



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: <ul style="list-style-type: none">• 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

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

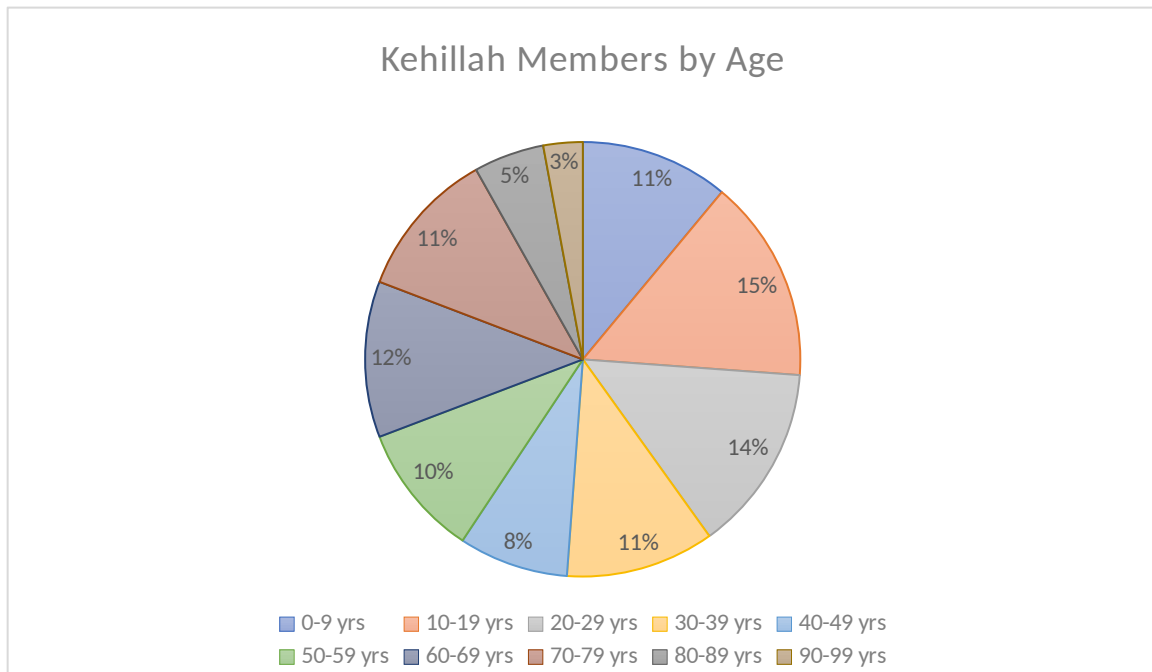
Kehillah North London is grateful for financial assistance from the NLPS Trust

Membership Analysis

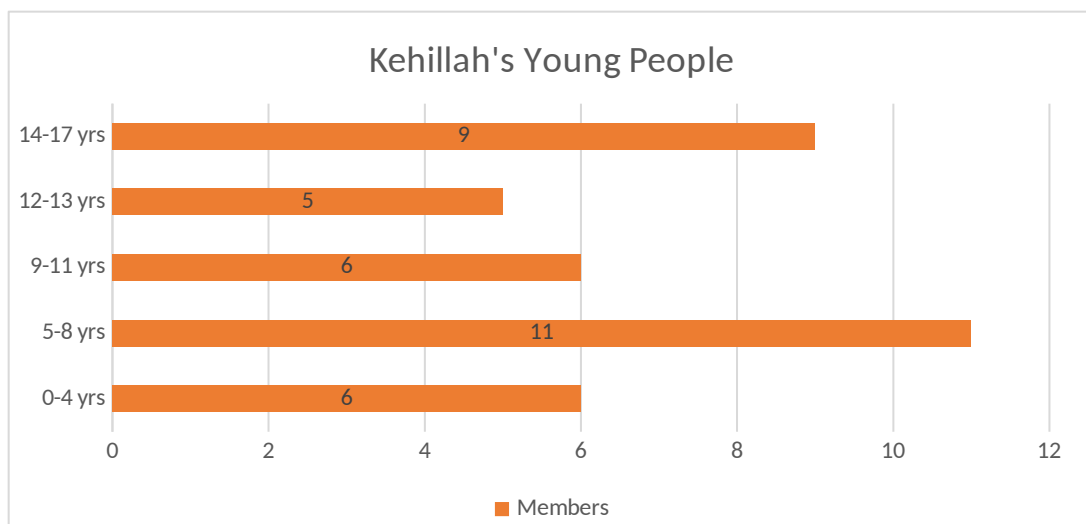
Overall membership numbers

- 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.

