities for joyfully celebrating life.

We also warmly welcomed 8 adults and children into our Kehillah and extended Jewish family, as they successfully completed their conversion process under Rabbi Leah's guidance. Conversion to Judaism requires huge commitment and dedication to studying; mazel tov to all!

In March, Claire Helman decided to bring our artists, writers and creative members together to form Kehillah Creatives, a space to 'bring your creative soul'. 'Come Shabbes with me', a tradition where members host Friday night dinner at their home, also briefly returned. We would like to see this continue more regularly as an opportunity for members to socialise in a warm, informal setting – please do let us know if you would be happy to host a Shabbat dinner in the future.

In September, Imogen and Rob ran a half marathon for Kehillah, fundraising over £1,600 for the community. Many thanks to everyone who donated - and do be in touch if you have an event in mind that can be used to fundraise for Kehillah.

Our Adult Education series was as varied as ever, with joint learning alongside Westminster Synagogue, New Stoke Newington (Masorti) Shul and Queer Yeshiva. Topics ranged from the High Holidays, dabbling in Talmud, Teshuvah, and our administrator Matan's PhD topic: "The making and unmaking of Mizrahi (Middle Eastern) Jews as 'white' Israelis via urban planning".

One of the most important groups at Kehillah is the Chesed group, who ensure our older, vulnerable, unwell or isolated members have contact and support. Chesed hosted an excellent talk by Lynne Segal about 'Enriching our Language of Care', giving members an opportunity to talk about the framework of care, our human interdependence and our shared vulnerability. We are grateful to Anna Ferris, who has played a key role in leading Chesed.

This year has also seen members step up as service leaders. Ben Janoff and Lota Bantic enrolled in Liberal Judaism's Ba'alei Tefillah course, a 15-month national service leading course led by inspiring Rabbis and lay leaders. Services are the core of Kehillah's spiritual activities and have continued to grow in attendance; building a roster of confident leaders is essential to securing our 'co-leadership' model. Anyone can enrol on the Ba'alei Tefillah course, or if you can't commit to the time but are interested in leading services (or aspects of it) you can be teamed up with any of our existing stalwart Ba'alei Tefillah team to learn the ropes: Claire Helman, Rob Freudenthal, Rebekka Wedell, Liz Reiner, Michael Lomotey & Robin Samson.

In addition to service leading, volunteers have taken on a number of other key roles within the community. Viv Jackson and Tamara Micner have ably led the Racial Justice Group, along with Natasha Thrall and Hannah-Phoebe Bowen in coordinating Adult Education. Ensuring members are upskilled, confident to lead and take on responsibilities is critical to Kehillah's sustainability: we are truly indebted to your leadership, along with the many, many other members who volunteer their time to keep our community going. From setting up chairs before services, buying challah and kiddush wine to supporting Cheder, wardening, washing-up after services and the multitude of other essential, hidden tasks that don't get a public platform – thank you so much to everyone who has helped over the past year.

We also want to give a special bravo to Ken Smith, our former Rosh Security and Rosh Warden, who has stepped down from these roles after over 10 years of service to enjoy a good break and finally participate in services as a congregant! Ken has been paramount to the safe, smooth running of

Kehillah, including by liaising with our local police on security issues, leading security from the doors, and ensuring service roles have been filled as warden. His expertise on all matters security and wardening has been invaluable: you are deeply missed.

Lina, our assistant Cheder teacher who grew up in Kehillah, has been supporting our Head Teacher Rachel with leading Cheder this year. We are really pleased to see children of the community grow up to be Kehillah leaders and we hope to encourage more of our young people to take on leadership roles. We look forward to the continued commitment of our children and their families with supporting the ongoing development of our Cheder provision.

This year, Liberal and Reform Judaism historically agreed to merge into one movement – so we are officially no longer part of Liberal Judaism, but Progressive Judaism. Kehillah hosted Rabbis Charley Baginsky and Josh Levy several times to learn about their vision and ask questions; many thanks to Rachel Crasnow for her help in arranging these sessions. As a community, we supported this merger for the benefits of having greater unity between progressive Jews & having our perspectives more cohesively represented on the public stage. Practically, there won't be any changes to Kehillah in the short-term, but we will keep the community updated on any changes.

As we approach the second anniversary of October 7th, I must acknowledge the impact of the Gaza war and the Israel-Iran war on our community. The situation feels somewhat like a television being on in the background – we're always paying half attention to it, gripping our attention again when something flares up. I can only be honest when I share that much of the past two years has to me been a black hole of despair, fear and anxiety. However, our community has found strength and comfort through collective commemoration. Kehillah participated in the live broadcast screening of the Joint Israeli-Palestinian Memorial Day Ceremony, an annual event that highlights the shared humanity of Israelis and Palestinians. We also held a moving ceremony to mark the anniversary of October 7th, listening to each other about some very personal losses and sharing in Jewish ritual to find comfort.

I also cannot pretend that the war hasn't brought inter-personal and wider political tension into Kehillah that remains challenging for us as Chairs to navigate. How do we, and Rabbi Leah, hold a community together when its members hold passionately different views on Israel and Zionism? Is the role of a synagogue to take what some would see as 'political' action or actually provide spiritual respite from it? Is it our responsibility as Jews to show moral leadership on Palestinians being starved and shot, with over 50,000 dead, whilst our own members have families and friends hiding in bomb shelters or risking their lives in IDF service? We have tried our best to strike a balance, hearing the concerns and urges of our members, and are grateful to Rabbi Leah for her bringing in Israel-Palestine education into our community through Adult Ed and the newly formed Israel-Palestine Working Group. There are no easy answers. We always invite feedback from members and are proud of Kehillahniks for having these difficult conversations with empathy and compassion.

As part of our approach to building connection and empathy, over the past 18 months Kehillah has sought to build stronger ties with our Muslim neighbours. Kehillah members helped with the Finsbury Park Street Party Iftar in April and joined in with Eid in the Park in June. But the highlight of the year was the event in September co-lead with Muslim Welfare House – we learned together about our shared spiritual ancestor Moses/Mussa/Moshe and got to know each other through study, song, food and the exchange of ideas and friendship. Despite the pain of the world around us, we have committed to strengthening our communities' ties and look forward to seeing our relationship go from strength to strength.

The financial year came to an end with an announcement from Leah: the commencement of a period of 9-month sabbatical in Jerusalem with her family from September 2025 – June 2026. We will deeply miss Leah but anticipate welcoming her back on a part-time basis for some months during this period.

We look forward to welcoming Cantor Rachel Weston to cover for Leah in this time and ushering in a “year of music” for Kehillah.

Note from Imogen

I joined the Management Board in July 2021, becoming co-Chair with Rob in 2022. I remember taking my time to properly consider the request from Rob to become co-Chair: I was worried that I wouldn't be taken seriously by some members because of my younger age (I was then 26), that it would interfere with my ambition to visit all of London's nightclubs (ha!) and that I wouldn't have the time to do a good job whilst working full-time (probably the only legitimate concern of this list). My advice on reflection to any member who may be considering joining the MC, or stepping up into co-Chair: just do it.

Truly, it has been one of the honours of my life to serve as Kehillah's co-chair, first with Rob, then with Holly – both brilliant in their own ways. I have learnt so much from both of them, Rabbi Leah, all the Management Committee members and many other leaders within the community – it is a blessing to volunteer alongside such warm, smart, thoughtful, funny, empathetic, visionary people with such a wide range of skills, experience, personal and professional backgrounds. Thank you so much to everyone for all your guidance and wisdom.

I have also matured and grown hugely from navigating many first-time situations including holding plenty of difficult conversations with members, steering tricky safeguarding decisions, drafting our 3-year strategy, financial audits, liaising with police on security, giving announcements(!) – the list is honestly endless. I am grateful for all the life, personal, and professional opportunities being co-Chair has afforded me alongside the wonderful connections and friendships made along the way.

The past three years have undoubtedly also been testing. The first 6 months of the Gaza war was one of the most challenging periods of my adult life. Looking back, I am so proud of how we kept the community together as best we could—with unforgettable support from Robin as lead of our listening circles—in a time of unprecedented turmoil, stress and uncertainty that I hope we never again have to experience. Kehillahniks offered great kindness to each other and to me personally; I will forever carry with me the lesson that we resist division not by retreating, but by doing more, loving more, and trying even harder to compassionately listen to one another.

Serving, leading and representing Kehillah has been a unique opportunity to shape an inclusive, warm, multi-generational and diverse haven from a world that feels increasingly more isolated, more materialistic, and more individualistic. I am proud to be part of a community that embodies so much of what is good about humanity, Jewish values, and progressive Judaism. I wish Holly every best of luck in solo Chairing (you are and will be fantastic!) and safe travels to Rabbi Leah on her sabbatical adventure.

Note from Holly:

What an amazing year at Kehillah North London. It's been a privilege to serve as co-chair alongside Imogen. I want to formally thank her for her guidance, intelligence and patience as I learned the ropes of being a chair. I will do my best to follow in her footsteps (if the community re-elects me), and those of Rob, Robin, Claire and Jackie before her. How lucky we are to still have most of our past chairs as active members!

I am forever grateful to have Rabbi Leah as my spiritual leader; someone who I can work alongside to build community. The relationship between chair and rabbi must be one of trust and transparency, and I am very confident that despite being miles apart for the next nine months or so, Rabbi Leah and

I will work well together. I'm excited to get to know Cantor Rachel and to make the most of her time with us during Rabbi Leah's sabbatical.

Our management Committee, 12 volunteers who gave up their time and effort to keep Kehillah running smoothly this year, deserve our huge thanks and praise for all that they have done. We have already said goodbye to Laurence (who has now sadly left Kehillah) and Lipika, but at this AGM we also say farewell to Natasha and Caroline. We know that each of them will continue to work with us in their different ways but need to devote themselves to important and exciting new projects.

Lastly, a huge thank you to Matan who kept our community humming and was such a personal support to me. I wish him and fiancé Yaron all the happiness in the world and best of luck with his post-doc studies.

Kehillah offers a wide range of perspectives within Progressive Judaism, creating a space for those of us who may have struggled to find a home elsewhere. At the same time, Kehillah must remain a local Jewish home for those in the area, a progressive Jewish space for inner London.

Sometimes, because of our differences, some conversations can be challenging - but I hope we can continue to foster a warm and welcoming atmosphere that encourages open dialogue. Whilst we need to develop and change, we also must remain true to our founding core values - in Rabbi Leah's words, *we must embrace our individual diversity in the spirit of the Talmudic notion machloket l'shem shamayim (difference/divergence for the sake of heaven)*. We are a community that shows love for each other, for the Jewish community and wider society; we are dedicated to tikkun olam, repairing the world, and 'doing justice'.

I am deeply committed to building and strengthening our unique and vibrant community alongside all of our members and supportive friends. I look forward to working with everyone at Kehillah in the coming year.

Membership Analysis

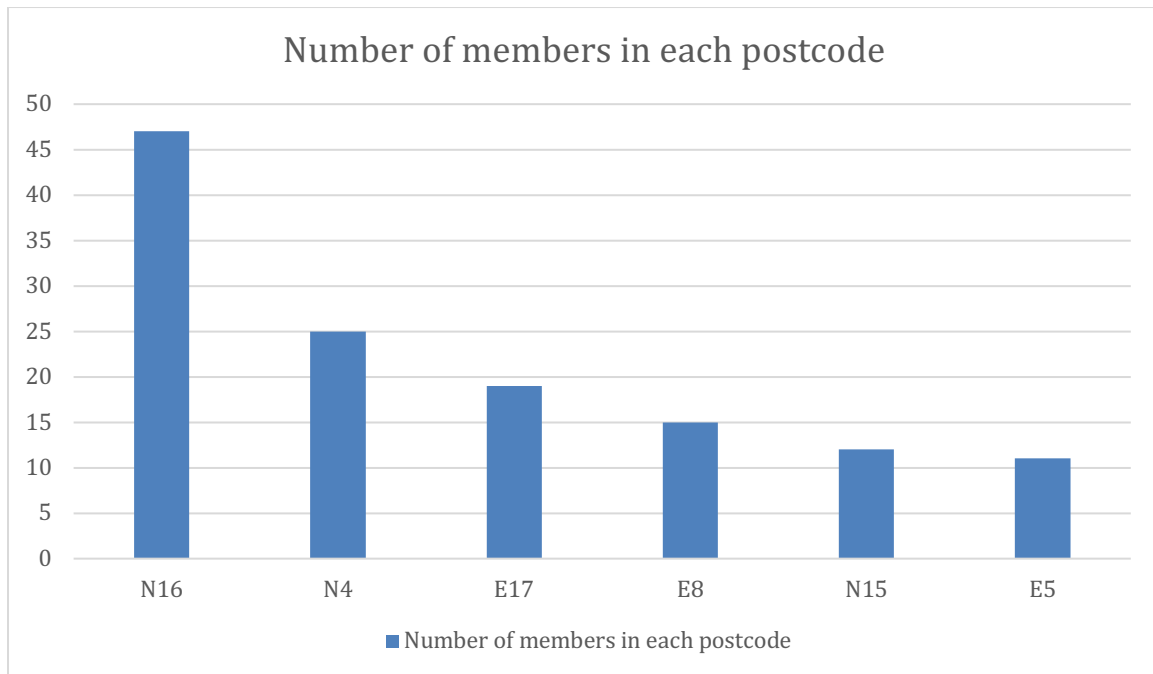
Membership numbers

Our current membership, including 'supporting friends' totals 231. This includes at least 46 children and young people in the 0-19 category, and 170 adults. (We are missing some members' date of births, hence the small gap).

Our membership last year totalled 225, representing a 2.7% increase. This is much smaller than previous years (where we have consistently seen growth of 10%+), but positive nonetheless.

Geographic breakdown of membership

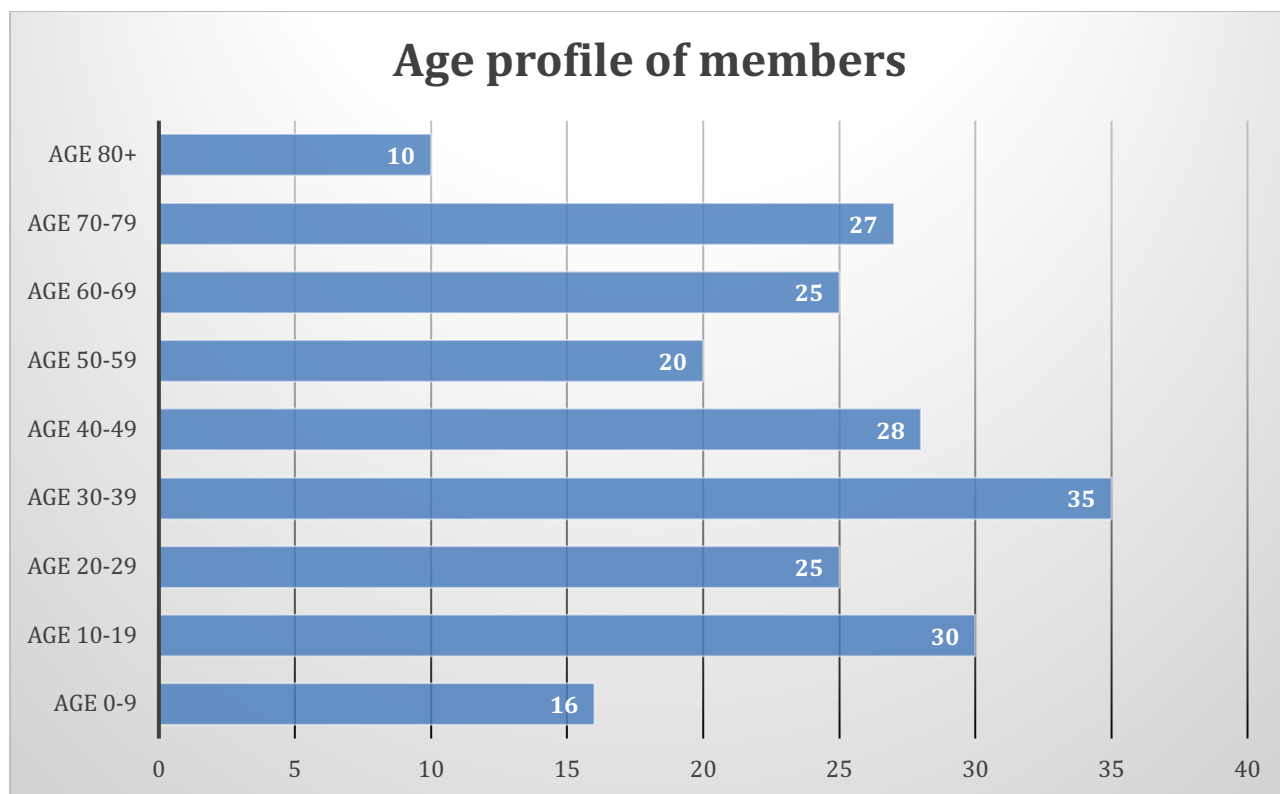
The chart below outlines the top 5 geographic areas of households with the most Kehillah members (10 or more). NB we do not hold residency data on every household.



- N16, covering the areas of Stoke Newington, Stamford Hill, Shacklewell, Dalston and Newington Green, is by far the most concentrated area of Kehillahniks, with 47 Kehillah households.
- N4 is our second largest postcode, with 25 households, covering Finsbury Park, Haringay, and Manor House.
- E17 (Walthamstow) and E8 (Hackney Central, Dalston, London Fields) are close third and fourths, with 19 and 15 households respectively.
- We also have 17 members who live in south London and around 11 who live in postcodes outside the N-, E- or S- postcodes.

In conclusion, most of our members live locally to shul, but a small group make the special effort to travel further afield. We would love to revive regular Shabbat dinners and more social activities this year – our membership is well set-up for local activities.

Age demographics



The graph above outlines the age profiles for most of Kehillah's membership (we lack DOB data for some adult members & some children's ages are still to the nearest year).

- Our largest age demographic is 30-39 year olds, followed by young people aged 10-19. We would love more of these young people to come along to our Cheder – parents, please do make yourselves known!
- Our third largest demographic is 40-49 year olds (28 members) followed in fourth by 70-79 year olds (27 members).
- Our fifth largest demographic is tied between 20-29 year olds (25 people) and 60-69 year olds (23 people).
- Our youngest member is less than a year old and our oldest member is over 100! We have 3 members in their nineties.
- Although we are clearly a wonderfully multi-generational community, with good representation in most age categories, Kehillah has an overall younger population than the average age of Jews in the UK and the average synagogue membership.
- We also have a much younger leadership team than average, with about 1/3 of MC members under 40.

Financial Review

Statement of the Charity's Policy on Reserves

Designated Fund: Operational Reserve

As a community charity, Kehillah North London has a duty of care to both its beneficiaries and the wider public to ensure that its beneficiaries are not left unsupported in the event that the charity has to cease operating.

Ensuring that all beneficiaries have been appropriately relocated to other charities providing a comparable level of care can take a period of 6 months approx. i.e. potentially longer than the time it would take the charity to terminate its contractual obligations to staff and other service providers.

The Trustees have therefore determined that the charity should hold an operational reserve equivalent to the normal costs of running the charity for up to 6 months, i.e. 50% of £83,000.

This reserve meanwhile functions as a cushion against the possible effects of unforeseeable surges in running costs.

Restricted Funds

We operate a Burials Scheme, to which members voluntarily contribute. Their estates benefit from either a plot in a Jewish Cemetery or a cremation (via a central scheme administered by Liberal Judaism, for which the contributions are collected by us and passed to LJ) plus the cost of a basic funeral (paid for out of a fund accrued from an additional fixed contribution from its members). We have not yet identified an actuary, although we are confident the scheme is in good health, and we have a member who is able to carry out a more formal assessment.

This restricted fund is not a source of income that can be used by Kehillah, beyond its designated purpose of covering the costs of running the burial scheme for its members. The costs of running this vary from year to year based on the activities the scheme carries out for its members.

The accounts show a surplus for the burial fund for the year to 31 January 2025 of £2,178 and the balance carried forward to 2025/26 is £44,763.

Details of Any Funds Materially in Deficit

There were no funds which were materially in deficit at the date of the statement of assets & liabilities.

State of the Charity's Finances

During the period, there was a deficit of £10,480. There was a surplus of £6,787 for year ending January 31st 2024.

This deficit was driven by unrestricted funds, which covers the majority of Kehillah's regular activities. Income from donations and gift aid (included in voluntary Income) has fallen by approximately £15,000 compared to the previous year.

Membership has grown marginally in year, but not at the rate of the past 2 years. Therefore, we are expecting a slightly reduced surplus in the following financial year.

Expenses increased due to an increase in the cost of salaries.

The Management Committee agreed to a salary increase when renewing Rabbi Leah Jordan's contract due to her outstanding work building the community and raising Kehillah's public profile.

In addition, Kehillah recruited an Administrator (as an employee) during the year whereas in previous years this role had been outsourced to a freelancer. This has led to an increase in support costs.

There have also been other Increases in the costs of rent for St. Marys Church, rental costs of external venues for High Holy Days and affiliation fees to Liberal Judaism.

Budget Report Key Receipts & Payments

Membership fees and donations made up the significant majority of receipts (unrestricted funds) Rabbi and administrator fees, rent for St. Marys Church, rental costs of external venues for High Holy Days and affiliation fees to Liberal Judaism made up the significant majority of the payments.

Bookkeeping & Accounting Processes

Adopting a bookkeeper has meant that the concerns flagged in the prior years' report have been remedied.

The sole recommendation by JBC Accountants for the current year referring to processing of invoices/payments.

"We have also completed our independent examiners work. We have not identified any problems and will be issuing a clean report. Our main recommendation will be to ensure all invoices/paperwork are kept for payments made and passed to Amelia (bookkeeper) so that a copy can be kept on the software to support the payment made".

Particulars of Any Outstanding Guarantee Given by the Charity

The Trustees declare that the charity has given no guarantee where potential liability is outstanding at the date of the statement of assets & liabilities.

Particulars of Any Outstanding Debt

The Trustees declare that the charity has no outstanding debts which are secured by an express charge on any of the assets of the charity at the date of the statement of assets & liabilities.

Declaration and Signature

The Trustees declare that they have approved the above report and authorised that it be signed on their behalf.

