

# TZIVOS HASHEM UK

England & Wales · Charity number 1163714

## Details

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|                |   |
|----------------|---|
| Other names    | CHABAD HOUSE GOLDERS GREEN                              |
| Status         | Registered  |
| Legal form     | Charitable company                                      |
| Company number | <a href="#">09331317</a>                                |
| Registered     | 2015-09-24  |
| Register       | <a href="#">View on the Charity Commission register</a> |

## Contact

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|         |   |
|---------|---|
| Address | Chabad House Golders Green<br>Golders Green Library<br>156 Golders Green Road<br>London<br>NW11 8HE |
| Phone   | 02084580416   |
| Email   | <a href="mailto:info@tzivoshashem.co.uk">info@tzivoshashem.co.uk</a>                                |
| Website | <a href="http://www.chabadgg.com">www.chabadgg.com</a>  |

## Activities

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**Objects:** 1) The advancement of the Orthodox Jewish faith.2) To preserve intangible Jewish heritage by preserving heritage and traditional crafts related to the Orthodox Jewish Faith by means of: collecting related artefacts, researching the crafts and ensuring their continuity through practical training.3) To advance public appreciation of intangible Jewish heritage through educational activities promoting heritage and traditional crafts related to the Orthodox Jewish Faith.4) To advance education and training of young people in subjects which will develop their capacity and skills, giving them the tools and guidance for improving their social skills, autonomy and independence.5) To provide or assist in the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their age, infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life.

**Activities:** Advancement of the Orthodox Jewish Faith through Jewish education. To provide social welfare and conduct services, meetings, educational facilities, to be carried out in accordance with the principles of orthodox Jewish laws and practices and such other purposes as are recognised by English law as charitable and to act in association with other similar bodies.

## Classification

- **How:** Makes Grants To Organisations, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty, Recreation
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

- Throughout England And Wales

## Finances

| Period end | Income   | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2024-09-30 | £426,790 | £441,751    | -      | -         |
| 2023-09-30 | £391,261 | £444,887    | -      | -         |
| 2022-09-30 | £420,099 | £345,717    | -      | -         |
| 2021-09-30 | £261,290 | £251,195    | -      | -         |
| 2020-09-30 | £406,322 | £270,988    | -      | -         |

## Trustees

| Name                             | Role  | Appointed  |
|----------------------------------|-------|------------|
| <b>Elimelech Yitzchak Sufrin</b> | Chair | 2014-11-27 |
| Aleksey Boruch Josef Vilensky    |       | 2021-12-13 |
| Dov Katzel                       |       | 2020-06-10 |
| Philip Jeffrey Collett           |       | 2025-09-16 |

**TZIVOS HASHEM UK**

England & Wales - Charity number 1163714

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# Accounts

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Charity registration number 1163714 (England and Wales)

Company registration number 09331317

**TZIVOS HASHEM UK**  
**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2024**

# TZIVOS HASHEM UK

## LEGAL AND ADMINISTRATIVE INFORMATION

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|   |  |
|---|--|
| <b>Trustees</b>                           | E Sufrin<br>E Itzinger<br>B Benchemhoun<br>D Katzel<br>A Vilensky  |
| <b>Charity number (England and Wales)</b> | 1163714  |
| <b>Company number</b>                     | 09331317   |
| <b>Principal address</b>                  | 156 Golders Green Road<br>London<br>NW11 8HE   |
| <b>Registered office</b>                  | 2 Western Avenue<br>London<br>NW11 9HH   |
| <b>Independent examiner</b>               | Anthony Epstein FCA<br>Paragon Partners Limited<br>Churchill House<br>137 - 139 Brent Street<br>London NW4 4DJ |

# TZIVOS HASHEM UK

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# **TZIVOS HASHEM UK**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)**

### **FOR THE YEAR ENDED 30 SEPTEMBER 2024**

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The trustees present their annual report and financial statements for the year ended 30 September 2024.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's governing document, the Companies Act 2006 and the Statement of Recommended Practice, "Accounting and Reporting by Charities", issued in March 2005.