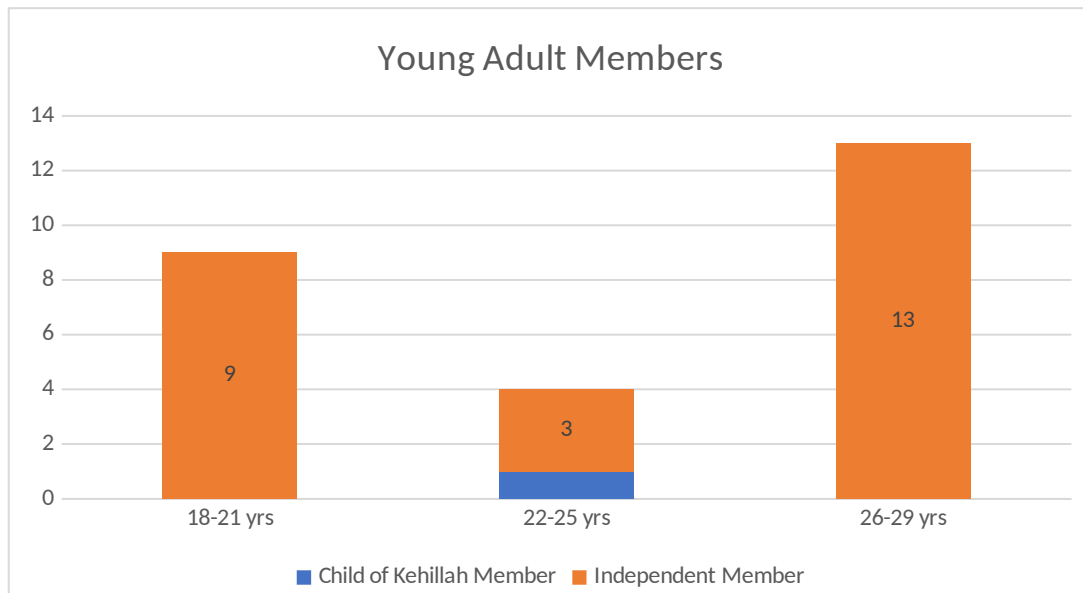
Membership Age Profile



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.

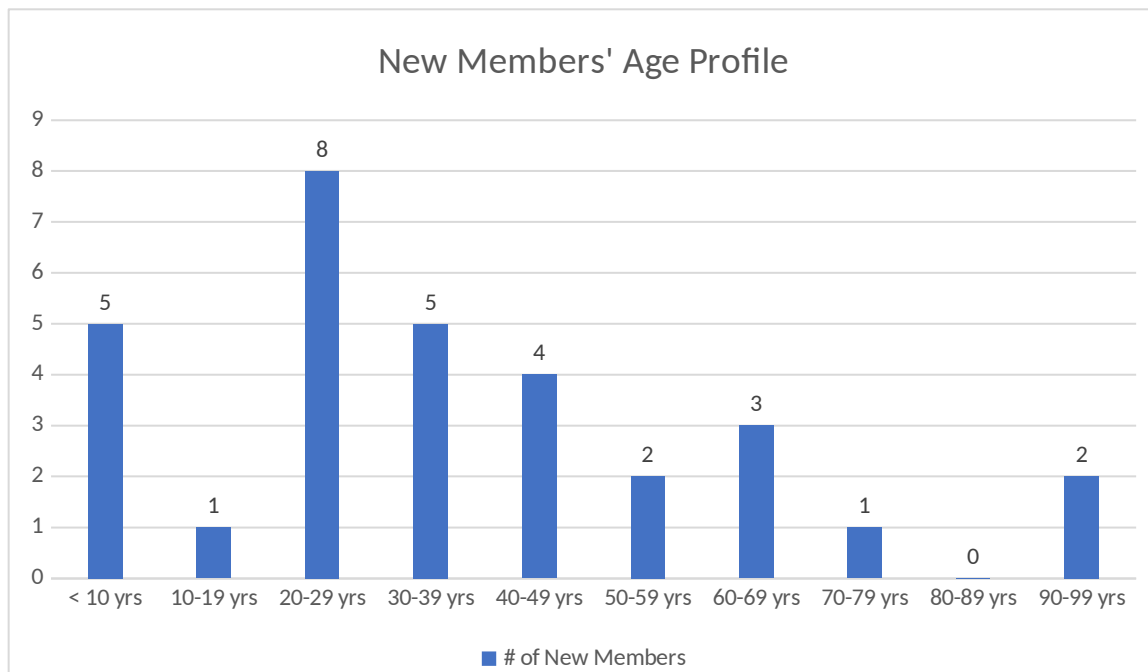


Note: these age groups are unevenly spread



- 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

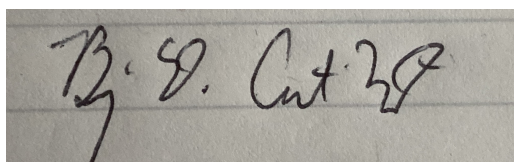
Receipts & Payments for the Financial Year Ended 31-Jan-22				
	Current Financial Year, Feb'21-Jan'22			Last Year
	Unrestr'd Funds £	Restricted Funds £	Total £	Total £
RECEIPTS				
Voluntary Income	49,810		49,810	47,081
Income Generation	1,426		1,426	2,858
Charitable Income	528	12,931	13,459	6,869
Other 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