Kehillah North London
(Charity No. 1163662)

Statement of Assets and Liabilities
at 31st January 2026

	Restricted Funds 2026 £	Unrestricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Cash Funds				
Bank Current account	46,118	65,342	111,460	121,940
	<u>46,118</u>	<u>65,342</u>	<u>111,460</u>	<u>121,940</u>
Made up of:				
General Fund	-	35,342	35,342	48,000
Designated Fund - OpReserve	-	30,000	30,000	30,000
Restricted Funds				
- Burial Fund	44,763	-	44,763	42,830
- HHD Appeal	1,355	-	1,355	1,110
	<u>46,118</u>	<u>65,342</u>	<u>111,460</u>	<u>121,940</u>

Assets Retained for the Charity's Own Use

	2025 £	2024 £
	-	-

Monies owed to Charity

	2025 £	2024 £
Gift aid claim	-	-
Other	-	-

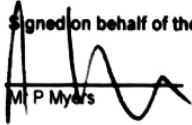
Monies owed by Charity

	2025 £	2024 £
Independent examiners fee	630	-
Book-keeping services	780	-
Paye & nic	425	-
Pensions	283	-
Other	363	502

Transactions with Trustees

There were no out of pocket expenses reimbursed to trustees during the year.

Signed on behalf of the trustees


Mr P Myers


Ms H Kai-Weiss

Date

9.3.26

Kehillah North London
(Charity No. 1163562)

Receipts and Payments Account
For the Period from 1st February 2024 to 31st January 2025

	Restricted Funds 2025 £	Unrestricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
<u>Receipts</u>				
Voluntary Income	-	55,880	55,880	75,146
Income Generation	-	9,909	9,909	586
Investment Income	-	-	-	-
Charitable Income	3,908	3,156	7,064	9,139
Other Receipts	-	-	-	-
	<u>3,908</u>	<u>68,945</u>	<u>72,853</u>	<u>84,871</u>
<u>Payments</u>				
Generating funds	-	159	159	2,990
Charitable Activities	1,730	39,435	41,165	49,092
Support costs	-	42,009	42,009	26,002
Other payments	-	-	-	-
	<u>1,730</u>	<u>81,603</u>	<u>83,333</u>	<u>78,084</u>
<u>Net Receipts</u>				
Net of receipts/(payments)	2,178	(12,658)	(10,480)	6,787
Cash funds at 1st February	<u>43,940</u>	<u>78,000</u>	<u>121,940</u>	<u>115,153</u>
Cash funds at 31st January	<u>46,118</u>	<u>65,342</u>	<u>111,460</u>	<u>121,940</u>



Charity Number: 1163562

**Trustees' Annual Report & Financial
Statements
for the Period
1st February 2024 to 31st January 2025**

15 July 2025

Reference & Administration Details

Charity Details:

Name: Kehillah North London

Number: 1163562

Address: PO Box 78956, London, N4 9LZ

Names of the Charity Trustees who Manage the Charity

Name	Office	Re-appointed
Imogen Resnick	Co-Chair (Chair)	25th July 2021
Holly Kal-Weiss	Co-Chair	
Susan Helen Maya Lukes	Vice-Chair	
Elizabeth Reiner	Honorary Secretary	
Laurence Livsey	Treasurer (Resigned December 2024)	
Natasha Thrale	Internal Engagement	
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Peter Myers	Co-Treasurer	
Lipika Pelham	Comms (Resigned March 2025)	
Dr Robert Aaron Brown Freudenthal	Rituals and Practice	

Kayla Lean	Strategy	
Saul Hyman	Governance	

Names & Addresses of Advisors

Bank: Co-operative Bank, PO Box 250, Skelmersdale, WN8 6WT

Independent Examiner: Brian Seaton, Small Charity Support, 46 Farm Road, Edgware, HA8 9LT

Names of Senior Staff with Delegated Responsibilities

Rabbi Leah Jordan: Work closely with Chair, Management Committee and Administrator to:

- develop and nurture relationships
- develop vision and strategy
- plan and deliver programme
- be key point of contact and communicator
- task-manage Administrator and sessional teachers

Structure, Governance & Management

Description of the Charity's Trusts

Religious services, education, life-cycle ritual, pastoral care, befriending, social action.

Type of Governing Document

Constitution.

How the Charity is Constituted

Charitable Incorporated Organisation registered on 14th September 2015.

Trustee Selection Methods

Trustees are known as Management Committee members and are elected by the members of Kehillah North London at its Annual General Meeting, either by consent or show of hands if unopposed or otherwise by secret ballot, or are co-opted during the year. One-third of the Trustees must stand down each year (in a manner laid down in the Constitution) and are eligible for re-election. There must be a minimum number of three and a maximum number of twelve Trustees. Election to the Management Committee is open only to Full, voting Members.

How New Trustees are Inducted and Trained

According to the Constitution, a copy of the Constitution (together with any amendments) and a copy of the latest Trustees' Annual Report are made available to new Trustees. Trustees learn their responsibilities and duties on the job. We continue to monitor and review this situation, and together with the Rabbi we are looking into what kinds of more formal training may be helpful.

Additional Governance Issues

None.

Object

The advancement of progressive Judaism.

Statutory Declaration on Public Benefit

The trustees declare that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties.

Kehillah North London's activities are of benefit to Jewish adults, children and families who are interested in being part of a Liberal Jewish community in inner north London. Our activities are open to everyone (unless occasionally restricted to members only, for reasons of safety and security) including members and non-members of Kehillah North London, people who are Jewish and people who are not Jewish.

We do not seek to convert people to Judaism. We do, however, provide a proselyte programme for those who approach us wishing to convert.

1. Co-Chair's Report – Imogen Resnick and Holly Kal-Weiss

What another huge year for Kehillah! We are always so proud to see just how many simchas we had celebrated, how many members had stepped up into leadership roles, how many converts we welcomed, and how many events we hosted.

From the perspective of the co-chairs and management, the day-to-day running of the shul is often taken up by administration and finances – and so it is wonderful to take a step back and refresh our memories on how much we achieved and rejoiced as a community, especially for one led largely by volunteers.

This year has been the first year of a three-year internal strategy, developed by the Management Committee (MC), to guide Kehillah's growth as a community and develop organisational robustness. Kehillah has grown hugely over the past four years, rendering many of our previous processes (designed for a much smaller community) no longer fit for purpose. We've been particularly focussed on re-designing our MC's governance, organisational policies, and improving our financial processes and oversight (skilfully overseen by our Treasurer, Peter Myers). Doing this work, whilst not always 'sexy', is vital to ensure we have our house in order – making life easier for our volunteers and securing sustainability for years to come. Next year we plan to focus more on generating more income so we can continue growing and adequately resource our community's ambitions.

We began the year by welcoming Leah back from her maternity leave. We are very grateful for her thoughtful, charismatic spiritual leadership. Leah led us through the year with a range of simchas including three weddings (in Croatia, Kent and Peckham), four baby blessings, and one b'nei mitzvah/bas misveh in Yiddish. We are truly blessed to have had so many opportunities for joyfully celebrating life.

We also warmly welcomed 8 adults and children into our Kehillah and extended Jewish family, as they successfully completed their conversion process under Rabbi Leah's guidance. Conversion to Judaism requires huge commitment and dedication to studying; mazel tov to all!

In March, Claire Helman decided to bring our artists, writers and creative members together to form Kehillah Creatives, a space to 'bring your creative soul'. 'Come Shabbes with me', a tradition where members host Friday night dinner at their home, also briefly returned. We would like to see this continue more regularly as an opportunity for members to socialise in a warm, informal setting – please do let us know if you would be happy to host a Shabbat dinner in the future.

In September, Imogen and Rob ran a half marathon for Kehillah, fundraising over £1,600 for the community. Many thanks to everyone who donated - and do be in touch if you have an event in mind that can be used to fundraise for Kehillah.

Our Adult Education series was as varied as ever, with joint learning alongside Westminster Synagogue, New Stoke Newington (Masorti) Shul and Queer Yeshiva. Topics ranged from the High Holidays, dabbling in Talmud, Teshuvah, and our administrator Matan's PhD topic: "The making and unmaking of Mizrahi (Middle Eastern) Jews as 'white' Israelis via urban planning".

One of the most important groups at Kehillah is the Chesed group, who ensure our older, vulnerable, unwell or isolated members have contact and support. Chesed hosted an excellent talk by Lynne Segal about 'Enriching our Language of Care', giving members an opportunity to talk about the framework of care, our human interdependence and our shared vulnerability. We are grateful to Anna Ferris, who has played a key role in leading Chesed.

This year has also seen members step up as service leaders. Ben Janoff and Lota Bantic enrolled in Liberal Judaism's Ba'alei Tefillah course, a 15-month national service leading course led by inspiring Rabbis and lay leaders. Services are the core of Kehillah's spiritual activities and have continued to grow in attendance; building a roster of confident leaders is essential to securing our 'co-leadership' model. Anyone can enrol on the Ba'alei Tefillah course, or if you can't commit to the time but are interested in leading services (or aspects of it) you can be teamed up with any of our existing stalwart Ba'alei Tefillah team to learn the ropes: Claire Helman, Rob Freudenthal, Rebekka Wedell, Liz Reiner, Michael Lomotey & Robin Samson.

In addition to service leading, volunteers have taken on a number of other key roles within the community. Viv Jackson and Tamara Micner have ably led the Racial Justice Group, along with Natasha Thrall and Hannah-Phoebe Bowen in coordinating Adult Education. Ensuring members are upskilled, confident to lead and take on responsibilities is critical to Kehillah's sustainability: we are truly indebted to your leadership, along with the many, many other members who volunteer their time to keep our community going. From setting up chairs before services, buying challah and kiddush wine to supporting Cheder, wardening, washing-up after services and the multitude of other essential, hidden tasks that don't get a public platform – thank you so much to everyone who has helped over the past year.

We also want to give a special bravo to Ken Smith, our former Rosh Security and Rosh Warden, who has stepped down from these roles after over 10 years of service to enjoy a good break and finally participate in services as a congregant! Ken has been paramount to the safe, smooth running of

Kehillah, including by liaising with our local police on security issues, leading security from the doors, and ensuring service roles have been filled as warden. His expertise on all matters security and wardening has been invaluable: you are deeply missed.

Lina, our assistant Cheder teacher who grew up in Kehillah, has been supporting our Head Teacher Rachel with leading Cheder this year. We are really pleased to see children of the community grow up to be Kehillah leaders and we hope to encourage more of our young people to take on leadership roles. We look forward to the continued commitment of our children and their families with supporting the ongoing development of our Cheder provision.

This year, Liberal and Reform Judaism historically agreed to merge into one movement – so we are officially no longer part of Liberal Judaism, but Progressive Judaism. Kehillah hosted Rabbis Charley Baginsky and Josh Levy several times to learn about their vision and ask questions; many thanks to Rachel Crasnow for her help in arranging these sessions. As a community, we supported this merger for the benefits of having greater unity between progressive Jews & having our perspectives more cohesively represented on the public stage. Practically, there won't be any changes to Kehillah in the short-term, but we will keep the community updated on any changes.

As we approach the second anniversary of October 7th, I must acknowledge the impact of the Gaza war and the Israel-Iran war on our community. The situation feels somewhat like a television being on in the background – we're always paying half attention to it, gripping our attention again when something flares up. I can only be honest when I share that much of the past two years has to me been a black hole of despair, fear and anxiety. However, our community has found strength and comfort through collective commemoration. Kehillah participated in the live broadcast screening of the Joint Israeli-Palestinian Memorial Day Ceremony, an annual event that highlights the shared humanity of Israelis and Palestinians. We also held a moving ceremony to mark the anniversary of October 7th, listening to each other about some very personal losses and sharing in Jewish ritual to find comfort.

I also cannot pretend that the war hasn't brought inter-personal and wider political tension into Kehillah that remains challenging for us as Chairs to navigate. How do we, and Rabbi Leah, hold a community together when its members hold passionately different views on Israel and Zionism? Is the role of a synagogue to take what some would see as 'political' action or actually provide spiritual respite from it? Is it our responsibility as Jews to show moral leadership on Palestinians being starved and shot, with over 50,000 dead, whilst our own members have families and friends hiding in bomb shelters or risking their lives in IDF service? We have tried our best to strike a balance, hearing the concerns and urges of our members, and are grateful to Rabbi Leah for her bringing in Israel-Palestine education into our community through Adult Ed and the newly formed Israel-Palestine Working Group. There are no easy answers. We always invite feedback from members and are proud of Kehillahniks for having these difficult conversations with empathy and compassion.

As part of our approach to building connection and empathy, over the past 18 months Kehillah has sought to build stronger ties with our Muslim neighbours. Kehillah members helped with the Finsbury Park Street Party Iftar in April and joined in with Eid in the Park in June. But the highlight of the year was the event in September co-lead with Muslim Welfare House – we learned together about our shared spiritual ancestor Moses/Mussa/Moshe and got to know each other through study, song, food and the exchange of ideas and friendship. Despite the pain of the world around us, we have committed to strengthening our communities' ties and look forward to seeing our relationship go from strength to strength.

The financial year came to an end with an announcement from Leah: the commencement of a period of 9-month sabbatical in Jerusalem with her family from September 2025 – June 2026. We will deeply miss Leah but anticipate welcoming her back on a part-time basis for some months during this period.

We look forward to welcoming Cantor Rachel Weston to cover for Leah in this time and ushering in a “year of music” for Kehillah.

Note from Imogen

I joined the Management Board in July 2021, becoming co-Chair with Rob in 2022. I remember taking my time to properly consider the request from Rob to become co-Chair: I was worried that I wouldn't be taken seriously by some members because of my younger age (I was then 26), that it would interfere with my ambition to visit all of London's nightclubs (ha!) and that I wouldn't have the time to do a good job whilst working full-time (probably the only legitimate concern of this list). My advice on reflection to any member who may be considering joining the MC, or stepping up into co-Chair: just do it.

Truly, it has been one of the honours of my life to serve as Kehillah's co-chair, first with Rob, then with Holly – both brilliant in their own ways. I have learnt so much from both of them, Rabbi Leah, all the Management Committee members and many other leaders within the community – it is a blessing to volunteer alongside such warm, smart, thoughtful, funny, empathetic, visionary people with such a wide range of skills, experience, personal and professional backgrounds. Thank you so much to everyone for all your guidance and wisdom.

I have also matured and grown hugely from navigating many first-time situations including holding plenty of difficult conversations with members, steering tricky safeguarding decisions, drafting our 3-year strategy, financial audits, liaising with police on security, giving announcements(!) – the list is honestly endless. I am grateful for all the life, personal, and professional opportunities being co-Chair has afforded me alongside the wonderful connections and friendships made along the way.

The past three years have undoubtedly also been testing. The first 6 months of the Gaza war was one of the most challenging periods of my adult life. Looking back, I am so proud of how we kept the community together as best we could—with unforgettable support from Robin as lead of our listening circles—in a time of unprecedented turmoil, stress and uncertainty that I hope we never again have to experience. Kehillahniks offered great kindness to each other and to me personally; I will forever carry with me the lesson that we resist division not by retreating, but by doing more, loving more, and trying even harder to compassionately listen to one another.

Serving, leading and representing Kehillah has been a unique opportunity to shape an inclusive, warm, multi-generational and diverse haven from a world that feels increasingly more isolated, more materialistic, and more individualistic. I am proud to be part of a community that embodies so much of what is good about humanity, Jewish values, and progressive Judaism. I wish Holly every best of luck in solo Chairing (you are and will be fantastic!) and safe travels to Rabbi Leah on her sabbatical adventure.

Note from Holly:

What an amazing year at Kehillah North London. It's been a privilege to serve as co-chair alongside Imogen. I want to formally thank her for her guidance, intelligence and patience as I learned the ropes of being a chair. I will do my best to follow in her footsteps (if the community re-elects me), and those of Rob, Robin, Claire and Jackie before her. How lucky we are to still have most of our past chairs as active members!

I am forever grateful to have Rabbi Leah as my spiritual leader; someone who I can work alongside to build community. The relationship between chair and rabbi must be one of trust and transparency, and I am very confident that despite being miles apart for the next nine months or so, Rabbi Leah and

I will work well together. I'm excited to get to know Cantor Rachel and to make the most of her time with us during Rabbi Leah's sabbatical.

Our management Committee, 12 volunteers who gave up their time and effort to keep Kehillah running smoothly this year, deserve our huge thanks and praise for all that they have done. We have already said goodbye to Laurence (who has now sadly left Kehillah) and Lipika, but at this AGM we also say farewell to Natasha and Caroline. We know that each of them will continue to work with us in their different ways but need to devote themselves to important and exciting new projects.

Lastly, a huge thank you to Matan who kept our community humming and was such a personal support to me. I wish him and fiancé Yaron all the happiness in the world and best of luck with his post-doc studies.

Kehillah offers a wide range of perspectives within Progressive Judaism, creating a space for those of us who may have struggled to find a home elsewhere. At the same time, Kehillah must remain a local Jewish home for those in the area, a progressive Jewish space for inner London.

Sometimes, because of our differences, some conversations can be challenging - but I hope we can continue to foster a warm and welcoming atmosphere that encourages open dialogue. Whilst we need to develop and change, we also must remain true to our founding core values - in Rabbi Leah's words, *we must embrace our individual diversity in the spirit of the Talmudic notion machloket l'shem shamayim (difference/divergence for the sake of heaven)*. We are a community that shows love for each other, for the Jewish community and wider society; we are dedicated to tikkun olam, repairing the world, and 'doing justice'.

I am deeply committed to building and strengthening our unique and vibrant community alongside all of our members and supportive friends. I look forward to working with everyone at Kehillah in the coming year.

Membership Analysis

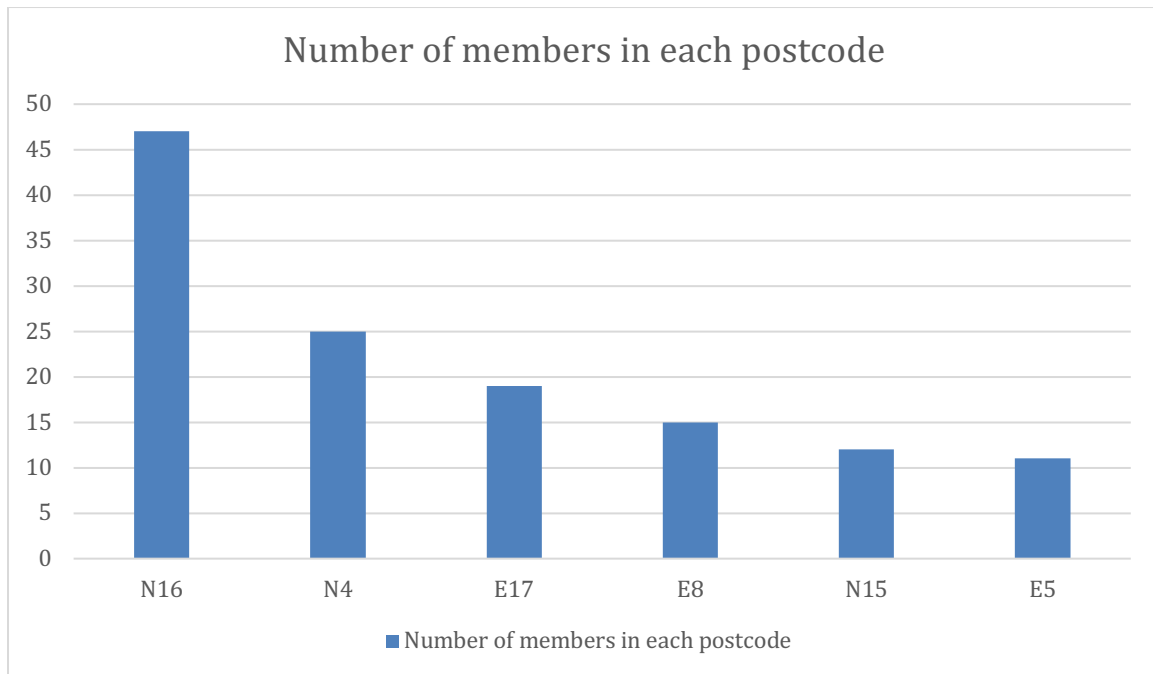
Membership numbers

Our current membership, including 'supporting friends' totals 231. This includes at least 46 children and young people in the 0-19 category, and 170 adults. (We are missing some members' date of births, hence the small gap).

Our membership last year totalled 225, representing a 2.7% increase. This is much smaller than previous years (where we have consistently seen growth of 10%+), but positive nonetheless.

Geographic breakdown of membership

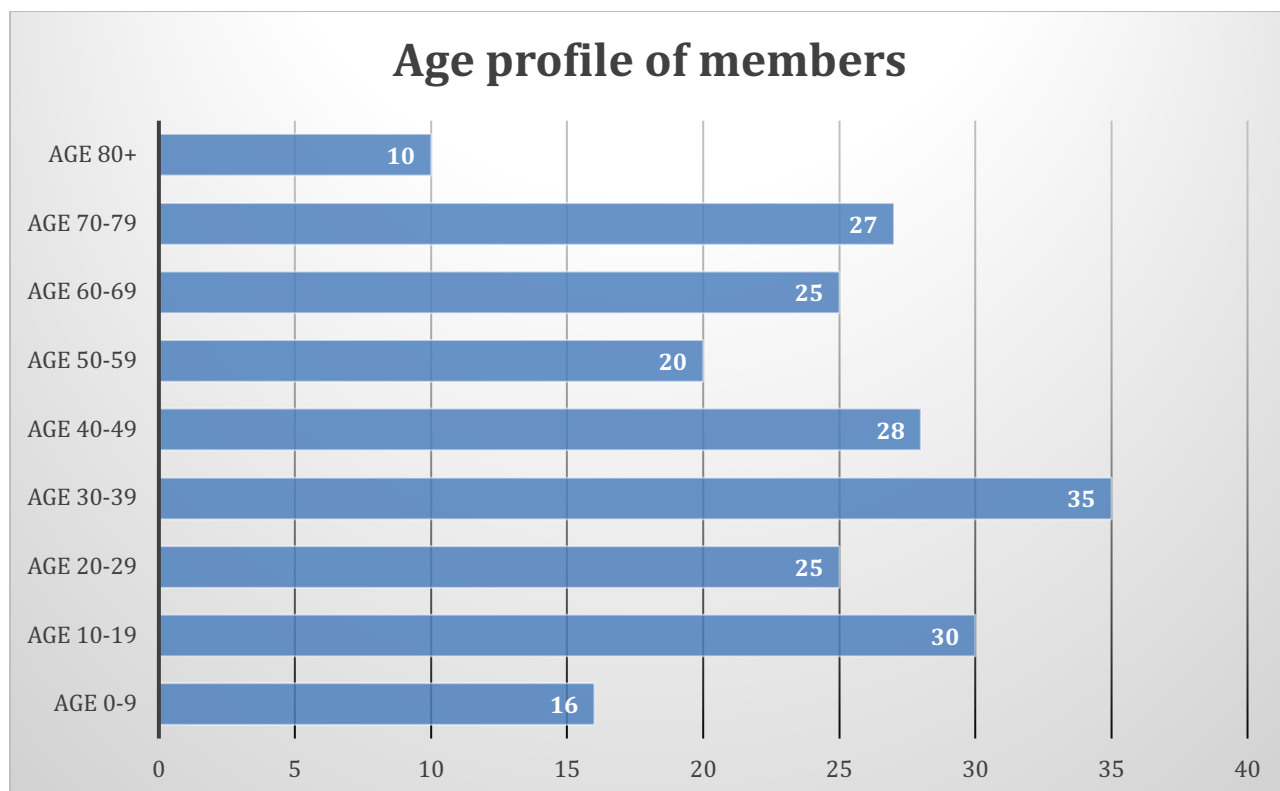
The chart below outlines the top 5 geographic areas of households with the most Kehillah members (10 or more). NB we do not hold residency data on every household.