#### **Objectives and activities**

The Objectives of the Charity, Chabad Golders Green (Chabad GG), are as follows: to promote the advancement of the Orthodox Jewish Faith through Jewish education; to provide social welfare and conduct services, meetings, and educational facilities following the principles of Orthodox Jewish laws and practices; to pursue other charitable purposes recognised by English law and to collaborate with similar bodies.

The Trustees have considered the guidance issued by the Charity Commission when deciding what activities the Charity should undertake.

#### **Public Benefit**

The trustees and officers consider Section 17 of the Charities Act 2011 and the Charity Commission's guidance on public benefit when carrying out the charity's activities. They believe that the charity's "open door" approach to reaching out to beneficiaries across the community reflects and fulfils its legal obligation to ensure public benefit in everything it aims to do.

#### **Safeguarding**

Chabad GG places great importance on safeguarding young people and other vulnerable individuals. Since 2015, they have worked closely with the Chabad UK Head Office and NSPCC to create and enforce a comprehensive safeguarding policy. This policy ensures that all relevant individuals receive regular training appropriate for their roles.

The policy was last reviewed in September 2024 in consultation with the NSPCC, and procedures are already in place to ensure everyone is fully aware of it and understands their responsibilities.

#### **With Gratitude and Thanks**

Chabad GG is extremely thankful to everyone who has devoted their time and effort to advance the Charity's mission. The team members, including volunteers, have consistently shown selflessness by prioritising the charity's goals and collaborating to achieve its main objectives. Their commitment and dedication have been critical in supporting the charity's mission.

#### **Achievements and performance**

Chabad of GG offers Jewish educational classes, cultural resources, welfare resources, and religious services in and around Golders Green. Our events and programs, including large Friday night dinners, have experienced significant growth in popularity and attendance. We are proud to have hosted over 6,000 people from various backgrounds at our diverse programs and events.

#### **Summary of key activities**

The Charity provides a variety of community services, including hospital visitations, mezuzah checking, koshering of the kitchen, and most importantly, unwavering support for the community during significant life events including baby naming, circumcision ceremonies, pidyon haben, bar/bat mitzvah celebrations, birthdays, weddings (including education on Jewish marriage laws), funerals, stone settings, Shiva services, and Yizkor remembrance services.

All of our activities are guided by our commitment to promoting kindness, a non-judgmental open-door policy, respect for one another, family unity, Charity, and peace. We strive to create a secure and welcoming environment for all.

# TZIVOS HASHEM UK

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2024

### Adult Education

The Charity's mission is to make Jewish knowledge accessible and personally meaningful to everyone regardless of background or affiliation. Chabad GG's ongoing Jewish Learning Institute (JLI) courses is one of their varied adult education programmes. JLI's insightful curriculum is ground-breaking. It uses scholastic techniques, embraces a "multiple intelligence" model, and uses multimedia in various approaches to captivate, educate, and emotionally stimulate all kinds of minds in a vibrant Jewish learning experience.

This year's JLI courses were titled JLI World of Kabbalah (Nov/Dec 23), JLI Advice for Life (Feb/Mar 24), and JLI Decisions of Fate (May/June 24).



### Welfare Support



Chabad GG thoughtfully and discreetly provides welfare assistance in line with our objective of poverty relief.

Our assistance includes providing food weekly to many families, distributed via several volunteers, organising temporary accommodations when required, and occasionally providing direct grants. The Charity offers a supportive ear and, when needed, connects individuals with the appropriate professionals.

### Friday Night Dinners

The Charity runs weekly communal dinners every Friday evening throughout the year. The dinners bring together a cross-section of the community, including many who are lonely vulnerable.



### Sunday Morning Tefillin Club

Every Sunday morning Chabad GG run a Tefillin Club, encouraging men to wrap Tefillin and create a feeling of connection, followed by a video presentation and a delicious breakfast, fuelling the start of the week, both physically & spiritually.



