

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.

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 - 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!

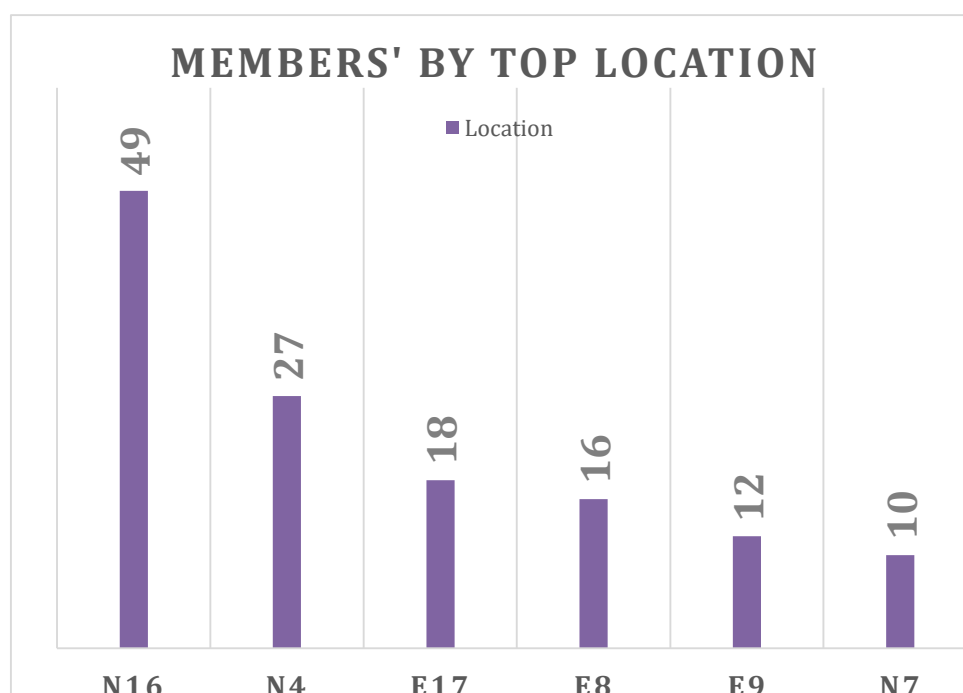
2. Membership Analysis

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

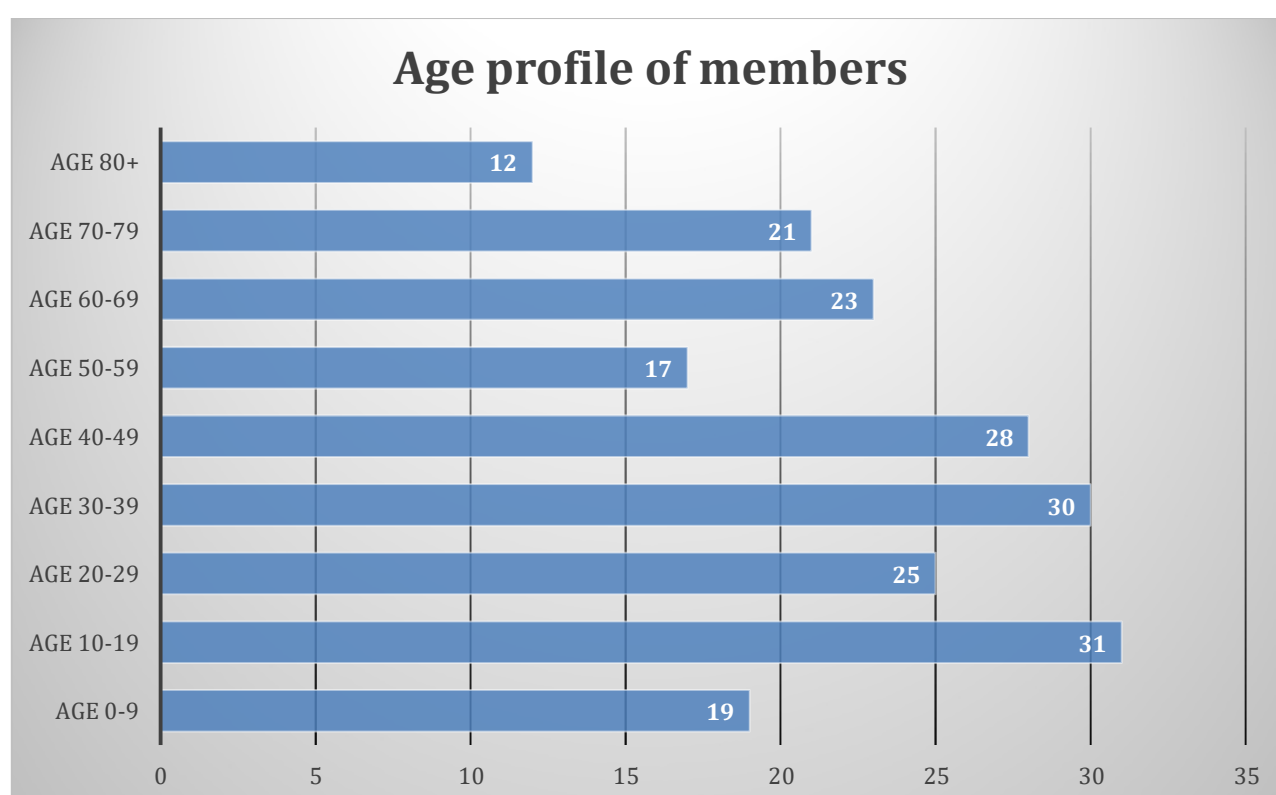
The chart below outlines the top 6 geographic areas of households with the most Kehillah members (10 or more). NB we do not hold residency data on every household.



- 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

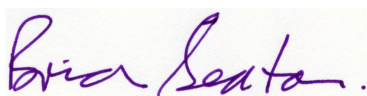
I have completed my examination.

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