- N16, covering the areas of Stoke Newington, Stamford Hill, Shacklewell, Dalston and Newington Green, is by far the most concentrated area of Kehillahniks, with 47 Kehillah households.
- N4 is our second largest postcode, with 25 households, covering Finsbury Park, Haringay, and Manor House.
- E17 (Walthamstow) and E8 (Hackney Central, Dalston, London Fields) are close third and fourths, with 19 and 15 households respectively.
- We also have 17 members who live in south London and around 11 who live in postcodes outside the N-, E- or S- postcodes.

In conclusion, most of our members live locally to shul, but a small group make the special effort to travel further afield. We would love to revive regular Shabbat dinners and more social activities this year – our membership is well set-up for local activities.

Age demographics



The graph above outlines the age profiles for most of Kehillah's membership (we lack DOB data for some adult members & some children's ages are still to the nearest year).

- Our largest age demographic is 30-39 year olds, followed by young people aged 10-19. We would love more of these young people to come along to our Cheder – parents, please do make yourselves known!
- Our third largest demographic is 40-49 year olds (28 members) followed in fourth by 70-79 year olds (27 members).
- Our fifth largest demographic is tied between 20-29 year olds (25 people) and 60-69 year olds (23 people).
- Our youngest member is less than a year old and our oldest member is over 100! We have 3 members in their nineties.
- Although we are clearly a wonderfully multi-generational community, with good representation in most age categories, Kehillah has an overall younger population than the average age of Jews in the UK and the average synagogue membership.
- We also have a much younger leadership team than average, with about 1/3 of MC members under 40.

Financial Review

Statement of the Charity's Policy on Reserves

Designated Fund: Operational Reserve

As a community charity, Kehillah North London has a duty of care to both its beneficiaries and the wider public to ensure that its beneficiaries are not left unsupported in the event that the charity has to cease operating.

Ensuring that all beneficiaries have been appropriately relocated to other charities providing a comparable level of care can take a period of 6 months approx. i.e. potentially longer than the time it would take the charity to terminate its contractual obligations to staff and other service providers.

The Trustees have therefore determined that the charity should hold an operational reserve equivalent to the normal costs of running the charity for up to 6 months, i.e. 50% of £83,000.

This reserve meanwhile functions as a cushion against the possible effects of unforeseeable surges in running costs.

Restricted Funds

We operate a Burials Scheme, to which members voluntarily contribute. Their estates benefit from either a plot in a Jewish Cemetery or a cremation (via a central scheme administered by Liberal Judaism, for which the contributions are collected by us and passed to LJ) plus the cost of a basic funeral (paid for out of a fund accrued from an additional fixed contribution from its members). We have not yet identified an actuary, although we are confident the scheme is in good health, and we have a member who is able to carry out a more formal assessment.

This restricted fund is not a source of income that can be used by Kehillah, beyond its designated purpose of covering the costs of running the burial scheme for its members. The costs of running this vary from year to year based on the activities the scheme carries out for its members.

The accounts show a surplus for the burial fund for the year to 31 January 2025 of £2,178 and the balance carried forward to 2025/26 is £44,763.

Details of Any Funds Materially in Deficit

There were no funds which were materially in deficit at the date of the statement of assets & liabilities.

State of the Charity's Finances

During the period, there was a deficit of £10,480. There was a surplus of £6,787 for year ending January 31st 2024.

This deficit was driven by unrestricted funds, which covers the majority of Kehillah's regular activities. Income from donations and gift aid (included in voluntary Income) has fallen by approximately £15,000 compared to the previous year.

Membership has grown marginally in year, but not at the rate of the past 2 years. Therefore, we are expecting a slightly reduced surplus in the following financial year.

Expenses increased due to an increase in the cost of salaries.

The Management Committee agreed to a salary increase when renewing Rabbi Leah Jordan's contract due to her outstanding work building the community and raising Kehillah's public profile.

In addition, Kehillah recruited an Administrator (as an employee) during the year whereas in previous years this role had been outsourced to a freelancer. This has led to an increase in support costs.

There have also been other Increases in the costs of rent for St. Marys Church, rental costs of external venues for High Holy Days and affiliation fees to Liberal Judaism.

Budget Report Key Receipts & Payments

Membership fees and donations made up the significant majority of receipts (unrestricted funds) Rabbi and administrator fees, rent for St. Marys Church, rental costs of external venues for High Holy Days and affiliation fees to Liberal Judaism made up the significant majority of the payments.

Bookkeeping & Accounting Processes

Adopting a bookkeeper has meant that the concerns flagged in the prior years' report have been remedied.

The sole recommendation by JBC Accountants for the current year referring to processing of invoices/payments.

"We have also completed our independent examiners work. We have not identified any problems and will be issuing a clean report. Our main recommendation will be to ensure all invoices/paperwork are kept for payments made and passed to Amelia (bookkeeper) so that a copy can be kept on the software to support the payment made".

Particulars of Any Outstanding Guarantee Given by the Charity

The Trustees declare that the charity has given no guarantee where potential liability is outstanding at the date of the statement of assets & liabilities.

Particulars of Any Outstanding Debt

The Trustees declare that the charity has no outstanding debts which are secured by an express charge on any of the assets of the charity at the date of the statement of assets & liabilities.

Declaration and Signature

The Trustees declare that they have approved the above report and authorised that it be signed on their behalf.

Kehillah North London
(Charity No. 1163662)

Statement of Assets and Liabilities
at 31st January 2026

	Restricted Funds 2026 £	Unrestricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Cash Funds				
Bank Current account	46,118	65,342	111,460	121,940
	<u>46,118</u>	<u>65,342</u>	<u>111,460</u>	<u>121,940</u>
Made up of:				
General Fund	-	35,342	35,342	48,000
Designated Fund - OpReserve	-	30,000	30,000	30,000
Restricted Funds				
- Burial Fund	44,763	-	44,763	42,830
- HHD Appeal	1,355	-	1,355	1,110
	<u>46,118</u>	<u>65,342</u>	<u>111,460</u>	<u>121,940</u>

Assets Retained for the Charity's Own Use

	2025 £	2024 £
	<u>-</u>	<u>-</u>

Monies owed to Charity

	2025 £	2024 £
Gift aid claim	-	-
Other	<u>-</u>	<u>-</u>

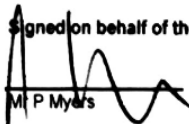
Monies owed by Charity

	2025 £	2024 £
Independent examiners fee	630	-
Book-keeping services	780	-
Paye & nic	425	-
Pensions	283	-
Other	<u>363</u>	<u>502</u>

Transactions with Trustees

There were no out of pocket expenses reimbursed to trustees during the year.

Signed on behalf of the trustees


Mr P Myers


Ms H Kai-Weiss

Date

9.3.26

Kehillah North London
(Charity No. 1163562)

Receipts and Payments Account
For the Period from 1st February 2024 to 31st January 2025

	Restricted Funds 2025 £	Unrestricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
<u>Receipts</u>				
Voluntary Income	-	55,880	55,880	75,146
Income Generation	-	9,909	9,909	586
Investment Income	-	-	-	-
Charitable Income	3,908	3,156	7,064	9,139
Other Receipts	-	-	-	-
	<u>3,908</u>	<u>68,945</u>	<u>72,853</u>	<u>84,871</u>
<u>Payments</u>				
Generating funds	-	159	159	2,990
Charitable Activities	1,730	39,435	41,165	49,092
Support costs	-	42,009	42,009	26,002
Other payments	-	-	-	-
	<u>1,730</u>	<u>81,603</u>	<u>83,333</u>	<u>78,084</u>
<u>Net Receipts</u>				
Net of receipts/(payments)	2,178	(12,658)	(10,480)	6,787
Cash funds at 1st February	<u>43,940</u>	<u>78,000</u>	<u>121,940</u>	<u>115,153</u>
Cash funds at 31st January	<u>46,118</u>	<u>65,342</u>	<u>111,460</u>	<u>121,940</u>

Independent Examiner's Report to the Trustees of
Kehillah North London

Independent examiner's report to the trustees of Kehillah North London (Charity no. 1163562)

I report to the trustees on my examination of the accounts of the above charity for the year ended 31st January 2025.

Responsibilities and basis of report

As the charity trustees 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 charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5) (b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which give me cause to believe that, in any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with these records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

LDick

Mrs Lynne Dickson FCA
JBC Accountants Limited
Chartered Accountants
3B Lockheed Court
Preston Farm
Stockton on Tees
TS18 3SH

Date: *19 March 2026*

KEHILLAH NORTH LONDON

England & Wales - Charity number 1163562

Accounts

DRAFT



Charity Number: 1163562

**DRAFT Trustees' Annual Report &
Financial Statements
for the Period
1st February 2023 to 31st January 2024**

23rd July 2024

Reference & Administration Details

Charity Details:

Name: Kehillah North London

Number: 1163562

Address: PO Box 78956, London, N4 9LZ

Names of the Charity Trustees who Manage the Charity

Name	Office	Re-appointed
Dr Robert Aaron Brown Freudenthal	Co-Chair	
Imogen Resnick	Co-Chair (Chair)	25th July 2021
Susan Helen Maya Lukes	Vice-Chair	
Elizabeth Reiner	Honorary Secretary	
Laurence Livsey	Treasurer	
Natasha Thrale		
Caroline Elton		
Anna Ferris		
Lipika Pelham		
Holly Kal-Weiss		
Kayla Lean		
Ben Janoff		

Names & Addresses of Advisors

Bank: Co-operative Bank, PO Box 250, Skelmersdale, WN8 6WT

Independent Examiner: Brian Seaton, Small Charity Support, 46 Farm Road, Edgware, HA8 9LT

Names of Senior Staff with Delegated Responsibilities

Rabbi Rabbi Leah Jordan: Work closely with Chair, Management Committee and Administrator to:

- develop and nurture relationships
- develop vision and strategy
- plan and deliver programme
- be key point of contact and communicator
- task-manage Administrator and sessional teachers

Structure, Governance & Management

Description of the Charity's Trusts

Religious services, education, life-cycle ritual, pastoral care, befriending, social action.

Type of Governing Document

Constitution.

How the Charity is Constituted

Charitable Incorporated Organisation registered on 14th September 2015.

Trustee Selection Methods

Trustees are known as Management Committee members and are elected by the members of Kehillah North London at its Annual General Meeting, either by consent or show of hands if unopposed or otherwise by secret ballot, or are co-opted during the year. One-third of the Trustees must stand down each year (in a manner laid down in the Constitution) and are eligible for re-election. There must be a minimum number of three and a maximum number of twelve Trustees. Election to the Management Committee is open only to Full, voting Members.

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Additional Governance Issues

None.

Object

The advancement of progressive Judaism.

Statutory Declaration on Public Benefit

The trustees declare that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties.

Kehillah North London's activities are of benefit to Jewish adults, children and families who are interested in being part of a Liberal Jewish community in inner north London. Our activities are open to everyone (unless occasionally restricted to members only, for reasons of safety and security) including members and non-members of Kehillah North London, people who are Jewish and people who are not Jewish.

We do not seek to convert people to Judaism. We do, however, provide a proselyte programme for those who approach us wishing to convert.

1. Co-Chair's Report - Robert Freudenthal and Imogen Resnick

This last financial year has undoubtedly been the most challenging of our co-chair period, but also brilliantly demonstrated the strength of our community in all its diversity.

The year began with Rabbi Leah saying goodbye, just before Pesach, to have her gorgeous baby Jules, returning back in March 2024. In her absence, we were grateful to be joined by Student Rabbi Yael Tischler, Rabbi Danny Rich, and Rabbi Roberta Harris-Eckstein to cover many of the main Rabbinical duties.

Yael led our 2023 Pesach seder, High Holidays, and a number of other Shabbat morning services, drawing on her background as a *Kohenet* (Hebrew Priestess) to bring an alternative approach and new melodies to service-leading. Rabbi Danny charismatically led the five bnei mitzvah who all brought their unique perspective as intelligent young people taking their first steps into Jewish adulthood. It was a pleasure to learn from all of them in their divrei Torah. Rabbi Roberta was one of the original founders of Kehillah, some twenty years ago, and it was lovely to hear her reflections on the community's growth over the years in line with the founders' original vision. She provided pastoral support and met with new members alongside leading occasional Friday night and Shabbat morning services. In Leah's absence, we did pause or slow-down some activities, including Adult Education, and those studying for conversion were redirected to the assistance of Liberal Judaism through their online education course.

The 5784 Jewish calendar year began with record ticket registrations for our High Holy Days. The high number of enquiries from non-members looking to spend the *chagim* with Kehillah reflects our positive reputation in the wider Jewish community. We continued to see the full complement of festivals and events being well-attended throughout the year. For Chanukah, in addition to the usual heaps of doughnuts and sugar-high happy children, we were joined by Muslim Welfare House (more on that later) and Robin Samson leading a delightful barbershop singing trio. Kehillahniks also led a talk on violence against women and girls and started a Kehillah Creatives Group, which now meets monthly as a creative connective space. The Racial Justice group continues to meet, led by Viv Jackson and Tamara Micner. We are grateful to them for continuing to take leadership over this group and draw attention to the necessary learning for the community. Our 2024 Seder was a great success, and was exceptionally well attended with over 100 bookings.

This past year we also sadly said goodbye to Ash Loeb, who served Kehillah as dedicated administrator for 6 years but happily remains a member of the community. We are very grateful for Ash's service to Kehillah and wish her well on her next steps. As her replacement, we welcomed Sarah Garbacz as an interim administrator, and now Matan Flum. Matan joins us from a Mizrahi community in Israel, and we were delighted to welcome him to his first-ever British (and progressive) synagogue service when he joined us - please do continue to give him a warm welcome at Kehillah events.

Looking back, it is hard to believe we did so much as a community – and often with such joy - amidst an incredibly painful year. As you all know, on October 7th 2023, Hamas and Palestinian militant groups from Gaza launched an armed attack on southern Israel, on military bases, kibbutzim, and a music festival. At the time, it felt disorienting – it was not clear what had happened, how, or how many had been killed. We felt we were in a collective state of shock; time seemed to move both very quickly and very slowly simultaneously as the Israeli army (IDF) mobilised in response. The months that followed were a blur of grief, anger, and, most overwhelmingly, fear – fear for what misery war might bring for Israelis and Palestinians, fear around antisemitism and community cohesion, fear for what more bad news would befall us in the coming hours and days.

For us, it was hugely challenging, in the absence of Rabbi Leah, to 'hold' such a diverse community together with so many different views on and connections to Israel-Palestine and Zionism. Some people in our community are Israeli. Some have family, friends or connections who were murdered on kibbutzim, taken hostage, or narrowly escaped. Some have relatives who were called up as reservists in the Israeli army and served in Gaza. How could we – and how can we continue still to – hold all of this pain alongside the pain of those in the community who have Palestinian friends in Gaza and the West Bank, of those who have worked as activists against the Israeli state's injustices? How do we hold together those in our community who are outraged by the IDF's devastating military campaign, which has killed over 30,000 people, and joined the ceasefire marches and encampments that other Kehillah members consider troubling? How do we hold all of this as Kehillah's Chairs while carrying our own political views and personal anxieties for friends and family? Should we? Can we?

There are no easy answers, and we continually grapple with what the 'right way' is for our community. This is not a straightforward task: we know that there have been times when

Kehillah members have been disappointed or frustrated with one aspect of our response. The approach we decided upon was to try and foster an environment where everyone could feel some solace, connection, or support through Kehillah and, most importantly, feel able to listen to and be listened to compassionately – even with whom one may strongly disagree. To that end, we held ten online or in-person ‘listening circles’ in members’ homes, for people to share their feelings on the war in a safe space without judgement or debate. With many thanks to Robin for skillfully facilitating these sessions. Thank you also to Kehillah members who have done the hard work of being willing to listen to one another, to stay and grow in community together.

We also decided that, in the face of growing anxieties around antisemitism, it was (and remains) more important than ever to build bridges with our local community, including by hosting an interfaith vigil with St. Mary’s, a local Quaker group, and Stoke Newington Masorti to collectively mourn those killed in Israel/Palestine, alongside building our relationship with Hackney Council. We were acutely aware of the tensions between Jewish and Muslim communities, and so Vice-Chair Sue Lukes led on developing our relationship with Muslim Welfare House, based in Finsbury Park. This led to welcoming their representatives for the first time to our Chanukah party and Pesach seder, and Kehillahniks helped out with the set-up of Eid in the Park. We look forward to continuing building trust; our burgeoning relationship is undoubtedly a silver lining within a dark cloud.

Another consequence of the war on our community has been the impact on security. Security volunteers and MC members attended a weekly meeting with Hackney police and other local Jewish communities – mostly with our Haredi Jews in Stamford Hill – to hear security updates and the policing response. It was interesting to learn about the experiences of our Haredi neighbours, who are much more visibly Jewish (and therefore, vulnerable to targeted antisemitism) than most people in our community. Thankfully, although reported antisemitic incidents did rise in Hackney, including a few physical attacks on individuals, community cohesion generally remained stable; the weekly meeting was closed in January as it was risk-assessed as no longer needed when reported incidents fell to pre-war levels.

Of course, keeping our community safe while retaining our welcoming nature is critically important. Kehillah has typically relied on volunteers to welcome people into services and keep an eye out for any issues, but following the altercation that happened outside shul in late 2022 and feedback from members, the Management Committee agreed to trial hiring a security guard for the 2023 High Holidays. We felt that the war necessitated extending this security cover to all our Friday night and Shabbat morning services, to mitigate against the risk of heightened antisemitic incidents. We received a Government grant facilitated through the Community Security Trust (CST) to fund this and will continually review the arrangement; feedback from members is very welcome.

Amidst this we are proud to have seen continued growth in the community with 225 members, an 11% increase from last year, while we mourn the deaths of three long-standing community members, Howard Weinstein, Geoff Chilkes, Doreen Conway. May their memories be for a blessing. We have also been delighted to welcome two new babies in the community, and had the joy of celebrating multiple wedding simchas. Just this last month we also celebrated the adult bas mitzve of Tamara Micner (our first ever Yiddish b’nai mitzvah) and a children’s blessing for two of the children that have recently been welcomed into the community.

Financially we continue to remain in good health, with a £6.7k surplus, though the administration turnover this year has revealed some gaps in our processes and systems. Kehillah has grown considerably in the last 5 years, but we have not upgraded our financial architecture to reflect this growth. As we have undergone some significant 'growing pains' this past year, our ambition for 2024-5 is to upgrade our financial processes to ease pressure on the Treasurer and better plan for our community's financial future. We are always on the look out for more help with finances, so if this is your area and you're willing to help, please do let us know.

Preparing our children for their Bnei Mitzvah and adult Jewish lives continues to be an area which we wish to focus on. We have been devising a new curriculum and strategy for the Cheder going forward, thanks to the leadership of Holly Kal-Weiss who has been overseeing this. We look forward to the continued commitment of our children and their families with supporting the ongoing development of our Cheder provision.

As we try to put a turbulent year behind us, we look ahead to the future: the return of our Rabbi Leah to lead the community, the development of a new 3-year organisational strategy, and the possible merger in 2025 of Liberal Judaism with Reform Judaism into one 'Progressive Judaism'. On this latter issue, the Management Committee will be consulting with the community to consider how this may impact us as a community, and to help formulate our position on this process.

Our community is as busy and vibrant as ever – we feel truly blessed to be steering such a thriving ship!

Additional note from co-chair Rob

I was elected chair of Kehillah North London in 2020 at a moment of significant transition in the community, and this year will be stepping down as co-chair. "It has been a busy and eventful few years" would be an understatement. There have been some terrible events in the wider world which have particular resonances for a Jewish community like our own, which have required careful thought, reflection and leadership. There have been times when I have had to set aside my own views and think through with community members what our responses should be. This has not always been easy! However, throughout this period, there has been one consistency: the success and continued growth of our lovely, gorgeous, Kehillah. It really has been an honour to be in this position of lay leadership within the community, and I am sure it is no coincidence that these last few years have been a period of personal growth for me as well: in becoming a ba'al tefillah, in my professional life, and becoming a parent. I would encourage others in Kehillah to consider taking on leadership roles in the Management Committee or as future chair/co-chair: it is one of the most rewarding roles that I have ever taken on.

In particular, I would like to thank Robin Samson, previous chair of the community, who handed over the role to me with great care and kindness, and made the role so much easier by the community already being in such a healthy and successful position. I have called upon Robin many times for advice and guidance, and am grateful for his words of wisdom. We are fortunate in Kehillah that all the previous chairs of the community are still active members: and each one of the former chairs have provided me with help and support over the last four years.

In 2022 Imogen Resnick was elected co-chair. It has been wonderful to work with Imogen - we bring different skills to the co-chair role and the energy, organisation, oversight, and all round competence that she has brought to the leadership team has been fantastic. Having two minds is better than one, and I hope that Kehillah is able to continue with the co-chair model of leadership in the years ahead.

One of the privileges of the co-chair role has been to work closely with Rabbi Leah, who we all know is full of wisdom, sound judgement, and can offer guidance on any issue, from the mundane to the lofty. We in Kehillah are exceptionally fortunate to have Leah as our Rabbi, and continue to be awed by her ability to hold us all in mind with care, compassion, while continuing to stretch us.

I will miss being co-chair, but look forward to following in all of the footsteps of the previous chairs of the community, by continuing to remain actively involved in the life of the shul. Thank you to the whole Kahal for your support over the last four years!