# TZIVOS HASHEM UK

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2024

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### Highlights Throughout the Year:

#### October 2023



Chabad GG offered an explanatory and easy-to follow Yom Kippur service, which concluded with a break-the-fast gathering. It was a comfort zone for everyone and a place for personal reflection. During Sukkot, Chabad GG set up a Sukkah where participants could connect with nature and the Divine. The Charity offered delicious meals and kiddushim, allowing those without a sukkah to participate in the traditions with a sense of belonging and unity. There were also Lulav shaking and home visits for those who could not attend the centre.



The Charity hosted a Chabad Young Professional (CYP) event, bringing together like-minded young professionals from across NW London for an extraordinary social evening. Several young couples who met at Chabad GG have since married. The Charity has been involved in helping them with wedding preparations. The Charity hosted an Aleeza Shalom Dating Event for young professionals.

Chabad GG hosted a culturally appropriate Family Circus event during Sukkos, which was very well attended, with a fun time for all. The event enabled many less privileged families to experience a circus for the first time and enjoy wholesome, family-oriented entertainment.



The Charity organised a Simchas Torah celebration, followed by a Hakafos dinner and dance for the participants and their families.

#### November 2023



Chabad GG ran the Rosh Chodesh Society (RCS) Women's Monthly Circle, a 7-part course on self-help and self-development, titled "Women of Worth". The first session discussed Two Views of You - *Overcoming Inclination via an External Perspective* and was followed by an enjoyable Candle Art activity.

The charity led a 6-week educational course titled: The World of Kabbalah: Exploring the ancient world of Mystical Secrets, discovering the core mystical and spiritual teachings of Kabbalah and their relevance to everyday life. Learning how to gain powerful insights to fuel deeper self-understanding and personal growth.

# TZIVOS HASHEM UK

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2024

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The Annual Fundraiser took place on November 5th and 6th respectively. The Trustees would like to take this opportunity to thank all those who contributed to the fundraising drive and those who donated so generously.

The Charity ran a Tzitzit knot-tying and wool-spinning workshop in Primary Schools as part of our array of hands-on, educational workshops.

The Charity joined the international Shabbat Peace Project with motivational speakers and special programmes.



### December 2023

The Charity travelled around with its Olive Press workshops to schools and community centres across the UK.



Using fresh olives, participants help to squeeze, distil, and spin the olive juice in a centrifuge. Once the pure olive oil is extracted, participants fashion wicks out of cotton wool, and the Chanukah Menorah is lit traditionally.

The Charity hosted another successful Young Professional Social event.

During the Chanukah Festival of Lights, the Charity installed menorahs in town centres, hospitals, and public spaces to spread the message of freedom of expression. The Kids

Night Family Extravaganza, a highlight of Chanuka, featured an international singer and

local artists showcasing their talent and engaging the local community.

The RCS Ladies Monthly Circle part 2, titled *Desirable Duplicity Being Jewish in All of Life's Roles* was followed by jewellery box pyrography.



### January 2024

The Charity organised a Kumszit Social at their centre for the local community.

The RCS Ladies Monthly Circle, Part 3 - Mother of Devotion: *The Limits of Sacrifice*, was enjoyed by all. The participants then designed and strung bracelets with inspiring messages.



### February 2024

The RCS Ladies Monthly Circle part 4 was delivered. The participants discussed Affection in Direction - *Rebuking with Love and Respect*, followed by Shadow Art craft.

JLI Advice for Life – a five-week course, began. The Rebbe's spiritual leadership is the force behind the modern Chabad movement. Participants travelled on a multimedia journey, gaining practical wisdom on work, family, health, and well-being. Discovering how the Rebbe applied Jewish values to serve as a guide for finding deeper meaning in everyday life.