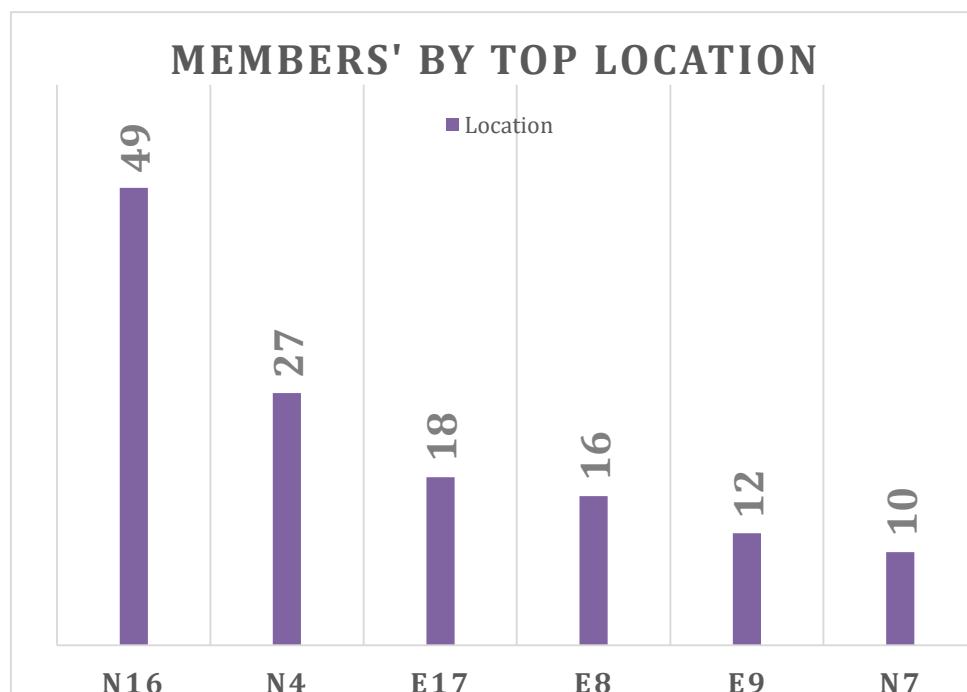
2. Membership Analysis

Membership numbers

Our current membership, including 'supporting friends' totals 225. This includes 162 adults and 63 children. This is another 23 more members from last year (202 members) representing an 11.4% increase from last financial year 23-24.

Geographic breakdown of membership

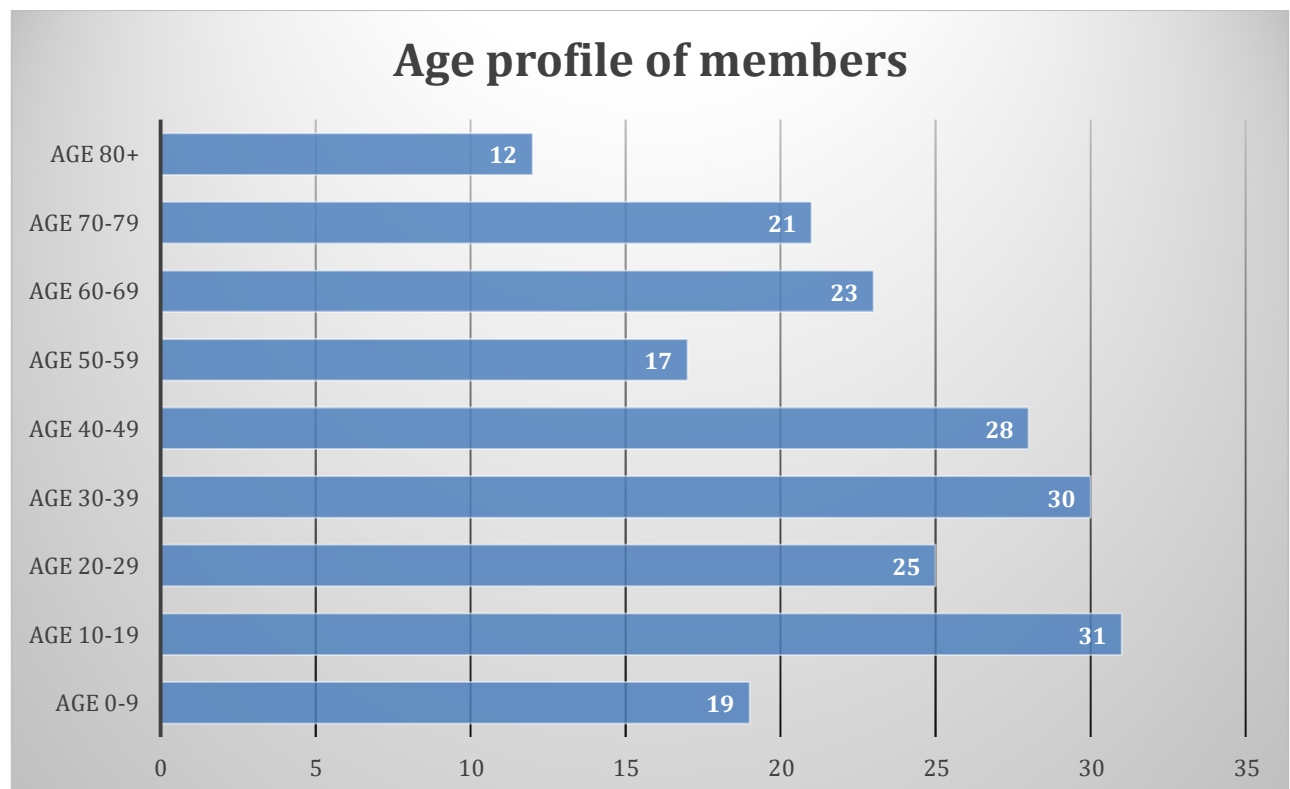
The chart below outlines the top 6 geographic areas of households with the most Kehillah members (10 or more). NB we do not hold residency data on every household.



- N16, covering the areas of Stoke Newington, Stamford Hill, Shacklewell, Dalston and Newington Green, is by far the most concentrated area of Kehillahniks, with 49 Kehillah households.
- N4 is our second largest postcode, with 27 households, covering Finsbury Park, Harringay, and Manor House.
- E17 (Walthamstow) and E8 (Hackney Central, Dalston, London Fields) are close third and fourths, with 18 and 16 households respectively.
- It's not listed in the graph, but we have 18 members who live in south London and around 10 who live in postcodes outside the N-, E- or S- postcodes.

In conclusion, most of our members live locally to shul, but a small group make the special effort to travel further afield. We would love to revive regular Shabbat dinners and more social activities this year – our membership is well set-up for local activities.

Age demographics



The graph above outlines the age profiles for most of Kehillah's membership (we lack DOB data for some adult members & some children's ages are still to the nearest year).

- Our largest age demographic is young people aged 10-19, with 31 young people. We would love more of these young people to come along to our Cheder – parents, please do make yourselves known!
- Our second largest demographic is 30-39 year olds (28 members) followed in third by 40-49 year olds (29 members).
- Our fourth largest demographic is 20-29 year olds (29 people) followed closely by 60-69 year olds (23 people).
- Our youngest member is aged 0 and our oldest member is over 100!

- Although we are clearly a wonderfully multi-generational community, with good representation in most age categories, Kehillah has an overall younger population than the average age of Jews in the UK and the average synagogue membership. We also have a much younger leadership team – both co-chairs are under 40, with several MC members under 30.

3. Financial Review (DRAFT)

Statement of the Charity's Policy on Reserves

Designated Fund: Operational Reserve

As a community charity, Kehillah North London has a duty of care to both its beneficiaries and the wider public to ensure that its beneficiaries are not left unsupported in the event that the charity has to cease operating.

Ensuring that all beneficiaries have been appropriately relocated to other charities providing a comparable level of care can take a period of 6 months approx. i.e. potentially longer than the time it would take the charity to terminate its contractual obligations to staff and other service providers.

The Trustees have therefore determined that the charity should hold an operational reserve equivalent to the normal costs of running the charity for up to 6 months, i.e. 50% of £84,000.

This reserve meanwhile functions as a cushion against the possible effects of unforeseeable surges in running costs.

Details of Any Funds Materially in Deficit

The Trustees declare that the charity had no funds which were materially in deficit at the date of the statement of assets & liabilities.

State of the Charity's Finances

During the period, there was a surplus of c. £6.7K. It was £24.9K for year ending January 31st 2023.

This surplus was driven by unrestricted funds, which covers the majority of Kehillah's regular activities; from membership and membership fees. Expenses remained broadly flat other than the increased costs of salaries and ritual items (repairs/replacement).

The restricted (burial) fund is not a source of income that can be used by Kehillah, beyond its designated purpose of covering the costs of running the burial scheme for its members. The costs of running this vary from year to year based on the activities the scheme carries out for its members.

The accounts show a deficit for the burial fund of £496.00. In itself, this is not a cause for concern; on occasion the costs of running the burial scheme will be greater than receipts. In the prior year the receipts were greater than the outgoing costs.

In-year there were increases driven by programming, salaries, and maternity cover and investment in the running of our community.

Membership has grown marginally in year, but not at the rate of the past 2 years. Therefore, we are expecting a slightly reduced surplus in the following financial year.

The Management Committee also agreed to a salary increase when renewing Rabbi Leah Jordan's contract due to her outstanding work building the community and raising Kehillah's public profile.

Budget Report Key Receipts & Payments

Membership fees and donations made up the significant majority of receipts (unrestricted funds) - £65K. Rabbi and administrator fees, rent for St. Marys Church and affiliation fees to Liberal Judaism made up the significant majority of the payments - £55K.

Bookkeeping & Accounting Processes

In line with the review undertaken by the Independent Examiner (as per the Independent Examiner's Report to the Trustees of Kehillah North London) the Trustees recognise that the accounts reflect

1. a significant number of the individual transaction records were missing, duplicated, mis-located or mis-categorised
2. during the financial period being reported, the Charity's financial controls were evidently weak and/or were not being effectively implemented

However, the Independent Examiner does recognise "in the course of my contributions to the preparation of, and subsequent examination of, the Charity's financial records and Annual Accounts I came across no explicit evidence or cause for concern that any theft, fraud or misappropriate use of charity funds had actually occurred during the financial year being reported".

The Trustees recognised the shortfall in processes flagged by the Independent Examiner as early as July 2024. Since this time a review has been undertaken and appropriate measures are being put in place including the recruitment of a certified bookkeeper rather than being reliant on an administrator covering both roles and volunteers, as has been the case historically.

Restricted Funds

1. We operate a Burials Scheme, to which members voluntarily contribute. Their estates benefit from either a plot in a Jewish Cemetery or a cremation (via a central scheme administered by Liberal Judaism, for which the contributions are collected by us and passed to LJ) plus the cost of a basic funeral (paid for out of a fund accrued from an additional fixed contribution from its members). We have not yet identified an actuary, although we are confident the scheme is in good health, and we have a member who is able to carry out a more formal assessment.

2. Particulars of Any Outstanding Guarantee Given by the Charity

The Trustees declare that the charity has given no guarantee where potential liability is outstanding at the date of the statement of assets & liabilities.

3. Particulars of Any Outstanding Debt

The Trustees declare that the charity has no outstanding debts which are secured by an express charge on any of the assets of the charity at the date of the statement of assets & liabilities.

4. Declaration and signature

The Trustees declare that they have approved the above report and authorised that it be signed on their behalf.



Recoverable Signature

X IResnick

Imogen Resnick

Co-Chair

Signed by: ImogenResnick

Independent Examiner's Report to the Trustees of Kehillah North London ('the Charity')

I report to the charity trustees on examination of the accounts of the Kehillah North London for the year ended 31 January 2024 on pages 15-18.

Responsibilities and Basis of My Report

As the charity's trustees 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 Charity's accounts carried out under section 145 of the Act. In carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Statement – Matters of Concern Identified

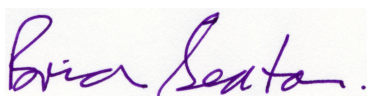
I have completed my examination.

1. I have identified matters of concern that give me reasonable cause to believe that accounting records were not kept in respect of the Charity as required by section 130 of the Act.
 - a. a significant number of the individual transaction records were missing, duplicated, mis-located or mis-categorised;
 - b. the initial draft of the Annual Accounts had not been prepared in a format consistent with Charity Commission guidance CC16 Receipts & Payments Accounts;
 - c. during the financial period being reported, the Charity's financial controls were evidently weak and/or were not being effectively implemented. That created an environment in which theft, fraud or other misappropriate use of charitable funds – premeditated or opportunistic – can more easily occur (but is not, of itself, *prima facie* evidence that such activities have actually occurred).
2. I am therefore legally obliged to qualify the Accounts and to make this formal statement of Causes for Concern to the Trustees of the Charity and to the Charity Commission.
3. As stated above, it is not the role or responsibility of an Independent Examiner to prepare the Annual Accounts to be examined.
I have collaborated with the Treasurer and some other Trustees to put together the Charity's Annual Accounts in a format which is more consistent with Charity Commission guidance CC16: Receipts & Payments Accounts. Nevertheless, the primary responsibility for the management of the Charity's finances and the accuracy of the Charity's Annual Account remains exclusively with the Trustees.
4. I am not a qualified accountant.
I was not required to carry out a forensic examination for theft or fraud; and I have not done so.
However I can report that, in the course of my contributions to the preparation of, and subsequent examination of, the Charity's financial records and Annual Accounts I came across no explicit evidence or other cause for concern that any theft, fraud or misappropriate use of charity funds had actually occurred during the financial year being reported.

I confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.

Signed:

Name: Brian Seaton



Address: Small Charity Support, 46 Farm Road, Edgware HA8 9LT

Date: 29 July 2025

Receipts & Payments for the Financial Year Ended 31-Jan-24				
	Current Financial Year, Feb'23-Jan'24			Last Year
	Unrestr'd Funds £	Restricted Funds £	Total £	Total £
A1 - RECEIPTS				
Voluntary Income	75,146		75,146	65,617
Income Generation	586		586	6,450
Investments Income	0		0	0
Charitable Income	2,495	6,644	9,139	13,176
Other Receipts	0		0	0
	78,227	6,644	84,871	85,243
A2 - ASSETS & INVESTMENTS				
Sale of Investments	0		0	0
Sale of Assets	0		0	0
	0	0	0	0
TOTAL RECEIPTS	78,227	6,644	84,871	85,243
A3 - PAYMENTS				
Generating Funds	-2,990		-2,990	-62
Charitable Activities	-43,060	-6,031	-49,092	-36,966
Support Costs	-26,003		-26,003	-23,304
Othe Payments	0		0	0
	-72,053	-6,031	-78,084	-60,332
A4 - ASSETS & INVESTMENTS				
Purchase of Investments	0		0	0
Purchase of Assets	0		0	0
	0	0	0	0
TOTAL PAYMENTS	-72,053	-6,031	-78,084	-60,332
NET OF RECEIPTS-PAYMENTS	6,174	613	6,787	24,911
A5 - TRANSFERS {Between Funds}	0	0	0	0
NET AFTER TRANSFERS	6,174	613	6,787	24,911
Cash Funds Last Yr End	71,826	43,327	115,153	90,242
A6 - CASH FUNDS THIS YR END	78,000	43,940	121,940	115,153
Agency Funds (HMRC & NEST)	0		0	0
Total Cash Carried Forward	78,000	43,940	121,940	115,153

Statement of Asset & Liabilities as at 31-Jan-24				
	Current Financial Year,		Last Year	
	General Funds £	Restricted Funds £	Total £	Total £
B1 - Cash Assets				
General Fund	48,000			41,826
Net Payments in Advance	0			0
Designated Funds				
OpReserve	30,000			30,000
Miscellaneous	0			0
Total Unrestricted Funds			78,000	71,826
Restricted Funds				
RF-Burial Fund		42,831		43,327
RF-HHD Appeal		1,110		0
RF-Other		0		0
Total Restricted Funds			43,940	43,327
Current Charitable Cash Assets			121,940	115,153
Money Held as Agent {eg: HMRC, NEST}			0	0
Total Current Cash Assets			121,940	115,153
B2 - Money Owed to the Charity {Other Monetary Assets}				
Gift Aid claim			0	0
Other			0	0
			0	0
B5 - Money Owed by the Charity {Liabilities}				
Independent Examination Fee			0	0
Other			0	0
			0	0
Charitable Cash Assets {Net of Liabilities}			121,940	115,153
B3 - Investment assets				
	0		0	0
B4 - Assets retained for charity's own use.				
Fixed Assets	0		0	0
Stocks of Goods for Sale	0		0	0
Total Current Funds			121,940	115,153
Total Funds (net of liabilities)			121,940	115,153

Movements in Actual Funds for the Financial Year To 31-Jan-24					
Cash Assets	Bt'Fwd at 01-Feb-23	Receipts in Period	Payments in Period	Transfers in Period	Cd'Fwd at 31-Jan-24
Cash at Bank & in Hand					
Bank, Current Account	115,153	58,283	-78,251	26,755	121,940
GoCardless Account	0	22,848	-1,679	-21,169	0
Square Transactions	0	1,017	-24	-993	0
PayPal Transactions	0	4,633	-40	-4,593	0
Total Cash Held	115,153	86,781	-79,994	0	121,940
Cash held as agent	0	0	0		0
Current Charitable Cash Assets	115,153				121,940
Owed to Charity {Overdue Receipts}	0				0
Owed by Charity {Overdue Payments}	0				0
Net Cash Funds	115,153				121,940

Approved by the Trustees and signed on their behalf by

Imogen Resnick, Co-Chair



Recoverable Signature

X *Imogen Resnick*

Imogen Resnick

Signed by: ImogenResnick

Date: 29/07/2025

Kehillah North London		Budget Report: 31-Jan-24			
RECEIPTS	Prev Yr Out-turn	This Yr Budget	Budget to 31-Jan-24	R&P 31-Jan-24	Accruals 31-Jan-24
VOLUNTARY INCOME					
Membership Fees	42,088	0	0	48,792	48,792
Donations & Bequests	17,227	0	0	16,148	16,148
Gift Aid	6,302	0	0	7,089	7,089
Miscellaneous		0	0	3,117	3,117
	65,617	0	0	75,146	75,146
INCOME GENERATION					
Fundraising					
Fundraising		0	0	0	0
Interest on Accounts	115	0	0	0	0
Weddings & Cps	2,000	0	0	0	0
HHD Tickets	4,335	0	0	586	586
Miscellaneous		0	0	0	0
	6,450	0	0	586	586
CHARITABLE INCOME					
GENERAL FUNDS					
HHD Lunch	786	0	0	549	549
Pesach Seder		0	0	471	471
Other Festivals & Events		0	0	0	0
Cheder Childrens Education		0	0	0	0
Adult Education		0	0	0	0
Sale of Books	438	0	0	95	95
Ring-fenced Grants		0	0	1,380	1,380
Miscellaneous		0	0	0	0
	1,224	0	0	2,495	2,495
RESTRICTED FUNDS					
Burial Fund	10,162	0	0	5,535	5,535
HHD Appeal	1,790	0	0	1,110	1,110
Miscellaneous		0	0	0	0
	11,952	0	0	6,644	6,644
TOTAL RECEIPTS	85,243	0	0	84,871	84,871
PAYMENTS	Prev Yr Out-turn	This Yr Budget	Budget to 31-Jan-24	R&P 31-Jan-24	Accruals 31-Jan-24
GENERATING FUNDS					
Charitable Services					
Costs of Services		0	0	-2,894	-2,894
HHD Expenses	-62	0	0	0	0
Miscellaneous		0	0	-96	-96
	-62	0	0	-2,990	-2,990
ACTIVITIES (GENERAL FUNDS)					
Ministerial Salary	-28,589	0	0	-31,157	-31,157
Ministerial Expenses		0	0	-1,241	-1,241
Other T&D		0	0	0	0
Kiddush	-14	0	0	-23	-23
HHD Lunch	-908	0	0	-501	-501
Pesach Seder	-183	0	0	-167	-167
Other Festivals & Events	-27	0	0	-110	-110
Cheder Childrens Education	-1,209	0	0	-1,821	-1,821
Adult Education		0	0	-150	-150
Sale of Books	-329	0	0	-1,194	-1,194
Website Digital & Comms	-639	0	0	-92	-92
Newsletter		0	0	-432	-432
Repair & Replacement		0	0	-6,171	-6,171
	-31,898	0	0	-43,060	-43,060
ACTIVITIES (RESTRICTED FUNDS)					
Burial Fund	-3,278	0	0	-6,031	-6,031
HHD Appeal Donations	-1,790	0	0	0	0
	-5,068	0	0	-6,031	-6,031
Sub-total - Charitable Activities	-36,966	0	0	-49,092	-49,092
SUPPORT COSTS					
Administrator Fees	-9,656	0	0	-12,888	-12,888
Rent	-5,174	0	0	-4,000	-4,000
Congregational Affiliation Fee (LJ)	-5,717	0	0	-7,828	-7,828
Print Post & Stationery	-1,043	0	0	-148	-148
OL-PaymentsFee		0	0	-343	-343
Insurance	-1,377	0	0	0	0
PO Box	-334	0	0	-396	-396
BankCharges	-3	0	0	0	0
Other Costs		0	0	-400	-400
	-23,304	0	0	-26,003	-26,003
TOTAL PAYMENTS	-60,332	0	0	-78,084	-78,084
NET RECEIPTS LESS PAYMENTS	24,911	0	0	6,787	6,787

KEHILLAH NORTH LONDON

England & Wales - Charity number 1163562

Accounts



Charity Number: 1163562

**Trustees' Annual Report & Financial
Statements
for the Period
1st February 2022 to 31st January 2023**

23rd July 2023

Reference & Administration Details

Kehillah North London

Trustees' Annual Report & Financial Statements for Financial Period 1st February 2022 – 31st January 2023

Charity Details:

Name: Kehillah North London
Number: 1163562
Address: PO Box 78956, London, N4 9LZ

Names of the Charity Trustees who Manage the Charity

Name	Office	(Re-)Appointed	Resigned
Dr Robert Aaron Brown Freudenthal	Co-Chair	5 th July 2020	
Imogen Resnick	Co-Chair	25 th July 2021	
Susan Helen Maya Lukes	Vice Chair	16 th June 2019	
Elizabeth Reiner	Honorary Secretary	16 th June 2019	
Benjamin Austrin-Willis	Treasurer	25 th July 2021	
Natasha Thrale	Communications Officer		
Caroline Elton			
Anna Ferris			
Francesca Kurlansky			
Kayla Erin Lean			
Laurence Livsey		24 th July 2022	
Lipika Pehlah			

Names & Addresses of Advisors

Role	Name	Address
Bank	Co-operative Bank	PO Box 250, Skelmersdale, WN8 6WT
Independent Examiner	Brian Seaton	Small Charity Support, 46 Farm Road, Edgware, HA8 9LT

Names of Senior Staff with Delegated Responsibilities

Role	Name	Responsibilities
Rabbi	Rabbi Leah Jordan	Work closely with Chair, Management Committee and Administrator to: • develop and nurture relationships • develop vision and strategy • plan and deliver programme • be key point of contact and communicator • task-manage Administrator and sessional teachers

Kehillah North London

Trustees' Annual Report & Financial Statements for Financial Period 1st February 2022 – 31st January 2023

Structure, Governance & Management

Description of the Charity's Trusts

Religious services, education, life-cycle ritual, pastoral care, befriending, social action.

Type of Governing Document

Constitution.

How the Charity is Constituted

Charitable Incorporated Organisation registered on 14th September 2015.

Trustee Selection Methods

Trustees are known as Management Committee members and are elected by the members of Kehillah North London at its Annual General Meeting, either by consent or show of hands if unopposed or otherwise by secret ballot, or are co-opted during the year. One-third of the Trustees must stand down each year (in a manner laid down in the Constitution) and are eligible for re-election. There must be a minimum number of three and a maximum number of twelve Trustees. Election to the Management Committee is open only to Full, voting Members.

How New Trustees are Inducted and Trained

According to the Constitution, a copy of the Constitution (together with any amendments) and a copy of the latest Trustees' Annual Report are made available to new Trustees. Trustees learn their responsibilities and duties on the job. We continue to monitor and review this situation, and together with the Rabbi we are looking into what kinds of more formal training may be helpful.

Additional Governance Issues

None.

Object

The advancement of progressive Judaism.

Statutory Declaration on Public Benefit

The trustees declare that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties.

Kehillah North London's activities are of benefit to Jewish adults, children and families who are interested in being part of a Liberal Jewish community in inner north London. Our activities are open to everyone (unless occasionally restricted to members only, for reasons of safety and security) including members and non-members of Kehillah North London, people who are Jewish and people who are not Jewish.

We do not seek to convert people to Judaism. We do, however, provide a proselyte programme for those who approach us wishing to convert.

Executive Summary and Chair's Report

The AGM will mark my first year anniversary as co-chair with the inimitable Rob – and what a journey it's been! Within my first 6 weeks, Rabbi Leah had let us know she would be going on maternity leave from March 2023-March 2024 – a conversation which left us excited for Leah but of course just slightly nervous about who could fill her very big boots.

And so began a fairly extensive search for cover rabbis, a review of the activities and responsibilities led by Leah, as well as analysing our finances to see what we could afford to cover.

This process was very useful for me as a new co-chair (and also fairly new member of Kehillah) as it helped me map out the full breadth of Kehillah's offer: well-attended services three times a month (led by at least one lay leader), bi-monthly Cheder and Creche, the full life-cycle and festival celebration, climate and racial justice groups, Chesed, wardens' group, mitzvah day volunteering, and more.

There were many special moments over the past year at Kehillah. One that springs to mind is the Chanukah party – partly because of the excellent band and music, led by the brilliant Robin, and partly because it was the rather tense men's football world cup final at the same time! In January we were very glad to host the Jewish Museum to lead a session on Black Jewish history, an evening which sparked an interesting discussion on some Jews' involvement in the Atlantic slave trade and the Jewish justice of reparations – a topic of a future workshop, perhaps?

I also enjoyed the joint Shavuot session we had with New Stoke Newington Masorti and hope to develop more joint learning events with our neighbour in the upcoming year. Purim was a raucous affair – Kehillah members, dressed in their finest fancy dress, delivered witty feminist commentary on the Megillah to much amusement of everyone celebrating that night at St. Mary's. We have also hosted a sell-out Pesach seder, welcomed a very experienced new Cheder teacher, Rachel Godfrey, to oversee our growing Cheder, and established a consistent Creche volunteer team led by Kehillah member Josh Loeb.

Although we have had plenty of happy news and events this year, I am mindful to mention the very sad incident which happened on our doorstep in November last year. A completely random incident took place which resulted in a community member being subject to antisemitic abuse and assaulted. Rob and I subsequently met with the police, the Hackney Council Deputy Mayor and Councillor responsible for Community Safety, and hosted a community follow-up meeting to discuss the incident and any concerns. For a number of months after the incident, we arranged for local police to check in during services as a precautionary measure. We also reviewed our security arrangements and are looking into training to improve our response should any similar incident occur in the future. Ultimately, we want to reassure Kehillah members that safeguarding our community's safety and wellbeing is our priority and we welcome views on how to continually improve our approach. Please do get in touch with us if you have any concerns.

We have a lot going on, often led by volunteers who kindly offer their knowledge, energy and experience to keep everything running smoothly. Please do keep volunteering – speak to me or Rob if there's something you're interested in running or getting involved with, or if you'd like to help but don't know yet with what. No task is ever too small.

The review process to plan for Rabbi Leah's maternity leave also allowed us to fully review and be reassured by the health of our finances, which are fully outlined later in this report. As a Management Board, with leadership from our treasurer Ben, we have been careful to safeguard our community's finances and have been mindful of rising inflationary costs in the past year.

Our stable financial position allowed us to confidently employ 3 part-time cover rabbis to cover most of Rabbi Leah's responsibilities during her maternity leave: Rabbi Roberta Harris-Eckstein, student Rabbi Kohenet Yael Tischler, and Rabbi Danny Rich. Between them, they've been doing a great job leading services, festivals, meeting new members and providing pastoral care.

However, in Leah's absence we have had to pause some of our usual activities. We are not offering a consistent adult education programme this year; those on the conversion track are instead taking classes offered by Liberal Judaism. We believe that some conversations require a consistent Rabbinic steer and leadership; for that reason, for now, we have paused our exploration of twinning with the Palestinian communities of Massafer Yatta. We will also wait till Leah is back to host a formal review discussing the place of communal prayers for the state of Israel and the royal family in our Shabbat morning service. These are important, sensitive conversations that Rob and I think Leah will be best placed to lead us in.

In sum, we've had a fantastic year at Kehillah – full of simchas, activities, and learning – and delivered a smooth transition plan for Rabbi Leah's maternity. I'd also like to thank our outgoing treasurer, Ben Austrin-Willis, who is stepping down after a number of years of service.

I'm looking forward to the year ahead – particularly the 5 bnei mitzvahs we have in the autumn – and feel optimistic about our future as a community. Please do keep showing up, volunteering, and bringing your warm energy to our kehillah.

Imogen Resnick, Co-Chair

x *Imogen Resnick*

Imogen Resnick
Chair, Board of Trustees



Kehillah North London is a constituent congregation of Liberal Judaism

Kehillah North London is grateful for financial assistance from the NLPS Trust

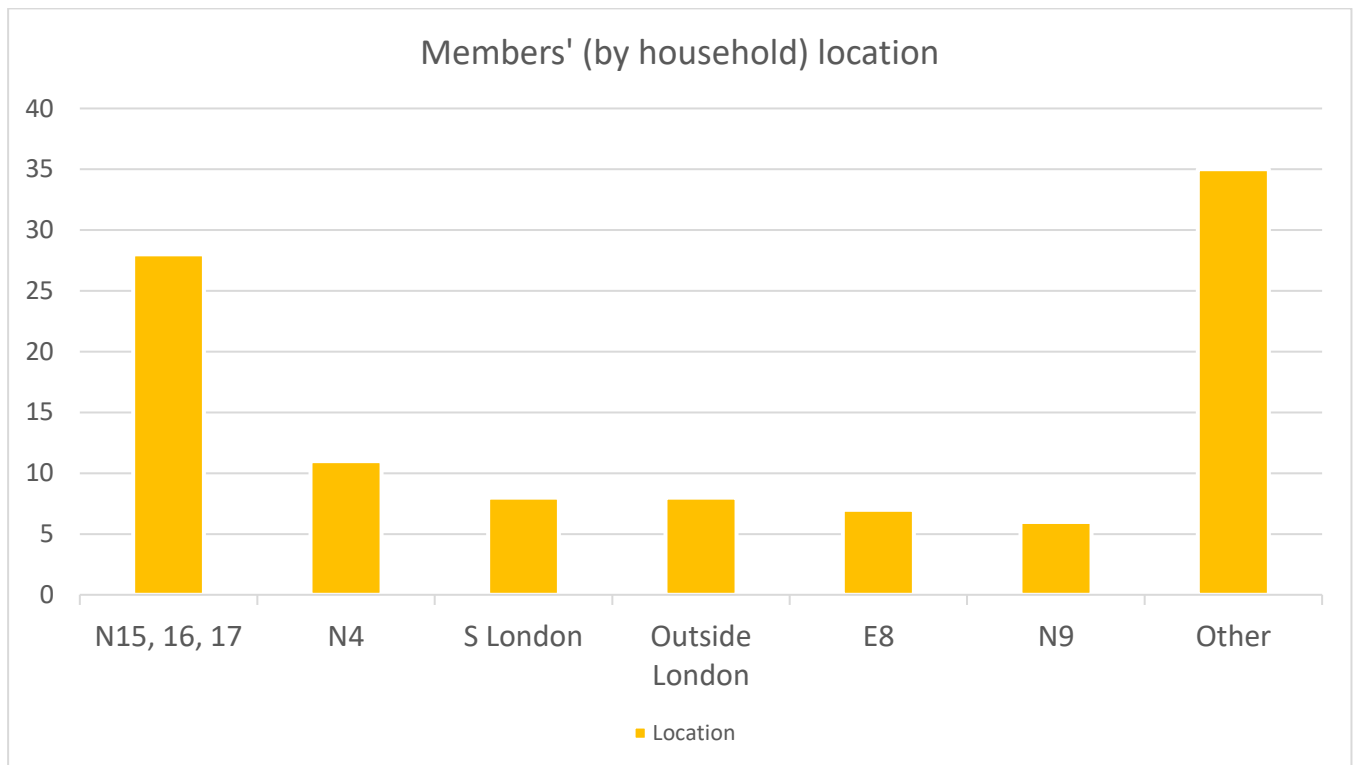
Membership Analysis

Overall membership numbers

Our current membership, including 'supporting friends', totals 202 adults and children split over 107 households. This is an addition of one more member when compared with last year's AGM review (201 members).

Geographic breakdown of membership

The chart below outlines the geographic areas of households on whom we hold residency data.



- **The area where most households are concentrated is the N15, N16 and N17 postcodes** – the general areas of Stoke Newington, Stamford Hill, Finsbury Park and South Tottenham.
- The 'Other' category is an amalgamation of small numbers of households living across different postcodes not listed in the chart, **mostly in the Hackney/Haringey/Islington triangle** i.e. postcodes N1, N7, N5, N8, E17.
 - o It also includes a very small number of households living outside this triangle, e.g. further out in East London.
- While most households live locally, 8 households live in South London and another 8 live outside London.
- **Conclusion:** Lots of our members live locally, but there are pockets of members elsewhere too. We have location-based Kehillah Whatsapp groups you can join for Shabbat dinners – do reach out to our administrator Ashleigh if you're interested in joining or setting one up.

Membership Age Profile



The graph above outlines the age profiles for most of Kehillah's membership (we lack DOB data for 22 adult members & some children's ages are still to the nearest year).

- We have **149 adult members**
 - Of this, 13 are supporting friends.
- We also have 53 'child' members (ie young people under 22)
- Although Kehillah is well represented in every age category, **our top age groups (highlighted within the chart above) are young people aged 10-19, adults aged 20-29, and adults aged 60-69.**
 - Kehillah's population is slightly younger overall than the average ages of Jews in the UK.¹
- Our oldest member is 99 years old.
- Some of our older members (particularly those in their 90s) came to us as new members due to West Central Liberal Synagogue (WCLS) closing - these members will not appear in data from Feb 2023 onwards.

¹ [Religion by age and sex, England and Wales - Office for National Statistics \(ons.gov.uk\)](https://ons.gov.uk/peopleandpopulation/faithandreligion/articles/religionbyageandsexenglandandwales/2018)

Financial Review

Statement of the Charity's Policy on Reserves

Designated Fund: Operational Reserve

As a community charity, Kehillah North London has a duty of care to both its beneficiaries and the wider public to ensure that its beneficiaries are not left unsupported in the event that the charity has to cease operating.

Ensuring that all beneficiaries have been appropriately relocated to other charities providing a comparable level of care can take a period of between 6 and 12 months, i.e. potentially longer than the time it would take the charity to terminate its contractual obligations to staff and other service providers.

The Trustees have therefore determined that the charity should hold an operational reserve equivalent to the normal costs of running the charity for up to 9 months, i.e. 75% of £40,000 = £30,000.

This reserve meanwhile functions as a cushion against the possible effects of unforeseeable surges in running costs.

Details of Any Funds Materially in Deficit

The Trustees declare that the charity had no funds which were materially in deficit at the date of the statement of assets & liabilities.

State of the Charity's Finances

During the period, there was a surplus of c. £24.6k (compared to c. £6.0k in 2021 and £9.6k in 2020). Of this surplus, c. £17.9k was driven by unrestricted funds, which covers the majority of Kehillah's regular activities. The additional c. £6.7k surplus came from restricted funds, which covers Kehillah's burial fund.

The burial fund is not a source of income that can be used by Kehillah, beyond its designated purpose of covering the costs of running the burial scheme for its members. The costs of running this vary from year to year based on the activities the scheme carries out for its members. For example, in the financial year ended 31st January 2023, we observed income of c. £11.8k vs expenses of c. £5.1k generating a surplus of c. £6.7k, whereas in the previous financial year we observed income of c. £12.9k vs expenses of c. £12.4k and a surplus of c. £0.6k. We deem the current funding of the burial fund to be adequate to meet the ongoing requirements of running the scheme for its members.

The remaining c. £17.9k of surplus we observed results primarily from increased membership and membership fees, while expenses remained broadly flat.

We anticipate increases in programming and investment in the running of our community and are unlikely to continue growing at the rate we did in the last 2 years. Therefore we are expecting a reduced surplus in the following financial year. We also became ineligible for grants from NLPS Trust for Progressive Judaism, having been awarded a threshold number of grants in the previous cycle.

The Management Committee also agreed to a salary increase when renewing Rabbi Leah Jordan's contract due to her outstanding work building the community and raising Kehillah's public profile. Additionally, the Management Committee made arrangements for Rabbi Leah's parental leave to commence March 2023, as well as hiring two part-time rabbis to help in her absence. There was also a change in cheder staffing, resulting in an increase to two paid leaders.

Restricted Funds

1. We operate a Burials Scheme, to which members voluntarily contribute. Their estates benefit from either a plot in a Jewish Cemetery or a cremation (via a central scheme administered by Liberal Judaism, for which the contributions are collected by us and passed to LJ) plus the cost of a basic funeral (paid for out of a fund accrued from an additional fixed contribution from its members). We have not yet identified an actuary, although we are confident the scheme is in good health, and we have a member who is able to carry out a more formal assessment.
2. Each year during High Holidays we collect charitable donations. We usually designate another charity as the recipient of either all or part of the collection, and each donor designates the proportion they wish to be assigned to each beneficiary.

Particulars of Any Outstanding Guarantee Given by the Charity

The Trustees declare that the charity has given no guarantee where potential liability is outstanding at the date of the statement of assets & liabilities.

Particulars of Any Outstanding Debt

The Trustees declare that the charity has no outstanding debts which are secured by an express charge on any of the assets of the charity at the date of the statement of assets & liabilities.

Declaration and signature

The Trustees declare that they have approved the above report and authorised that it be signed on their behalf.

X *Imogen Resnick*

Imogen Resnick

Imogen Resnick (Chair)

27/12/2023

Independent Examiner's Report on the Accounts

Report to the Trustees of Kehillah North London (Charity No: 1163562) on the Accounts for the Year 1st February 2022 to 31st January 2023

I report to the Trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st January 2023 as set out on pages 11 - 15.

Responsibilities and Basis of Report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

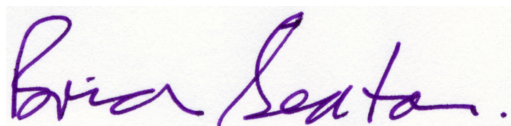
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which give me cause to believe that in any material respect:

- ☐ accounting records were not kept in accordance with section 130 of the Act
- OR
- ☐ the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Brian Seaton

[date]



Principal Trustee,
Small Charity Support, 46 Farm Road, Edgware HA8 9LT

27 December 2023



Receipts & Payments for the Financial Year Ended 31-Jan-23				
	Current Financial Year, Feb'22-Jan'23			Last Year
	Unrestr'd Funds £	Restricted Funds £	Total £	Total £
A1 - RECEIPTS				
Voluntary Income	65,617		65,617	49,810
Income Generation	6,450		6,450	1,426
Investments Income	0		0	0
Charitable Income	1,224	11,952	13,176	13,459
Other Receipts	0		0	0
	73,291	11,952	85,243	64,694
A2 - ASSETS & INVESTMENTS				
	0	0	0	0
TOTAL RECEIPTS	73,291	11,952	85,243	64,694
A3 - PAYMENTS				
Generating Funds	-62		-62	-100
Charitable Activities	-31,898	-5,068	-36,966	-42,046
Support Costs	-23,304		-23,304	-16,509
Other Payments	0		0	0
	-55,263	-5,068	-60,332	-58,655
A4 - ASSETS & INVESTMENTS				
	0	0	0	0
TOTAL PAYMENTS	-55,263	-5,068	-60,332	-58,655
NET OF RECEIPTS-PAYMENTS	18,028	6,883	24,911	6,038
A5 - TRANSFERS {Between Funds}	20	-20	0	0
NET AFTER TRANSFERS	18,048	6,863	24,911	6,038
Cash Funds Last Yr End	53,778	36,464	90,242	84,204
A6 - CASH FUNDS THIS YR END	71,826	43,327	115,153	90,242

Statement of Asset & Liabilities as at 31-Jan-23				
	Current Financial Year,			Last Year
	General Funds £	Restricted Funds £	Total £	Total £
B1 - Cash Assets				
General Fund	41,826			23,778
Net Payments in Advance	0			0
Designated Funds				
OpReserve	30,000			30,000
Total Unrestricted Funds			71,826	53,778
Restricted Funds				
RF-Burial Fund		43,327		36,444
RF-HHD Appeal		0		20
Total Restricted Funds			43,327	36,464
Current Charitable Cash Assets			115,153	90,242
B2 - Money Owed to the Charity {Other Monetary Assets}				
Gift Aid claim			0	0
B5 - Money Owed by the Charity {Liabilities}				
Independent Examination Fee			0	0
Charitable Cash Assets {Net of Liabilities}			115,153	90,242
B3 - Investment assets	0		0	0
B4 - Assets retained for charity's own use.				
Fixed Assets	0		0	0
Total Funds (net of liabilities)			115,153	90,242

Movements in Actual Funds for the Financial Year To 31-Jan-23					
Cash Assets	Bt'Fwd at 01-Feb-22	Receipts in Period	Payments in Period	Transfers in Period	Cd'Fwd at 31-Jan-23
Cash at Bank & in Hand					
Bank, Current Account	30,571	86,095	-61,455	59,943	115,153
Cash Account	0	0	0	0	0
Deposit Account	25,066	115	0	-25,181	0
Deposit Account – Burial RF	34,605	156	0	-34,761	0
Total Cash Held	90,242	86,367	-61,455	0	115,153
Owed to Charity {Overdue Receipts}	0				0
Owed by Charity {Overdue Payments}	0				0
Net Cash Funds	90,242				115,153

Approved by the Board of Trustees and signed on their behalf.

Laurence Livsey (Treasurer)



Date 25/12/2023

Kehillah North London
Trustees' Annual Report & Financial Statements for Financial Period 1st February 2022 – 31st January 2023

RECEIPTS	FYE 31-Jan-22	FYE 31-Jan-23
VOLUNTARY INCOME		
Membership Fees	36,159	42,088
Donations & Bequests	7,177	17,227
Gift Aid	6,474	6,303
Miscellaneous	0	0
	49,810	65,617
INCOME GENERATION		
Fundraising		
Fundraising	0	0
Interest on Accounts	3	115
Weddings & Cps	0	2,000
HHD Tickets	1,423	4,335
Miscellaneous	0	0
Charitable Services		0
Other		0
	1,426	6,450
CHARITABLE INCOME		
GENERAL FUNDS		
HHD Lunch	-164	786
Pesach Seder	0	0
Other Festivals & Events	380	0
Cheder Childrens Education	0	0
Adult Education	0	0
Sale of Books	312	438
Miscellaneous	0	0
	528	1,224
RESTRICTED FUNDS		
Burial Fund	4,462	10,162
HHD Appeal	1,344	1,790
	12,931	11,952
OTHER RECEIPTS		
	0	0
SUB-TOTAL RECEIPTS	64,694	85,243
ASSETS & INVESTMENTS		
	0	0
TOTAL RECEIPTS	64,694	85,243

Kehillah North London
Trustees' Annual Report & Financial Statements for Financial Period 1st February 2022 – 31st January 2023

PAYMENTS	FYE 31-Jan-22	FYE 31-Jan-23
GENERATING FUNDS		
Fundraising	0	0
Charitable Services		
HHD Expenses	-100	-62
Miscellaneous		0
	-100	-62
ACTIVITIES (GENERAL FUNDS)		
Ministerial Salary	-25,201	-28,589
Ministerial Expenses	0	0
Ministerial T&D	-575	0
Other T&D	-169	0
Kiddush	0	-14
HHD Lunch	-100	-908
Pesach Seder	0	-183
Other Festivals & Events	-168	-27
Cheder Childrens Education	-1,661	-1,209
Adult Education	0	0
Sale of Books	0	-329
Website Digital & Comms	-1,177	-639
Newsletter	-623	0
Repair & Replacement	0	0
Miscellaneous	0	0
	-29,674	-31,898
ACTIVITIES (RESTRICTED FUNDS)		
Burial Fund	-3,787	-3,279
HHD Appeal Donations	-1,344	-1,790
	-12,373	-5,068
Sub-total - Charitable Activities	-42,046	-36,966
SUPPORT COSTS		
Trustees Expenses	0	0
Trustees T&D	0	0
Administrator Fees	-8,834	-9,656
Rent	-2,011	-5,174
Congregational Affiliation Fee (LJ)	-4,150	-5,717
Print Post & Stationery	-84	-1,043
Sundries	0	0
Insurance	0	-1,377
PO Box	-156	-334
Professional Fees	0	0
Recruitment	0	0
Bank Charges	-4	-2
Other Costs	-1,270	0
Independent Examiner	0	0
	-16,509	-23,304
Designated Funds		
Op Reserve	0	0
	-16,509	-23,304
	0	0
SUB-TOTAL PAYMENTS	-58,655	-60,332
ASSETS & INVESTMENTS		
	0	0
TOTAL PAYMENTS	-58,655	-60,332
NET RECEIPTS LESS PAYMENTS	6,038	24,911

Notes to the Accounts

1 Preparation of the accounts

- 1.a With the approval of the Board of Trustees and in accordance with its governing document and Charity Commission guidelines, these accounts have been prepared on the Receipts & Payments basis.
- 1.b We continue to make small adjustments in how the categories of income and expense are arranged, with a view to increasing transparency and comprehensibility to the membership without sacrificing accuracy, the truth of the picture or compliance with requirements.