The Charity organised a group of teenage community members to join International C- Teen Weekend in New York, where they joined up with 3000 like-minded teens from around the world for a rewarding and uplifting weekend. Many new friendships were cemented.

# TZIVOS HASHEM UK

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2024

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### March 2024



Chabad GG hosted an exciting Purim bash event featuring a Live DJ, a hot buffet, and entertainment for both children and adults. The Charity posted food packages throughout the UK and delivered them locally by our dedicated volunteers.

The Charity's volunteers brought the spirit of the local senior homes to life as the Rabbi and volunteers read the Megillah over Purim. The participants well enjoyed the RCS Ladies' Monthly Circle, Part 5. The topic was Resource-fullness *Using Every Resource for G-d's Purpose*, and was followed by Tambourine Art.



### April 2024



The Charity's famous educational Matzah Bakery workshops travelled to schools and youth groups around the country. Teaching the art of Winnowing, threshing, grinding the grain in a hand-driven wheat mill, sifting the flour, and finally making a dough and then baking their matzos, all under the pressure of an 18-minute time limit! Boxes of Hand-baked matzah were distributed in person and were also available for shipping.

The Rabbi and his family graciously and diligently led the Annual Communal Pesach Seder, which 75 people attended—focusing on our history in ancient Egypt 3300 years ago. Pesach/ Passover programmes were engaging for both adults and children, followed by Kiddushim. The Charity arranged meals for those in need.



### May 2024

The Charity organised a Pirkei Avot Ethics class for ladies, in the lead up to Shavuot which was well attended. The RCS Ladies Monthly Circle part 6 - *Against the Tide - Acting Morally in an Immoral Society*, was followed by the participants creating Sugar Scrubs.

# TZIVOS HASHEM UK

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2024

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### June 2024

The Charity took part in the Macabee Fun Run – promoting a healthy lifestyle and positive wellbeing. The Charity hosted an enlightened Shavuot Dinner, followed by a late-night study programme. Children and adults enjoyed a Shavuot Dairy Ice Cream Party

JLI Adult Education Course: Decision of Fate was well received. This course applied Jewish values to four common dilemmas: risky treatments, end-of-life care, abortion, and care of the deceased. The RCS Ladies Monthly Circle part 7 was delivered. The participants explored the concept “Stepping Up the Tide - *Opting for Tough but True*” and then enjoyed making cheesecake in a jar.



### July and August 24

The Charity organised a Summer Day Camp programme for children during the school holidays, providing activities, field trips, nutritious meals, and a secure environment to nurture lasting friendships. The camp offered a wide range of fun and educational experiences — from arts and crafts to sports, day trips, and engaging sessions led by external providers, including Mad Science experiments, magic shows, team-based puzzles and game challenges, drum circles, and more. The Charity selected each activity very carefully to encourage and promote creativity, learning, collaboration, and self-confidence in children.



On Tisha B'Av, the Charity hosted a talk by Holocaust survivor Mrs Barbara Frankiss, educating the next generation.

The Charity prepared the data for the upcoming Calendar for the New Year as it plans and strategies for the coming year.

# TZIVOS HASHEM UK

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2024

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### September 2024

As a lead-up to the Jewish New Year, the Charity ran Shofar-making workshops in schools and community centres around London.

The craftsman demonstrates the process of transforming a raw ram's horn through skilled shaping and polishing into an authentic kosher-sounding horn. The Rabbi encouraged participants to help complete an actual horn. Each group keeps the Shofar fashioned there as a memento of the craftsman's visit. The participants then learned to sound the Shofar and practised blowing different notes on a variety of shofrot.



# TZIVOS HASHEM UK

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2024

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### Financial review

The statement of Financial Activities shows a net deficit of £14,961 (2023 - £53,626) for the year, which has been deducted from the fund balances. The trustees expect an increase in donations and activities in the coming year.

At present, the Trustees do not consider it necessary to have a specific reserve policy. They are however taking concerted steps to develop a series of initiatives so as to further improve the Charity's financial position.