2 Rounding Errors

- 2.a These accounts have been prepared electronically using a standard spreadsheet.
- 2.b All numbers are rounded electronically to the nearest whole pound.
- 2.c In some cases such rounding results in displayed totals appearing not to be sum of the component numbers. But they are, nevertheless, correct.

3 Payments to Trustees

Kehillah North London Trustees are never expected to be out of pocket for any necessary expenses incurred in the course of discharging their duties, but the role is voluntary and no remuneration is paid. Trustees are expected to consult the Treasurer before incurring expenses. Agreed expenses are reimbursed upon production of receipts.

This year, no Trustee expenses were claimed and thus no Trustee received any remuneration or reimbursement of expenses during the period.

4 Payments to Employees

- 4.a The charity engaged a part-time rabbi for the entire period of this report.
- 4.b The charity has no other employees but engages administrative help on a contract basis and sessional teachers as required.
- 4.c No employee or contractor to the charity is remunerated at a rate exceeding the equivalent of £60,000pa. for Whole Time Employment.

KEHILLAH NORTH LONDON

England & Wales - Charity number 1163562

Accounts



Charity Number: 1163562

**Trustees' Annual Report & Financial
Statements
for the Period
1st February 2021 to 31st January 2022**

2nd November 2022

Reference & Administration Details

Charity Details:

Name: Kehillah North London
Number: 1163562
Address: Kehillah North London, PO Box 78956, London, N4 9LZ

Names of the Charity Trustees who Manage the Charity

Name	Office	(Re-)Appointed	Resigned
Dr Robert Aaron Brown Freudenthal	Chair	5 th July 2020	
Susan Helen Maya Lukes	Vice Chair	16 th June 2019	
Elizabeth Reiner	Honorary Secretary	16 th June 2019	
Benjamin Austrin-Willis	Treasurer	25 th July 2021	
Caroline Elton		5 th July 2020	
Francesca Kurlansky		25 th July 2021	
Kayla Erin Lean		5 th July 2020	
Miriam Batya Manon		16 th June 2019	23 rd June 2022
Tamara Felisa Micner		5 th July 2020	24 th July 2022
Imogen Resnick		25 th July 2021	

Names & Addresses of Advisors

Role	Name	Address
Bank	Co-operative Bank	PO Box 250, Skelmersdale, WN8 6WT
Independent Examiner	Brian Seaton	Small Charity Support, 46 Farm Road, Edgware, HA8 9LT

Names of Senior Staff with Delegated Responsibilities

Role	Name	Responsibilities
Rabbi	Rabbi Leah Jordan	Work closely with Chair, Management Committee and Administrator to: • develop and nurture relationships • develop vision and strategy • plan and deliver programme • be key point of contact and communicator • task-manage Administrator and sessional teachers

Structure, Governance & Management

Description of the Charity's Trusts

Religious services, education, life-cycle ritual, pastoral care, befriending, social action.

Type of Governing Document

Constitution.

How the Charity is Constituted

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Additional Governance Issues

None.

Object

The advancement of progressive Judaism.

Statutory Declaration on Public Benefit

The trustees declare that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties.

Kehillah North London's activities are of benefit to Jewish adults, children and families who are interested in being part of a Liberal Jewish community in inner north London. Our activities are open to everyone (unless occasionally restricted to members only, for reasons of safety and security) including members and non-members of Kehillah North London, people who are Jewish and people who are not Jewish.

We do not seek to convert people to Judaism. We do, however, provide a proselyte programme for those who approach us wishing to convert.

Executive Summary

Our community has continued to develop, grow and learn over the last calendar year. Rabbi Leah Jordan has now been our Rabbi for over two years, and her role has recently been increased from 45% to 50% of full time. As well as continuing to meet for two shabbat morning services a month, one Friday night service, and all major [and not so major] festivals, we have also had two large external facing events this year. The first was held in October 2021, which was Rabbi Leah's formal inauguration shabbat morning service with us, and the second was held in June 2022 where we celebrated the 20th anniversary of the community. Both events were great successes, well attended by our community members, and we were also honoured to welcome various leaders from Liberal Judaism, and local community and political leaders [including from local Christian, Muslim, Kurdish communities, as well as local councillors, mayors, and Member of Parliament].

Several of our volunteer teams are now well established, particularly the service leadership team, the racial justice group, the chesed team and our warden group [which has welcomed some new members which was much needed]. There is more work to do in some other areas of the community, particularly with regards to children's activities, where it would be helpful to have more volunteer commitment than we currently have. We have recently appointed a new cheder teacher and have plans to expand and further establish the cheder in the coming year.

Our finances remain in an adequate position, in large part thanks to a successful Kol Nidre appeal, a growing membership, and donations from simchas [particularly weddings and bnei mitzvah], as well as the leadership provided by our treasurer Ben Austrin-Willis and administrator Ashleigh Loeb in overseeing our finances. However it is also necessary to note that our outgoings are also increasing, in particular with regards to the money we spend on salaries [Rabbinic, administrator, and cheder teacher] and we are noticing the impact of inflation on some of our other expenses. The need for additional fundraising remains paramount to ensure our financial stability.

We are proud of our achievements over the last calendar year, and as well as our goals for furthering relationships within the community, we would also like to strengthen our relationships to other local communities and with Liberal Judaism more widely. We are planning to elect a co-chair, in part, to help provide leadership over this area.

We look forward with confidence, optimism and ambition to our next year.

Robert Freudenthal, Chair

Activities, Achievements & Performance

Rabbi and Chair's Report

I've been with Kehillah for two years now! I started with you in the Shavuot (June 2020) of the pandemic, and it's now just gone Shavuot 2022... And what a two years it's been. A period of upheaval and endurance for all of us, and also a lot of learning and growth for us as a Kehillah and for each of us individually, as the experience of the pandemic has demanded so much individual resilience from us – and invited us to practise kindness and compassion for each other – *and* for ourselves. May we not forget these lessons going forward.

We have grown as a community – both in numbers and in connections – but the last two years of fear, lockdowns, and struggle has also estranged us from each other, sometimes simply because we couldn't be physically together.

This next year is about 'reknitting the community', encountering each other – regrowing our cheder and reinstituting 'Come Shabbos With Me' Shabbat dinners in people's homes. We need to meet each other again. And get to know each other again.

The High Holidays team has started planning – and we agreed that this year's theme should be 'Healing through connecting.' We could all use a little of that this coming year. Healing through connection.

And now, after two years with Kehillah, may I call myself a Kehillah-nik? I really hope so. I've so loved becoming part of the community and meeting so many of you, one on one and at various services, festivals and events.

If you and I haven't had a chance to connect yet, now is the time! Please do arrange a time with me to get a tea or coffee together. We can meet somewhere in London, at your place, or on Zoom, whatever is best for you.

Since last summer – we have done so much as a community. We weathered a second, hard pandemic winter, with Omicron spikes and illness, to finally come into a summer filled with promise, for beautiful outdoors community events and hybrid Shabbat morning services, learning and more. But it is also a hard summer in some ways – I think because we were all looking forward to a 'return to normal,' but it's really hard to find normal after two years of abnormality... Be kind to yourself and each other. We are healing.

In the community, we recently finished a really exciting 5-week class, joint with our closest Jewish neighbours, New Stoke Newington Shul, on the Talmud, asking the big questions:

Are there limits to who we can be in community with? How do we deal with real difference of opinion and difference in ways of living? Questions that feel especially relevant, first of all, to learn with fellow Jews in our patch, who may practise and think differently from us, and in a larger world that feels more divisive than at any time in recent memory...

And our Cheder and young people's provision, thanks to our parents, and the hard work of our outgoing cheder teacher Ruth Hart – and our new cheder teacher, Naomi – and our creche coordinator Anna McK-one, is growing and re-integrating after the last two years of on-again, off-again, stop and start education for our young people in their school lives...

As we speak, we're investing more resources in our cheder, and we believe it's going to get bigger and better over the next year, as we rebuild it. So now is the time to join us – every Saturday starting from September (typically first and third of the month) when we meet for services in our home at St. Mary's Centre. We don't just have cheder but a creche as well.

And our Racial and Climate Justice Groups have been busy, planning events on climate activism, racial justice and Israel in the community this summer. We heard from Yehuda Shaul, a former IDF soldier and

co-founder of Israeli human rights organisation Breaking the Silence. Then we had a conversation at our home here in St. Mary's Centre with Rabbi Danny Rich and local Stoke Newington Hebrew teacher Matan Rosentrauch on a proposal that has come to us at Kehillah from the Balfour Project: would we as a community be interested in twinning with the Palestinian communities of Massafer Yatta, in the South Hebron Hills, West Bank? And I've been meeting with many of you, to hear how you feel about this – some are excited, some are more trepidatious or have told me that's not something we should spend energy on right now. And I understand all these concerns. We are listening very hard. We just launched a listening and feedback process to see where everyone is at – please do look out for that email to ask you, if you want, for your views. I'm also meeting with members to plan an event to celebrate Hebrew culture and other perspectives on Israel. And we were the first community to host a community screening of the film 'Can I Live?', with a Q&A with the creator no less, on the intersection of racial and climate justice.

Along with all these events, our Shabbat morning services, upcoming b'nei mitzvah — for both young people and adults in the community – and a season of weddings, and our pastoral care, our education for young people and adults, and so much more, there is so much happening at Kehillah.

And that doesn't even include celebrating the Kehillah's 20th birthday, which was a truly wonderful gathering this past month, with music and dance and with local partner communities and elected leadership and past spiritual leaders of the community!

After our first wonderful Pesach Seder in person in three years, I'm looking forward our High Holidays back at the Unitarian church in style. And we are also looking after the physical beauty of our community, in the process of creating new Torah mantles to complement our new ark, and thanks to a generous grant we are repairing the silverwork for our Torah scrolls and rebinding our prayerbooks, which will look brand new and inviting.

And what are our goals for this coming Jewish year? As I said, reknitting the community, healing through connection, with both newer and older members, with Shabbat dinners, and other opportunities as always for us to meet one another and get to know each other, to celebrate, learn and support one another.

Do continue to come join us at the Kehillah, and I'm wishing you a summer of healing, connection and renewal.

Rabbi Leah Jordan with Robert Freudenthal, Chair



Kehillah North London is a constituent congregation of Liberal Judaism

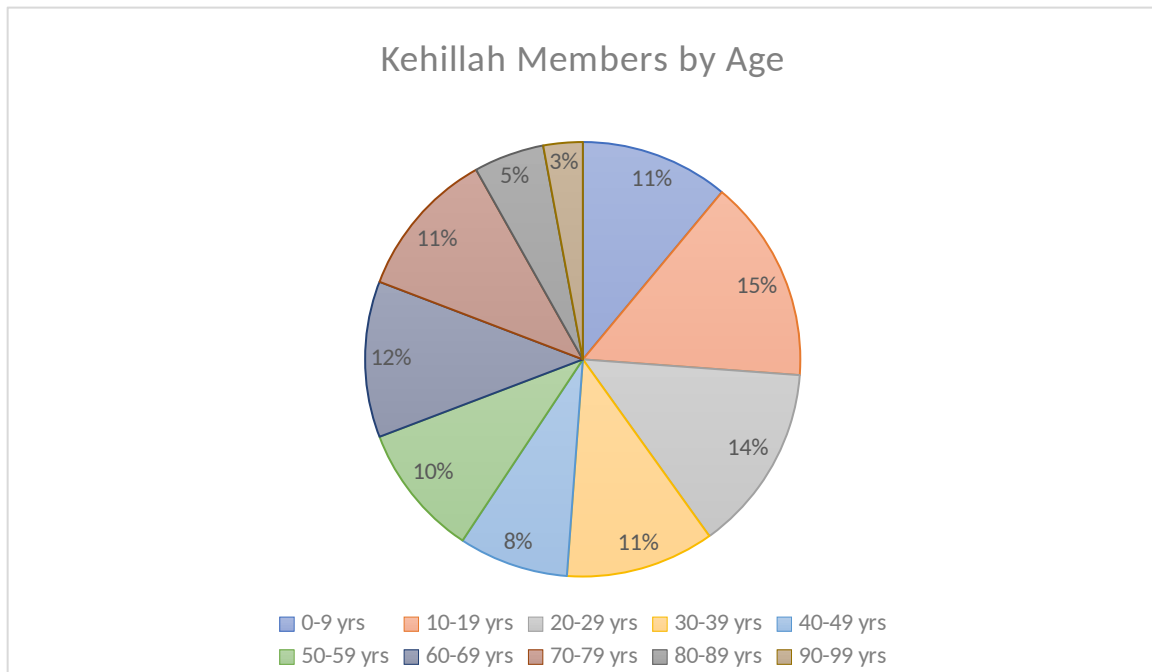
Kehillah North London is grateful for financial assistance from the NLPS Trust

Membership Analysis

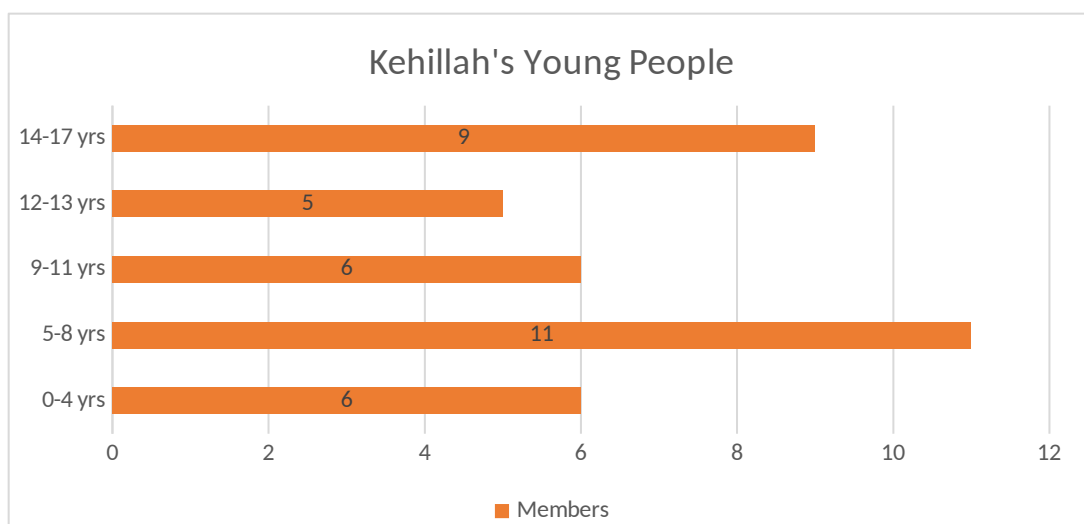
Overall membership numbers

- We welcomed 33 new members between February 2021 and July 2022 – on par with last year's growth – of whom 5 are young people under 12 years old.
- 7 members left us during that time, 2 of whom were young people.
- 1 member, sadly, died.
- We have 201 members (of whom 44 are under 18 years old) in 103 families.

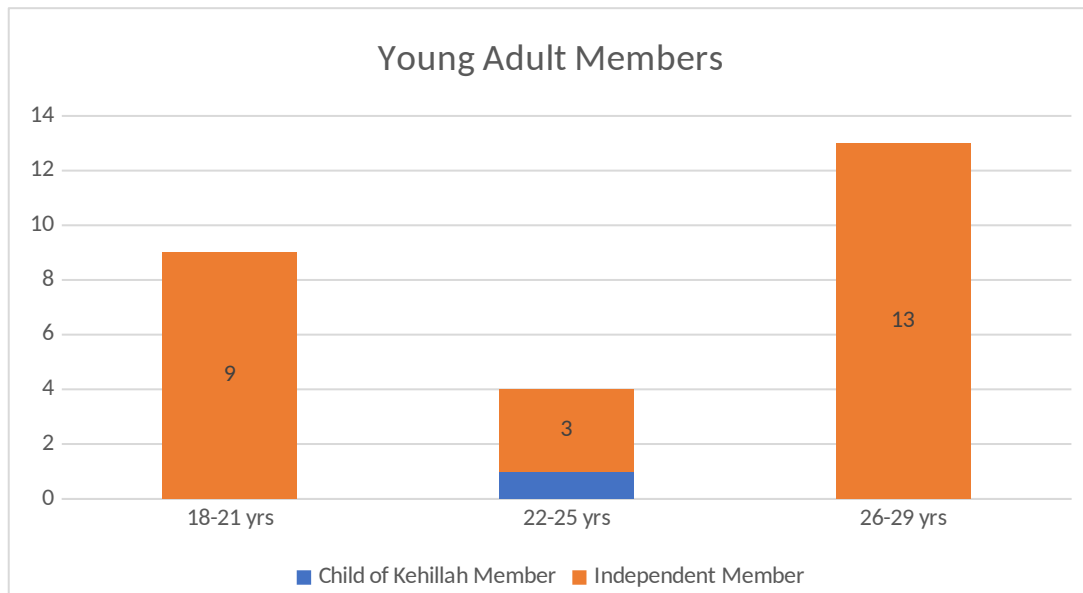
Membership Age Profile



We lack age data for 28 adult members, and some of the children's ages are estimated to the nearest year. These numbers represent as close an approximation as we could achieve.

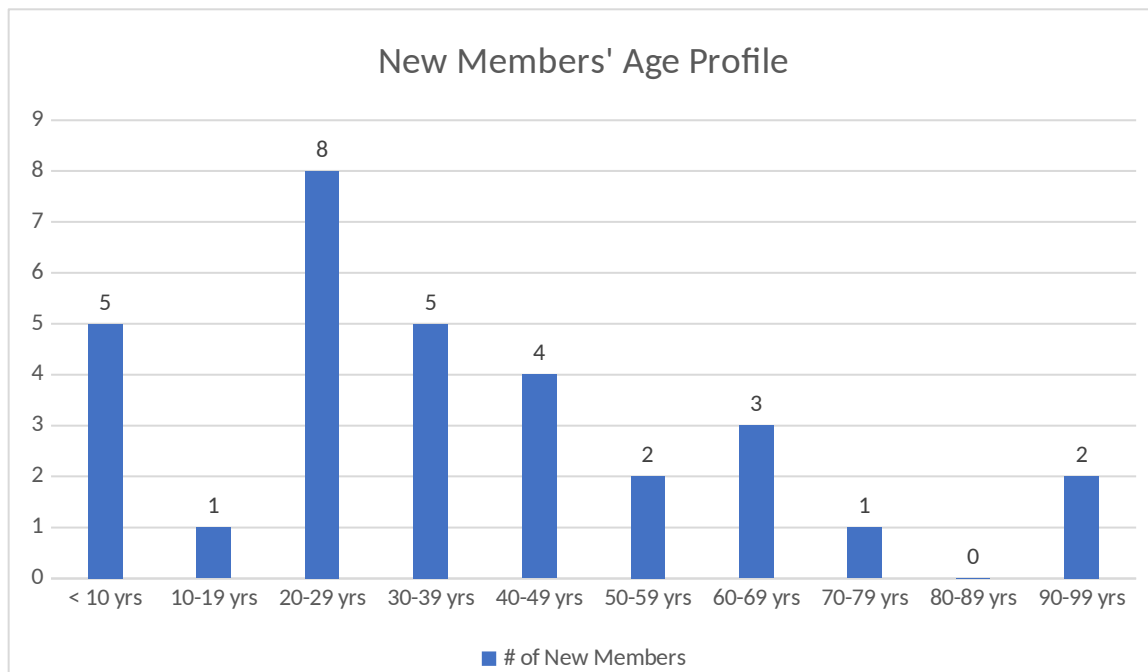


Note: these age groups are unevenly spread



- One of the 22-25 year-olds is the child of a Kehillah member parent.
- All of the 26-29 age group are independent members who are not from existing Kehillah families.

Note: Relevant memberships cover all children in a household until the child's 22nd birthday. Parents of children turning 22 are offered student membership regardless of whether the young person is in education. In light of this policy, the statistics in the above Young Adult Members table assume children of members over 22 years of age are no longer members.



Notes re: new members joining since 1st February 2021:

- Some older members joined due to the closure of West Central Liberal Synagogue.
- We had no new members in their 80s.

When considering all these observations remember: Kehillah regularly experiences 'urban churn', and a significant proportion of those who stay with us only a year or two have tended to be younger adults.

Summary:

- **We are 201 people, 164 age 18+ and 37 under 18.**
- **The community has grown significantly, and particularly in the younger adult age groups.**
- **We do not hold complete age data, as we do not have birthdates for all members.**

Financial Review

Statement of the Charity's Policy on Reserves

Designated Fund: Operational Reserve

As a community charity, Kehillah North London has a duty of care to both its beneficiaries and the wider public to ensure that its beneficiaries are not left unsupported in the event that the charity has to cease operating.

Ensuring that all beneficiaries have been appropriately relocated to other charities providing a comparable level of care can take a period of between 6 and 12 months, i.e. potentially longer than the time it would take the charity to terminate its contractual obligations to staff and other service providers.

The Trustees have therefore determined that the charity should hold an operational reserve equivalent to the normal costs of running the charity for up to 9 months, i.e. 75% of £40,000 = £30,000.

This reserve meanwhile functions as a cushion against the possible effects of unforeseeable surges in running costs.

Details of Any Funds Materially in Deficit

The Trustees declare that the charity had no funds which were materially in deficit at the date of the statement of assets & liabilities.

State of the Charity's Finances

There is a surplus of just over £6,000 (compared to just over £9,500 in 2020, just under £2,500 in 2019, and just over £2,000 in 2018).

There was a significant one-time expense for the manufacture of a beautiful ark for the Torah. Such a large one-time expense is not anticipated to recur. The cost of renting space from St. Mary's Church has increased, as has the cost of printing due to inflation.

By approval of the Management Committee on 30 May, 2022, Rabbi Leah's salary has increased to £27,633.50.

Beginning in 2023, we anticipate increasing our Congregational Affiliation Fee (CAF) contribution up to the level at which all other established Liberal Judaism communities pay.

Constant year-on-year growth in membership led to a slight growth in fee income. Membership fees increased in February 2022 after remaining constant for several years. Since much of this year's membership growth resulted from the closing of West Central Liberal Synagogue, we cannot depend on consistent growth again next year. We continue to offer some services online following reopening "post-COVID," but some members have nevertheless chosen to leave the community. Some non-members (including Supporting Friends and former members) continue to receive our newsletter.

However, we anticipate a small increase in FY2022 of income from weddings and other simchas, as well as from the annual Kol Nidre appeal. We are beginning to hold more events where people can easily donate, especially since we have acquired a Square card reader. A fundraising committee is in the works.