All Donations received so far are Unrestricted Funds

### Structure, governance and management

The charity is a company limited by guarantee governed by its Memorandum and Articles incorporated on 27 November 2014 as amended by special resolution registered at companies House on 23 September 2015.

The Charity Appointed Mr Dovid Katzel as a Trustee on the 10<sup>th</sup> June 2020.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

E Sufrin

E Itzinger

B Benchemhoun

D Katzel

A Vilensky

Appointment of the trustees is governed by the Memorandum and Articles of company.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute a sum (not exceeding £10) in the event of a winding up.

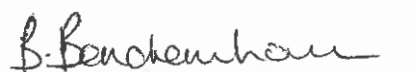
The trustees' report was approved by the Board of Trustees.



**E Sufrin**

Trustee

Dated: 25 June 2025



**B Benchemhoun**

Trustee

Dated: 25 June 2025

# TZIVOS HASHEM UK

## INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF TZIVOS HASHEM UK

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I report to the trustees on my examination of the financial statements of Tzivos Hashem UK (the charity) for the year ended 30 September 2024.

### Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law), you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006.

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the Companies Act 2006 and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

### Independent examiner's statement

Since the charity's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of th, which is one of the listed bodies.

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

- 1 accounting records were not kept in respect of the charity as required by section 386 of the Companies Act 2006.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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

  
**Anthony Epstein FCA**  
Paragon Partners Limited  
Churchill House  
137 - 139 Brent Street  
London  
NW4 4DJ  
25 June 2025

# TZIVOS HASHEM UK

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 30 SEPTEMBER 2024

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|  |       | Unrestricted<br>funds<br>2024<br>£ | Unrestricted<br>funds<br>2023<br>£ |
|--|-------|------------------------------------|------------------------------------|
|  | Notes |                                    |                                    |
| <b>Income from:</b>                          |       |                                    |                                    |
| Donations and legacies                       | 3     | 350,237                            | 323,437                            |
| Charitable activities                        | 4     | 76,553                             | 67,824                             |
|  |       | —————                              | —————                              |
| <b>Total income</b>                          |       | 426,790                            | 391,261                            |
| <b>Expenditure on:</b>                       |       |                                    |                                    |
| Charitable activities                        | 5     | 441,751                            | 444,887                            |
| <b>Total expenditure</b>                     |       | 441,751                            | 444,887                            |
| <b>Net expenditure and movement in funds</b> |       | (14,961)                           | (53,626)                           |
| <b>Reconciliation of funds:</b>              |       |                                    |                                    |
| Fund balances at 1 October 2023              |       | 177,223                            | 230,849                            |
|  |       | —————                              | —————                              |
| <b>Fund balances at 30 September 2024</b>    |       | 162,262                            | 177,223                            |
|  |       | —————                              | —————                              |

# TZIVOS HASHEM UK

## BALANCE SHEET

AS AT 30 SEPTEMBER 2024

|   |       | 2024     |                | 2023     |                |
|---|-------|----------|----------------|----------|----------------|
|   | Notes | £        | £              | £        | £              |
| <b>Fixed assets</b>                                   |       |          |                |          |                |
| Tangible assets                                       | 11    |          | 130,692        |          | 159,440        |
| <b>Current assets</b>                                 |       |          |                |          |                |
| Debtors   | 12    | 23,876   |                | 15,370   |                |
| Cash at bank and in hand                              |       | 18,539   |                | 21,548   |                |
|   |       |          |                |          |                |
|   |       |          | 42,415         |          | 36,918         |
| <b>Creditors: amounts falling due within one year</b> | 13    | (10,845) |                | (19,135) |                |
|   |       |          |                |          |                |
| <b>Net current assets</b>                             |       |          | <u>31,570</u>  |          | <u>17,783</u>  |
|   |       |          |                |          |                |
| <b>Total assets less current liabilities</b>          |       |          | <u>162,262</u> |          | <u>177,223</u> |
|   |       |          |                |          |                |
| <b>The funds of the charity</b>                       |       |          |                |          |                |
| Unrestricted funds                                    |       |          | 162,262        |          | 177,223        |
|   |       |          |                |          |                |
|   |       |          | <u>162,262</u> |          | <u>177,223</u> |

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 30 September 2024.