Though the surplus will reduce the amount by which we may need to dig into reserves, it would nevertheless be prudent to increase membership fees in FY2023. We also anticipate increasing fundraising activities to diversify our income streams.

Restricted Funds

1. We operate a Burials Scheme, to which members voluntarily contribute. Their estates benefit from either a plot in a Jewish Cemetery or a cremation (via a central scheme administered by Liberal Judaism, for which the contributions are collected by us and passed to LJ) plus the cost of a basic funeral (paid for out of a fund accrued from an additional fixed contribution from its members). We have not yet identified an actuary, although we are confident the scheme is in good health, and we have a member who is able to carry out a more formal assessment.
2. Each year during High Holidays we collect charitable donations. We usually designate another charity as the recipient of either all or part of the collection, and each donor designates the proportion they wish to be assigned to each beneficiary.

Particulars of Any Outstanding Guarantee Given by the Charity

The Trustees declare that the charity has given no guarantee where potential liability is outstanding at the date of the statement of assets & liabilities.

Particulars of Any Outstanding Debt

The Trustees declare that the charity has no outstanding debts which are secured by an express charge on any of the assets of the charity at the date of the statement of assets & liabilities.

Declaration and signature

The Trustees declare that they have approved the above report and authorised that it be signed on their behalf.



Robert Freudenthal (Chair)

27/12/2022 [date]

Independent Examiner's Report on the Accounts

Report to the Trustees of Kehillah North London (Charity No: 1163562) on the Accounts for the Year 1st February 2021 to 31st January 2022

I report to the Trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st January 2022 as set out on the following pages 12 - 16.

Responsibilities and Basis of Report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which give me cause to believe that in any material respect:

- accounting records were not kept in accordance with section 130 of the Act
- or*
- the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Brian Seaton
Principal Trustee, Small Charity Support,
46 Farm Road, Edgware HA8 9LT



13 January 2023

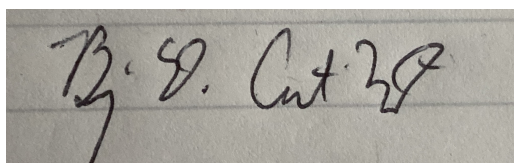
Receipts & Payments for the Financial Year Ended 31-Jan-22				
	Current Financial Year, Feb'21-Jan'22			Last Year
	Unrestr'd Funds £	Restricted Funds £	Total £	Total £
RECEIPTS				
Voluntary Income	49,810		49,810	47,081
Income Generation	1,426		1,426	2,858
Charitable Income	528	12,931	13,459	6,869
Other Receipts	0		0	0
	51,763	12,931	64,694	56,807
ASSETS & INVESTMENTS				
	0	0	0	0
TOTAL RECEIPTS	51,763	12,931	64,694	56,807
PAYMENTS				
Generating Funds	-100		-100	0
Charitable Activities	-29,674	-12,373	-42,046	-32,839
Support Costs	-16,509		-16,509	-14,392
Other Payments	0		0	0
	-46,283	-12,373	-58,655	-47,231
ASSETS & INVESTMENTS				
	0	0	0	0
TOTAL PAYMENTS	-46,283	-12,373	-58,655	-47,231
NET OF RECEIPTS-PAYMENTS	5,480	558	6,038	9,576
Transfers Between Funds	-117	117	0	0
NET AFTER TRANSFERS	5,363	675	6,038	9,576

Allocation of Actual Funds for the Financial Year To 31-Jan-22				
	Current Financial Year,			Last Year
	Unrestr'd Funds £	Restricted Funds £	Total £	Total £
Actual Funds Brought Forward	50,784	33,420	84,204	74,627
Movement After Transfers	5,363	675	6,038	9,576
Total Funds Carried Forward	56,147	34,095	90,242	84,204

Movements in Actual Funds for the Financial Year To 31-Jan-22					
	Bt'Fwd at 01-Feb-21	Receipts in Period	Payments in Period	Transfers in Period	Cd'Fwd at 31-Jan-22
Cash Assets					
Cash at Bank & in Hand					
Bank, Current Account	24,538	65,872	-59,840	0	30,571
Burial Restricted Fund	34,602	3	0	0	34,605
Reserve {Designated Fund}	25,064	3	0	0	25,066
Total Cash Held	84,204	65,878	-59,840	0	90,242
Owed to Charity {Overdue Receipts}	0				0
Owed by Charity {Overdue Payments}	0				0
Net Cash Funds	84,204				90,242

Statement of Asset & Liabilities as at 31-Jan-22				
	Current Financial Year,			Last Year
	General Funds £	Restricted Funds £	Total £	Total £
Cash Assets				
General Fund	26,147			20,784
Net Payments in Advance	0			0
Designated Funds				
OpReserve	30,000			30,000
Total Unrestricted Funds			56,147	50,784
Restricted Funds				
RF-Burial Fund		32,977		32,302
RF-HHD Appeal		1,118		1,118
RF-Ark Refurb		0		0
RF-Chumashim		0		0
Total Restricted Funds			34,095	33,420
Current Charitable Cash Assets			90,242	84,204
B2 - Money Owed to the Charity {Other Monetary Assets}			0	0
B5 - Money Owed by the Charity {Liabilities}			0	0
Charitable Cash Assets {Net of Liabilities}			90,242	84,204
B3 - Investment assets	0		0	0
B4 - Assets retained for charity's own use.				
Fixed Assets	0		0	0
Stocks of Goods for Sale	0		0	0
Total Current Funds			90,242	84,204
Total Funds (net of liabilities)			90,242	84,204

The Trustees declare that they have approved the above Financial Statements and authorised that they be signed on their behalf.



Benjamin Austrin-Willis (Treasurer)

31/12/2022 [date]

Notes to the Accounts

1 Preparation of the accounts

- 1.a With the approval of the Board of Trustees and in accordance with its governing document and Charity Commission guidelines, these accounts have been prepared on the Receipts & Payments basis.
- 1.b We continue to make small adjustments in how the categories of income and expense are arranged, with a view to increasing transparency and comprehensibility to the membership without sacrificing accuracy, the truth of the picture or compliance with requirements.

1 Rounding Errors

- 1.a These accounts have been prepared electronically using a standard spreadsheet.
- 1.b All numbers are rounded electronically to the nearest whole pound.
- 1.c In some cases such rounding results in displayed totals appearing not to be sum of the component numbers. But they are, nevertheless, correct.

2 Payments to Trustees

Kehillah North London Trustees are never expected to be out of pocket for any necessary expenses incurred in the course of discharging their duties, but the role is voluntary and no remuneration is paid. Trustees are expected to consult the Treasurer before incurring expenses. Agreed expenses are reimbursed upon production of receipts.

This year, no Trustee expenses were claimed and thus no Trustee received any remuneration or reimbursement of expenses during the period.

3 Payments to Employees

- 3.a The charity engaged a part-time rabbi for the entire period of this report.
- 3.b The charity has no other employees but engages administrative help on a contract basis and sessional teachers as required.
- 3.c No employee or contractor to the charity is remunerated at a rate exceeding the equivalent of £60,000pa. for Whole Time Employment.

4 Sources of Income

RECEIPTS		1-Feb-20 to 31-Jan-21	1-Feb-21 to 31-Jan-22
VOLUNTARY INCOME			
Membership Fees		33,163	36,159
Donations & Bequests		5,805	7,177
Gift Aid		8,113	6,474
Gift Aid SDS		0	0
		47,081	49,810
INCOME GENERATION			
Fundraising		0	0
Interest on Accounts		48	3
Weddings & Cps		0	0
HHD Tickets		917	1,423
Other		1,893	0
		2,858	1,426
CHARITABLE INCOME			
GENERAL FUNDS			
HHD Lunch		0	-164
Pesach Seder		0	0
Other Festivals & Events		0	380
Cheder Childrens Education		0	0
Adult Education		325	0
Sale of Books		0	312
		325	528
RESTRICTED FUNDS			
Burial Fund		4,526	4,458
HHD Appeal		2,018	1,344
Ark Refurb		0	6,450
Chumashim		0	675
Interest on RF		0	3
		6,544	12,931
Sub-total - Charitable Income		6,869	13,459
TOTAL RECEIPTS		56,807	64,694

PAYMENTS	1-Feb-20 to 31-Jan-21	1-Feb-21 to 31-Jan-22
GENERATING FUNDS		
Fundraising		
Other	0	0
Other		
HHD Expenses	0	0
Miscellaneous	0	-100
	0	-100
CHARITABLE ACTIVITIES (GENERAL FUNDS)		
Ministerial Salary	-25,228	-25,201
Ministerial Expenses	-225	0
Ministerial T&D	-50	-575
Other T&D	0	-169
Kiddush	0	0
HHD Lunch	0	-100
Pesach Seder	-117	0
Other Festivals & Events	-71	-168
Cheder Childrens Education	-781	-1,661
Adult Education	-894	0
Sale of Books	0	0
Website Digital & Comms	-715	-1,177
Newsletter	-556	-623
Repair & Replacement	0	0
Other	0	0
	-28,637	-29,674
CHARITABLE ACTIVITIES (RESTRICTED FUNDS)		
Burial Fund	-1,086	-3,787
HHD Appeal Donations	-3,116	-1,344
Ark Refurb	0	-6,567
Chumashim	0	-675
	-4,202	-12,373
Sub-total - Charitable Activities	-32,839	-42,046
SUPPORT COSTS		
Trustees Expenses	0	0
Trustees T&D	0	0
Administrator Fees	-10,335	-8,834
Rent	-1,530	-2,011
Congregational Affiliation Fee (LJ)	-400	-4,150
Print Post & Stationery	-119	-84
Sundries	-14	0
Insurance	-1,001	0
PO Box	-202	-156
Professional Fees	0	0
Recruitment	-536	0
Bank Charges	0	-4
Other Costs	-255	-1,270
	-14,392	-16,509
Designated Funds		
Op Reserve		0
	-14,392	-16,509
TOTAL PAYMENTS	-47,231	-58,655
NET RECEIPTS LESS PAYMENTS	9,576	6,038

KEHILLAH NORTH LONDON

England & Wales - Charity number 1163562

Accounts



Charity Number: 1163562

**Trustees' Annual Report & Financial
Statements
for the Period
1st February 2020 to 31st January 2021**

7th June 2021

Reference & Administration Details

Charity Details:

Name: Kehillah North London
Number: 1163562
Address: 71-75 Shelton St, London WC2H 9JQ

Names of the Charity Trustees who Manage the Charity

Name	Office	(Re-)Appointed	Resigned
Joanne Hart		7 th March 2017	26 th June 2020
Benjamin Saul Lanyado		8 th July 2018	
Elizabeth Reiner	Honorary Secretary	16 th June 2019	
Susan Helen Maya Lukes	Vice Chair	16 th June 2019	
Robin David Samson	Interim Treasurer	16 th June 2019	
Miriam Batya Manon		16 th June 2019	
Omar Orlando Portillo	Education Officer		
	Digital Communications	5 th July 2020	
Dr Robert Aaron Brown Freudenthal	Chair	5 th July 2020	
Tamara Felisa Micner		5 th July 2020	
Kayla Erin Lean		5 th July 2020	
Caroline Elton		5 th July 2020	
Marilyn Hall		5 th July 2020	
Daniel Pablo Garay		5 th July 2020	

Names & Addresses of Advisors

Role	Name	Address
Bank	Co-operative Bank	PO Box 250, Skelmersdale, WN8 6WT
Independent Examiner	Brian Seaton	Small Charity Support, 46 Farm Road, Edgware, HA8 9LT

Names of Senior Staff with Delegated Responsibilities

Role	Name	Responsibilities
Rabbi	Rabbi Leah Jordan	Work closely with Chair, Management Committee and Administrator to: • develop and nurture relationships • develop vision and strategy • plan and deliver programme • be key point of contact and communicator • task-manage Administrator and sessional teachers

Structure, Governance & Management

Description of the Charity's Trusts

Religious services, education, life-cycle ritual, pastoral care, befriending, social action.

Type of Governing Document

Constitution.

How the Charity is Constituted

Charitable Incorporated Organisation registered on 14th September 2015.

Trustee Selection Methods

Trustees are known as Management Committee members and are elected by the members of Kehillah North London at its Annual General Meeting, either by consent or show of hands if unopposed or otherwise by secret ballot, or are co-opted during the year. One-third of the Trustees must stand down each year (in a manner laid down in the Constitution) and are eligible for re-election. There must be a minimum number of three and a maximum number of twelve Trustees. Election to the Management Committee is open only to Full, voting Members.

How New Trustees are Inducted and Trained

According to the Constitution, a copy of the Constitution (together with any amendments) and a copy of the latest Trustees' Annual Report are made available to new Trustees. Trustees learn their responsibilities and duties on the job. We continue to monitor and review this situation, and together with the Rabbi we are looking into what kinds of more formal training may be helpful.

Additional Governance Issues

None.

Object

The advancement of progressive Judaism.

Statutory Declaration on Public Benefit

The trustees declare that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties.

Kehillah North London's activities are of benefit to Jewish adults, children and families who are interested in being part of a Liberal Jewish community in inner north London. Our activities are open to everyone (unless occasionally restricted to members only, for reasons of safety and security) including members and non-members of Kehillah North London, people who are Jewish and people who are not Jewish.

We do not seek to convert people to Judaism. We do, however, provide a proselyte programme for those who approach us wishing to convert.

Executive Summary

Rabbi Leah Jordan joined us on 1st June as our new rabbi. Robert Freudenthal became Chair at the AGM in July, when the Community also elected new Management Committee members Tamara Micner, Kayla Lean, Caroline Elton, Marilyn Hall and Daniel Garay, bringing the MC to its full permitted size for the first time in some years. Imogen Resnick began teaching our cheder (religion school) in the autumn and continues successfully. Ashleigh Loeb continues as our administrator and has developed the role confidently and effectively this year.

We were of course affected by the COVID-19 pandemic, taking all our activity online from the spring onwards, continuing mostly online-only for a year (except for the brief easing of lockdown in the summer). We are now moving with some caution towards full in-person functioning.

2020 has been a year of growth – numerically, new members have been joining at a rate we have not seen for many years, and we have a higher proportion of younger adult members than has often been the case.

The renovation of the New Community Rooms at St Mary's Church as the St Mary's Centre is now complete, and we have moved our belongings back in and begun meeting there again.

We have several new teams and groups taking forward and developing various aspects of our work, with the active encouragement and participation of Rabbi Leah. We have a new e-bulletin and a newly revamped website.

As well as reaching to each other, understanding and supporting each other more and more effectively, we have been reaching out to our local community.

In all of our practice, as ever, we both look to the traditions/minhag that have developed over the best part of two decades, and try out new things, some because circumstances have dictated that we do, and others because we celebrate and embrace innovation and change.

Cheder and Adult Education have had new leases of life and both are going from strength to strength.

The Kehillah continues as ever to rely on volunteers for much of the work: many groups and individuals are to be thanked and applauded.

Financially, the community is in a better position than anticipated, as a result partly of unforeseeable circumstances not under our control and partly of members' generosity. While on the one hand we have a comfortable surplus at the end of the year, on the other hand our outgoings are going to rise and we will need to raise additional funding. Membership fees will rise in 2022 for the first time for at least five years.

We are extremely grateful to the North London Progressive Synagogue Trust for grants for new study bibles, new curtains for the St Mary's Centre and our forthcoming new Torah Ark. We are also in receipt of a generous anonymous private donation to fund new Torah scroll mantles and a competitively-awarded grant from Liberal Judaism to develop our cheder curriculum towards greater inclusion, for which the successful bid was developed by Imogen Resnick.

We are proud of our achievements and the scope of our ambitions, in terms of relationships, projects and our ongoing work, and we look forward confidently and optimistically towards continued growth and development.

Activities, Achievements & Performance

Rabbi's Report

This past year was my first year as Rabbi of Kehillah North London. I began in post on 1st June 2020; as I write this in May 2021, now coming up on one year in the role, I am aware that it was a year of a lot of learning and growth for me, as well as, I hope, for the community – as we took on the challenges of a global pandemic, changing leadership, and new vision and growth as a Kehillah.

The core axis of my spiritual leadership work this past year, as the new Rabbi, has been making connections – building relationships within the community, connecting new members to the community, fostering pastoral care, using technology to bring people closer to each other. I inherited this community visioning work from a wonderful leadership team, including outgoing Chair Robin Samson and outgoing Spiritual Leader Cantor Tamara, both of whom gave me notes and wisdom and their time – to make this transition a good one.

Despite (and in response to) the challenges of the COVID-19 pandemic, this past year 2020-2021 was one of growth at Kehillah North London. Over last summer, we welcomed a new chair, a new head cheder teacher, a new rabbi, a new Management Committee (fully filled for the first time in a number of years), a new weekly ebulletin, *and*, as if that weren't enough blessings, a newly renovated and gorgeous home at St. Mary's Community Rooms.

Over the autumn and winter, we (re)launched several programmes and teams: both our cheder and adult education programmes, with provision for all ages; a Chesed Team, to take on the pastoral needs of our Kehillah, making calls, visiting the sick and isolated, keeping in touch and together; a Tefilah/Prayer Group and regular Ba'alei Tefilah/service leaders meetings, to think intentionally about how we make our spiritual and prayer life both comforting and innovative.

And we learned how to use our technology — our new weekly email ebulletin, Zoom, hybrid services, and website — to bring us closer together. And we recommitted to ensuring that our community reflects the true multi-ethnic and beautiful diversity of Jewish life, where each of our identities is celebrated, especially uplifting Black Jews and Jews of Colour.

As the new Rabbi, I dedicated this past year to getting to know individual members, and to understanding our culture and history. And to connecting more locally in our area, to the new Hackney Moishe House, our local churches and mosques, our neighbouring Jewish and non-Jewish communities – via our High Holiday charity this year, Sista Space; hosting local Council leadership in our community, including the now leader of Islington Council, Kaya Comer-Schwarz; inviting Public Health England to speak to us about the vaccination campaign, etc.

As I write this (in May 2021), we are now coming out of our third national lockdown; in preparation for our own cautious, slow liberation to community life in our shared space in Stoke Newington, we are in the midst of creating a new ark for our Torah scrolls, and we are hanging a new curtain in our beautifully renovated Community Rooms. And soon, our two Torah scrolls will have matching new robes.

We have a lot going on in our Kehillah – wonderful, regular guest speakers in our Wednesday evening Adult Education; our young people gathering in person again in Cheder, with a pandemic-delayed b'nai mitzvah season about to start; our Chesed Care Team's mutual aid for each other; our Tefilah Prayer group's continued trips to other communities to experience their spirituality; our Racial and Climate Justice groups learning and pushing us to grow and change; our prayer and singing at Shabbats and festivals, and the other wonderful small connections always going on in the community.

And this has also been an incredibly hard year, for all of us, in so many individual ways. Amidst the challenges, I am excited to envision with everyone at Kehillah what our future will look like. In 2020-2021, thanks to the strong foundations of almost two decades of passionate work by everyone in the community since our founding, we weathered change and the pandemic and, I hope, have come out stronger and wiser – and even with quite a lot of new members! We even won £3K from Liberal Judaism over LJ's Biennial weekend, in order to make our cheder curriculum stronger, better and more inclusive. We are doing big things at Kehillah.

Our future will be one of continuing to build relationships: connecting new members to the community, and making space for those of us who have been around longer to encounter one another more meaningfully. We rededicate ourselves to being a community where everyone can find a spiritual home, one which both comforts and pushes each of us, to grow and to connect.

I have so loved this first year being Kehillah's new Rabbi, and I can only imagine that, as the pandemic eases, and we can meet more and more 'in person' and 'like the old normal,' that that joy in shared community will only increase. Please be in touch with me on 0203 951 8113 or RabbiLeah@kehillah.org.uk any time you'd like to speak or to get more involved.

Leah Jordan

Chair's Report

This last year has been a year of growth, change, excitement, and quite a bit of uncertainty. It has been my first year as Chair of Kehillah North London, and I am grateful to have the support of the community and the management committee in taking up this role, and in particular to the previous Chair Robin Samson (who is our current treasurer) for his guidance and help in making the transition as smooth as possible.

This has been the first full year of Rabbi Leah Jordan's employment with us, and it has been a very successful appointment. I am grateful for Rabbi Leah's support, as well as for her leadership in building and strengthening our community. I know that she is highly regarded by the whole community, and we all look forward to continuing and deepening our relationships, both individually and collectively, with Rabbi Leah.

Unusually, we held a programme in August (when we normally take a break) of some lay-led Talmud study, and some creative sessions. We held a Tisha b'Av service for the first time within the community, in which we heard some of the beautiful and melancholy chanting of Lamentations, and did some study together. We had a successful High Holiday programme, and I would like to give particular thanks to Claire Helman for co-ordinating the High Holiday services. We are delighted to have had our most successful ever Tzedakah appeal thanks to the generosity of our members.

In October we held events for Black History Month, including a black-led Kabbalat Shabbat service. We have held various other themed shabbat morning services, including a climate justice shabbat, and have experimented with various pieces of new music and new liturgy in our shabbat morning services.

Other particular highlights from the year included a fun and celebratory Purim party, in which we had a drag-themed Purim Shpil, and a well-attended Seder. New groups have been set up: a chesed/care team, an education group, a kavannah group, and a racial justice group.

We have continued to have a well attended adult education series, and have attracted a number of new members. We are also delighted to have welcomed two new babies into the community.

We have had one bat mitzvah since the last AGM and have four bnei mitzvah expected in the coming months.

The pandemic has, of course, had significant impacts on communal life over the last year and we have moved almost all of our activities online. We had a foray into hybrid services in October, before having to move back online with another lockdown. We are now in the process of restarting them. We are quickly learning about the complexities of running hybrid services and are still trying to get it right, but are absolutely committed to continuing to keep connected with our members that may not be able to come in person, as well as returning to being an “in person” community in the longer term.

Kehillah North London relies on the energies and volunteering of our members. So many people in the community give their time and skills to the running of the community in so many different ways, that it really is too many people to name. In particular, I would like to thank the Management Committee, and all of our various groups, including the Ba'al Tefillah group, our volunteer Hebrew teachers Ben Goldstein and Carla Garnelas, and the newsletter group.

We are also grateful to our cheder teacher Imogen Resnick, who joined us this year and has been doing a fantastic job teaching our young people, and our administrator Ashleigh Loeb, without whom the community simply would not run. I would also like to specifically mention Omar Portillo, who has been working in partnership both with Imogen in building the cheder, and with Ashleigh in streamlining our website and communications.

I am proud of all the work Kehillah North London has done in the last year in terms of keeping connected with each other during a challenging time, the projects we have achieved and relationships we have built, and Kehillah North London members' continued work towards the progressive changes we all wish to see both inside and outside the Jewish community. I very much look forward to this work continuing, and to us continuing to build up our lovely community.