The director acknowledges his responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the trustees on 25 June 2025

E Sufri  
Trustee

B Benchemhoun  
Trustee



Company registration number 09331317 (England and Wales)

# TZIVOS HASHEM UK

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 30 SEPTEMBER 2024

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#### 1 Accounting policies

##### Charity information

Tzivos Hashem UK is a private company limited by guarantee incorporated in England and Wales. The registered office is 2 Western Avenue, London, NW11 9HH.

##### 1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

##### 1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

##### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

##### 1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

# TZIVOS HASHEM UK

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2024

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### 1 Accounting policies

(Continued)

#### 1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

#### 1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

|                                |                      |
|--------------------------------|----------------------|
| Leasehold improvements         | 10 years             |
| Fixtures, fittings & equipment | 25% reducing balance |
| Motor vehicles                 | 25% reducing balance |

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

#### 1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

#### 1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

#### 1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

# TZIVOS HASHEM UK

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2024

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### 1 Accounting policies

(Continued)

#### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

#### **Basic financial liabilities**

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

#### **Derecognition of financial liabilities**

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

#### **1.10 Employee benefits**

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

### 2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

# TZIVOS HASHEM UK

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2024

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### 3 Income from donations and legacies

|                     | Unrestricted<br>Funds<br>2024<br>£ | Unrestricted<br>funds<br>2023<br>£ |
|---------------------|------------------------------------|------------------------------------|
| Donations and gifts | 310,329                            | 286,578                            |
| Grants              | <u>39,908</u>                      | <u>36,859</u>                      |
|                     | <u>350,237</u>                     | <u>323,437</u>                     |

### 4 Income from charitable activities

|                                     | Unrestricted<br>funds<br>2024<br>£ | Unrestricted<br>funds<br>2023<br>£ |
|-------------------------------------|------------------------------------|------------------------------------|
| <b>Income from organised events</b> |                                    |                                    |
| Other income                        | 76,553                             | 67,824                             |

# TZIVOS HASHEM UK

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2024

### 5 Charitable activities

|  | Charitable<br>Activities | Governance<br>costs | Support<br>costs | Total          | Total          |
|--|--------------------------|---------------------|------------------|----------------|----------------|
|  | 2024<br>£                | 2024<br>£           | 2024<br>£        | 2024<br>£      | 2023<br>£      |
| Staff costs                              | 62,302                   | -                   | -                | 62,302         | 59,939         |
| Depreciation and impairment              | -                        | -                   | 28,748           | 28,748         | 30,936         |
| Event costs                              | 92,390                   | -                   | -                | 92,390         | 92,929         |
| Supplies for programmes                  | 140,752                  | -                   | -                | 140,752        | 125,009        |
| Trips and activities                     | 1,211                    | -                   | -                | 1,211          | 1,707          |
| Website, IT software and consumables     | 398                      | -                   | -                | 398            | 1,611          |
| Advertising and marketing                | 3,003                    | -                   | -                | 3,003          | 5,208          |
| Insurance                                | -                        | -                   | 4,583            | 4,583          | 3,622          |
| Light, heat, repairs & maintenance       | -                        | -                   | 18,090           | 18,090         | 12,695         |
| Motor vehicle expenses                   | 8,392                    | -                   | -                | 8,392          | 8,176          |
| Postage, printing and stationery         | 8,927                    | -                   | 2,773            | 11,700         | 11,779         |
| Rent                                     | 25,270                   | -                   | -                | 25,270         | 46,073         |
| Telephone and internet                   | -                        | -                   | 2,162            | 2,162          | 1,570          |
| Travelling expenses                      | 26,411                   | -                   | -                | 26,411         | 15,718         |
| Accountancy                              | -                        | 2,040               | -                | 2,040          | 2,094          |
| Other charitable expenditure             | 6,597                    | 2,233               | 5,277            | 14,107         | 23,025         |
|  | <u>375,653</u>           | <u>4,273</u>        | <u>61,633</u>    | <u>441,559</u> | <u>442,091</u> |
| Grant funding of activities (see note 6) | 192                      | -                   | -                | 192            | 2,796          |
|  | <u>375,845</u>           | <u>4,273</u>        | <u>61,633</u>    | <u>441,751</u> | <u>444,887</u> |