Robert Freudenthal



Kehillah North London is a constituent congregation of Liberal Judaism



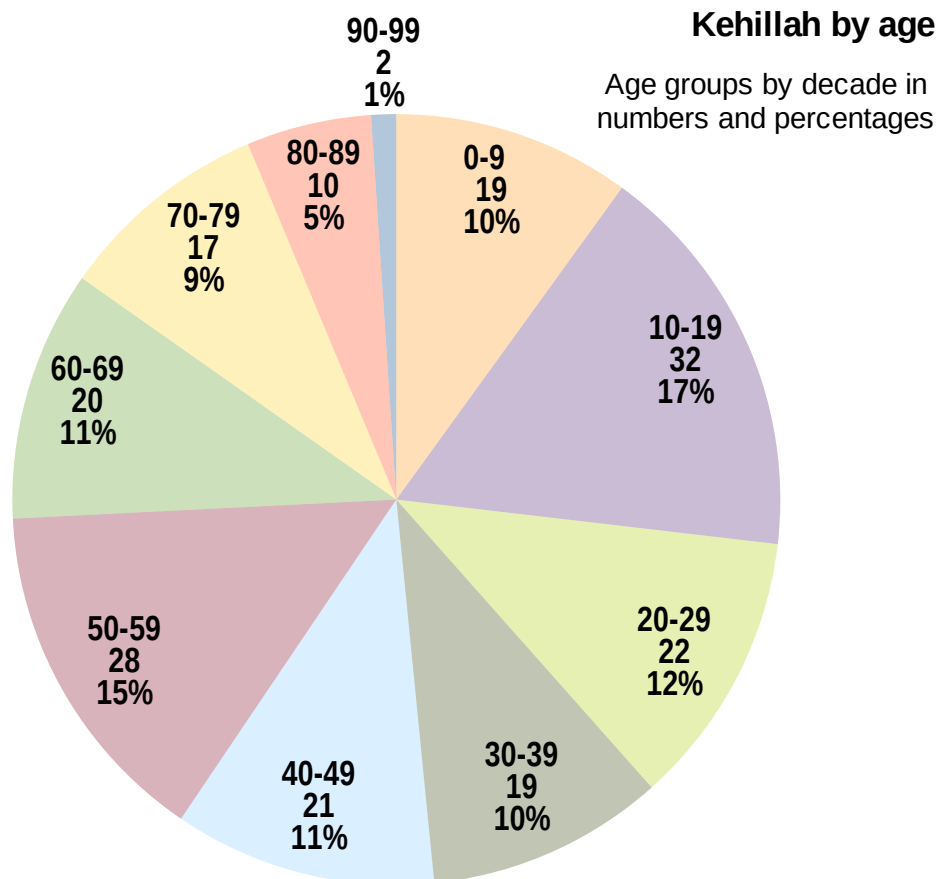
Kehillah North London is grateful for financial assistance from the NLPS Trust

Membership Analysis

Overall membership numbers

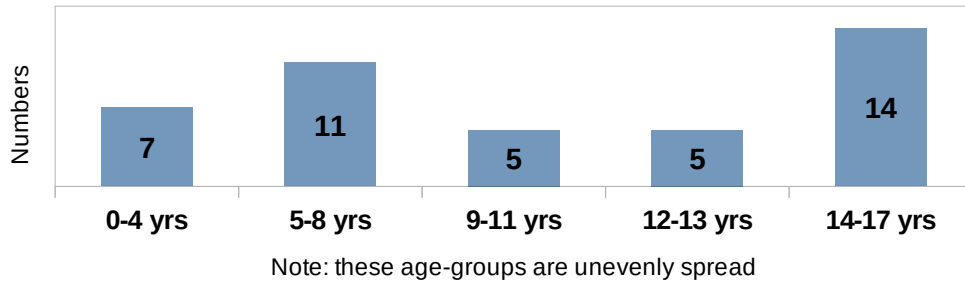
- We welcomed 33 new members between February 2020 and May 2021 – our biggest rise in membership for many years – of whom 6 are young people under 12 years old.
- 2 babies were born to members in the same period.
- 9 members left us during that time, 5 of whom were young people.
- 1 member, sadly, died.
- At the time of writing in May 2021, we have 190 members (of whom 42 are under 18 years old) in 90 households.

Membership Age Profile

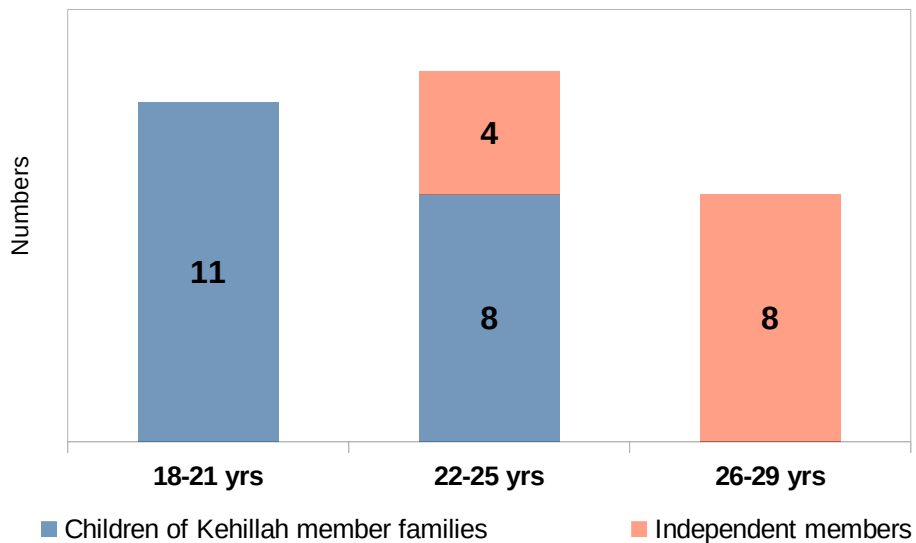


We lack age data for 31 adult members, and some of the children's ages are estimated to the nearest year. These numbers represent as close an approximation as we could achieve.

Our Young People

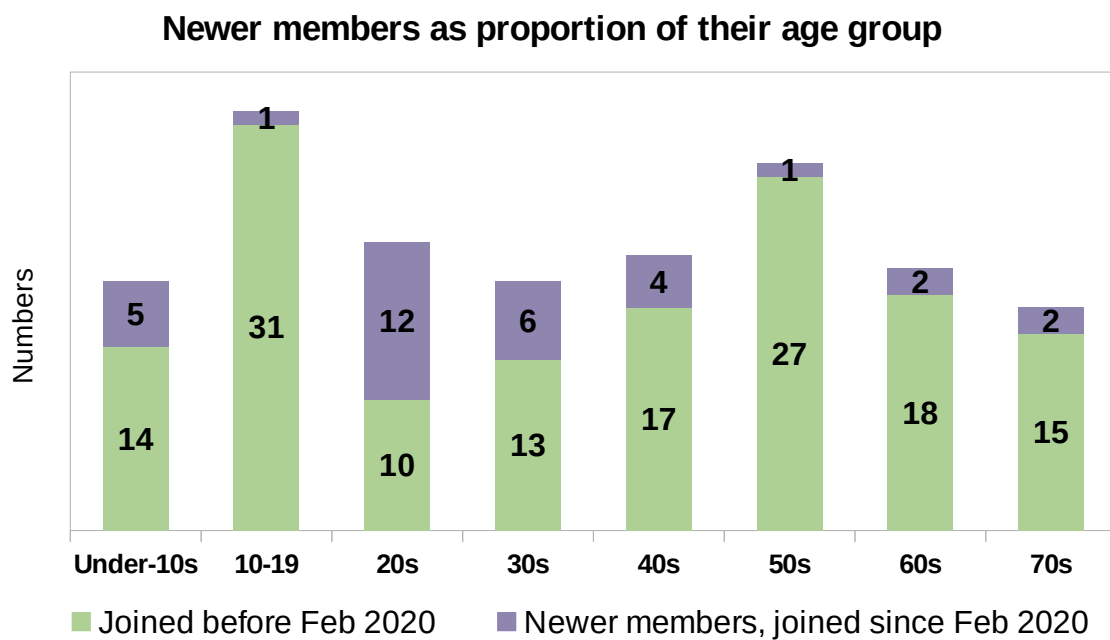


Young Adult Members



- All of our 18-21 year-olds and eight out of the twelve 22-25 year-olds are the children of Kehillah member parents.
- The remaining four 22-25s are new members who are not from existing Kehillah families.
- All of the 26-29 age group are new members who are not from existing Kehillah families.

Note: our written policy is to invite each child of a Kehillah family, when they turn 22, to join Kehillah independently. We do not 'enforce' this currently. Very strictly speaking, therefore, our overall numbers are 8 less than the total given in this analysis.



Of the 33 people who have joined since February 2020:

- 12 are in their 20s (over half of the current number).
- 6 are in their 30s (one-third of the current number).
- Over half of our members now in their 30s joined since 2018 (not illustrated in the chart).
- We had no new members in their 80s or 90s.

When considering all these observations remember: Kehillah regularly experiences ‘urban churn’, and a significant proportion of those who stay with us only a year or two have tended to be younger adults.

Summary:

- **We are 190 people, 148 age 18+ and 42 under 18.**
- **The community has grown significantly, and particularly in the younger adult age groups.**
- **We do not hold complete age data. It is our aim to do so.**

Financial Review

Statement of the Charity's Policy on Reserves

Designated Fund: Operational Reserve

As a community charity, Kehillah North London has a duty of care to both its beneficiaries and the wider public to ensure that its beneficiaries are not left unsupported in the event that the charity has to cease operating.

Ensuring that all beneficiaries have been appropriately relocated to other charities providing a comparable level of care can take a period of between 6 and 12 months, i.e. potentially longer than the time it would take the charity to terminate its contractual obligations to staff and other service providers.

The Trustees have therefore determined that the charity should hold an operational reserve equivalent to the normal costs of running the charity for up to 9 months, i.e. 75% of £40,000 = £30,000.

This reserve meanwhile functions as a cushion against the possible effects of unforeseeable surges in running costs.

Details of Any Funds Materially in Deficit

The Trustees declare that the charity had no funds which were materially in deficit at the date of the statement of assets & liabilities.

State of the Charity's Finances

Having expected a financially challenging year following decisions to both increase the rabbi-hours and to appoint at a higher level of experience, a number of other unforeseeable factors led, by contrast, to a larger than usual surplus of just over £9,500 (compared to just under £2,500 in 2019):

- COVID lockdown inevitably brought both savings and additional expense, with a probable overall net saving due mostly to reductions in Rent/Hall hire.
- We saw a dramatic rise in donations, doubling the previous levels, both at Yom Kippur and through the year.
- Two of our members undertook a very successful one-off fundraising initiative.
- Liberal Judaism moved to a system of payment by instalments, to our advantage this year – but this will be balanced out by a much bigger payment next year, and will rise further in subsequent years as we increase our Congregational Affiliation Fee (CAF) contribution up to the level at which all other established LJ communities pay. (See also Notes to the Accounts 5.a below for further explanation.)

Without these factors, which we cannot rely on in future years, we would most likely have shown a loss of about £5,000.

The considerable increase in membership numbers this year came largely at or towards the end of the financial year, so had no or very little effect on our fee income. This and further growth is likely to improve our finances somewhat, but we cannot depend on that. Furthermore, since the CAF is paid as a percentage rate on all our fee income, it will rise (a) as we continue to grow and (b) when our membership fees go up – see below.

Kehillah North London
Trustees' Annual Report & Financial Statements for Financial Period 1st February 2020 – 31st January 2021

The surplus will reduce the amount by which we will need to dig into reserves for our increasing costs next year, and therefore also the *urgency* of additional fund-raising. However, (a) this is a temporary reprieve, due to circumstances that cannot be repeated and (b) it is in part due to the generosity and hard fund-raising work of our members, who are likely to have limits on their generosity with money, time and effort. There is a real need to both increase our overall income and diversify our income streams, making us less heavily dependent on membership fees, which currently provide most of it.

The Trustees have therefore:

- (1) resolved to raise membership fees in February 2022**
- (2) formed a fundraising committee.**

Restricted Funds

1. We operate a Burials Scheme, to which members voluntarily contribute. Their estates benefit from either a plot in a Jewish Cemetery or a cremation (via a central scheme administered by Liberal Judaism, for which the contributions are collected by us and passed to LJ) plus the cost of a basic funeral (paid for out of a fund accrued from an additional fixed contribution from its members). We have not yet identified an actuary, although we are confident the scheme is in good health, and we now have a member who is able to carry out a more formal assessment.
2. Each year during High Holidays we collect charitable donations. We usually designate another charity as the recipient of either all or part of the collection, and each donor designates the proportion they wish to be assigned to each beneficiary.

Particulars of Any Outstanding Guarantee Given by the Charity

The Trustees declare that the charity has given no guarantee where potential liability is outstanding at the date of the statement of assets & liabilities.

Particulars of Any Outstanding Debt

The Trustees declare that the charity has no outstanding debts which are secured by an express charge on any of the assets of the charity at the date of the statement of assets & liabilities.

Declaration and signature

The Trustees declare that they have approved the above report and authorised that it be signed on their behalf.



Robert Freudenthal (Chair)

7th June 2021

Kehillah North London
Trustees' Annual Report & Financial Statements for Financial Period 1st February 2020 – 31st January 2021

Independent Examiner's Report on the Accounts

Report to the Trustees of Kehillah North London (Charity No: 1163562) on the Accounts for the Year 1st February 2020 to 31st January 2021

I report to the Trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st January 2021 as set out on the following 6 pages.

Responsibilities and Basis of Report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which give me cause to believe that in any material respect:

- accounting records were not kept in accordance with section 130 of the Act
- OR
- the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Brian Seaton

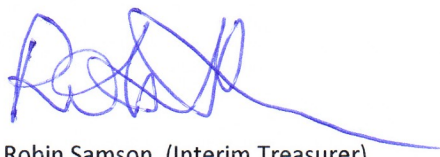
Principal Trustee,
Small Charity Support, 46 Farm Road, Edgware HA8 9LT

23 June 2021

Receipts & Payments for the Financial Year Ended 31-Jan-21				
	Current Financial Year, Feb'20-Jan'21			Last Year
	Unrestr'd Funds £	Restricted Funds £	Total £	Total £
RECEIPTS				
Voluntary Income	47,081		47,081	45,998
Income Generation	2,858		2,858	1,046
Investments Income	0		0	0
Charitable Income	325	6,544	6,869	6,917
Other Receipts	0		0	0
	50,264	6,544	56,807	53,961
ASSETS & INVESTMENTS				
Sale of Investments	0		0	0
Sale of Assets	0		0	0
	0	0	0	0
TOTAL RECEIPTS	50,264	6,544	56,807	53,961
PAYMENTS				
Generating Funds	0		0	-1,008
Charitable Activities	-28,637	-4,202	-32,839	-27,624
Support Costs	-14,392		-14,392	-22,887
Other Payments	0		0	0
	-43,029	-4,202	-47,231	-51,520
ASSETS & INVESTMENTS				
Purchase of Investments	0		0	0
Purchase of Assets	0		0	0
	0	0	0	0
TOTAL PAYMENTS	-43,029	-4,202	-47,231	-51,520
NET OF RECEIPTS-PAYMENTS	7,235	2,342	9,576	2,441
Transfers Between Funds	0	0	0	0
NET AFTER TRANSFERS	7,235	2,342	9,576	2,441

Statement of Asset & Liabilities as at 31-Jan-21				
	Current Financial Year,			Last Year
	General Funds £	Restricted Funds £	Total £	Total £
Cash Assets				
General Fund	18,415			11,208
Net Payments in Advance	0			0
Designated Funds				
Operational Reserve	30,000			30,000
Total Unrestricted Funds			48,415	41,208
Restricted Funds				
Burial Fund		35,769		32,302
High Holiday Appeal Fund		20		1,118
Total Restricted Funds			35,789	33,420
Total Cash Funds			84,204	74,627
Money Owed to the Charity {Other Monetary Assets}				
Gift Aid claim			0	0
Other			0	0
			0	0
Money Owed by the Charity {Liabilities}				
Independent Examination Fee			0	0
Other			0	-20
			0	-20
Net Cash Assets			84,204	74,607
Investment assets				
	0	0	0	0
Assets retained for charity's own use.				
	0	0	0	0
Total Current Funds			84,204	74,627
Total Funds (net of liabilities)			84,204	74,607

The accounts have been approved by the Board of Trustees and signed on their behalf.



Robin Samson (Interim Treasurer)

7th June 2021

Allocation of Actual Funds for the Financial Year To 31-Jan-21				
	Current Financial Year,			Last Year
	Unrestr'd Funds £	Restricted Funds £	Total £	Total £
Actual Funds Brought Forward	41,208	33,420	74,627	72,186
Movement After Transfers	7,235	2,342	9,576	2,441
Total Funds Carried Forward	48,442	35,761	84,204	74,627

Movements in Actual Funds for the Financial Year To 31-Jan-21					
	Bt'Fwd at 01-Feb-20	Receipts in Period	Payments in Period	Transfers in Period	Cd'Fwd at 31-Jan-21
Cash Assets					
Cash at Bank & in Hand					
Bank, Current Account	15,010	56,972	-47,443	0	24,538
Cash Account	0	0	0	0	0
Bank, Deposit Account ('Reserve')	25,044	20	0	0	25,064
Bank, Deposit Account ('Burial Fund')	34,574	28	0	0	34,602
Actual Cash Assets	74,627	57,019	-47,443	0	84,204
Owed to Charity {Overdue Receipts}	0				0
Owed by Charity {Overdue Payments}	0				0
Net Cash Assets	74,627				84,204

Notes to the Accounts

1 Preparation of the accounts

- 1.a With the approval of the Board of Trustees and in accordance with its governing document and Charity Commission guidelines, these accounts have been prepared on the Receipts & Payments basis.
- 1.b We continue to make small adjustments in how the categories of income and expense are arranged, with a view to increasing transparency and comprehensibility to the membership without sacrificing accuracy, the truth of the picture or compliance with requirements.
- 1.c The financial record for the last financial year (FY2019) has been included to facilitate comparisons but, for the above reasons, such comparisons are not exact in every respect.

2 Rounding Errors

- 2.a These accounts have been prepared electronically using a standard spreadsheet.
- 2.b All numbers are rounded electronically to the nearest whole pound.
- 2.c In some cases such rounding results in displayed totals appearing not to be sum of the component numbers. But they are, nevertheless, correct.

3 Payments to Trustees

Kehillah North London Trustees are never expected to be out of pocket for any necessary expenses incurred in the course of discharging their duties, but the role is voluntary and no remuneration is paid. Trustees are expected to consult the Treasurer before incurring expenses. Agreed expenses are reimbursed upon production of receipts.

This year, no Trustee expenses were claimed and thus no Trustee received any remuneration or reimbursement of expenses during the period.

4 Payments to Employees

- 4.a The charity engaged a part-time rabbi for the entire period of this report.
- 4.b The charity has no other employees but engages administrative help on a contract basis and sessional teachers as required.
- 4.c No employee or contractor to the charity is remunerated at a rate exceeding the equivalent of £60,000pa. for Whole Time Employment.

5 Notes to specific items in the detailed table of payments at 7 below

- 5.a These small amounts represent one-tenth of the totals payable for 2021, being the first of ten instalments we will continue to pay during 2021. The 2019 figures represent the whole bill for both 2019 (paid on time) and 2020 (paid in advance). No sooner had we caught up and begun paying in advance, than Liberal Judaism switched to their new instalment system, resulting in very low payments in these categories this year.
- 5.b HHD Appeal: Last year's collection was not paid over to the charity until this financial year, for reasons beyond our control. The collection for this year's charity was exceptionally large, and paid out within the financial year as we always try to do.
- 5.c 'Website, Digital & Comms' is a new category, and covers digital platforms (for both data processing and internet communications) as well as hardware for digital communication.
- 5.d Expenditure in the previous category 'Administration', now renamed 'Print, Post and Stationery', is as the new title describes. In previous years it also included some of what is now under 'Website, Digital & Comms'.

6 Sources of Income

	Notes	1-Feb-20 to 31-Jan 21		Year 2019
		General	Restricted	Total
VOLUNTARY INCOME				
Membership Fees		33,163		35,007
Donations & Bequests		5,805		2,751
Gift Aid		8,113		8,240
		<u>47,081</u>		<u>45,998</u>
INCOME GENERATION				
100 Club				40
HHD Tickets		917		923
Weddings, Civil Partnerships, etc				
Special events		1,893		
Interest		48		83
		<u>2,858</u>		<u>1,046</u>
CHARITABLE INCOME				
HHD Lunch				397
Pesach Seder				470
Adult Education		325		50
Sale of Books				152
Ring-fenced Grants				650
Burial Fund			4,526	4,000
HHD Appeal			2,018	1,198
		<u>325</u>	<u>6,544</u>	<u>6,917</u>
TOTAL RECEIPTS		<u>50,264</u>	<u>6,544</u>	<u>53,961</u>
		56,807		

7 Charitable Activity and Administration Costs

	Notes	1-Feb-20 to 31-Jan 21		Year 2019
		General	Restricted	Total
GENERATING FUNDS				
Fundraising				
Other				
HHD Expenses				1,008
				<u>1,008</u>
CHARITABLE ACTIVITIES				
Burial Fund (Ground Fees)	a		229	5,347
Burial Fund (Funeral expenses, etc)			857	
HHD Appeal Donations	b		3,116	100
Ministerial Salary		25,229		18,037
Ministerial Expenses		225		
Ministerial T&D		50		190
Cheder		781		1,017
Kiddush				
Member/volunteer T&D				520
Adult Education		894		
Sale of Books				170
Pesach Seder		117		446
Other festivals and events		71		285
Website, Digital & Comms	c	715		120
Newsletter		556		469
Repair/replacement				923
		<u>28,637</u>	<u>4,202</u>	<u>27,624</u>
ADMINISTRATION				
Trustees Expenses				
Recruitment		536		
Administrator Fees		10,335		9,406
Print Post & Stationery (Administration)	d	119		543
Rent		1,530		5,402
PO Box		202		214
Insurance		1,001		872
Congregational Affiliation Fee LJ	a	400		6,300
Bank charges				
Professional Fees				100
DBS Checks		122		
Sundry Costs		14		50
COVID Safety		133		
		<u>14,392</u>		<u>22,887</u>
TOTAL PAYMENTS		43,030	4,202	51,520
		<u>47,232</u>		
NET RECEIPTS LESS PAYMENTS		7,234	2,342	
		<u>9,576</u>		<u>2,441</u>