# TZIVOS HASHEM UK

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 30 SEPTEMBER 2024

#### 6 Grants payable

|                       | Charitable<br>Activities<br>2024<br>£ | Charitable<br>Activities<br>2023<br>£ |
|-----------------------|---------------------------------------|---------------------------------------|
| Grants to individuals | 192                                   | 2,796                                 |
|                       | <u>192</u>                            | <u>2,796</u>                          |

#### 7 Net movement in funds

|   | 2024<br>£     | 2023<br>£     |
|---|---------------|---------------|
| The net movement in funds is stated after charging/(crediting): |               |               |
| Depreciation of owned tangible fixed assets                     | 28,748        | 30,936        |
|   | <u>28,748</u> | <u>30,936</u> |

#### 8 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year (2023 - nil).

#### 9 Employees

The average monthly number of employees during the year was:

|            | 2024<br>Number | 2023<br>Number |
|------------|----------------|----------------|
| Employees  | 4              | 4              |
| Volunteers | 25             | 25             |
| Total      | <u>29</u>      | <u>29</u>      |

#### Employment costs

|                    | 2024<br>£     | 2023<br>£     |
|--------------------|---------------|---------------|
| Wages and salaries | 62,302        | 59,939        |
|                    | <u>62,302</u> | <u>59,939</u> |

There were no employees whose annual remuneration was more than £60,000.

# TZIVOS HASHEM UK

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 30 SEPTEMBER 2024

#### 10 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

#### 11 Tangible fixed assets

|                                    | Leasehold<br>improvements | Fixtures,<br>fittings &<br>equipment | Motor<br>vehicles    | Total                 |
|------------------------------------|---------------------------|--------------------------------------|----------------------|-----------------------|
|                                    | £                         | £                                    | £                    | £                     |
| <b>Cost</b>                        |                           |                                      |                      |                       |
| At 1 October 2023                  | 204,789                   | 9,932                                | 39,310               | 254,031               |
| At 30 September 2024               | <u>204,789</u>            | <u>9,932</u>                         | <u>39,310</u>        | <u>254,031</u>        |
| <b>Depreciation and impairment</b> |                           |                                      |                      |                       |
| At 1 October 2023                  | 71,598                    | 5,794                                | 17,199               | 94,591                |
| Depreciation charged in the year   | 22,186                    | 1,034                                | 5,528                | 28,748                |
| At 30 September 2024               | <u>93,784</u>             | <u>6,828</u>                         | <u>22,727</u>        | <u>123,339</u>        |
| <b>Carrying amount</b>             |                           |                                      |                      |                       |
| At 30 September 2024               | <u><u>111,005</u></u>     | <u><u>3,104</u></u>                  | <u><u>16,583</u></u> | <u><u>130,692</u></u> |
| At 30 September 2023               | <u><u>133,191</u></u>     | <u><u>4,138</u></u>                  | <u><u>22,111</u></u> | <u><u>159,440</u></u> |

#### 12 Debtors

|   | 2024          | 2023          |
|---|---------------|---------------|
|   | £             | £             |
| <b>Amounts falling due within one year:</b> |               |               |
| Trade debtors                               | 23,876        | 15,360        |
| Other debtors                               | -             | 10            |
|   | <u>23,876</u> | <u>15,370</u> |

#### 13 Creditors: amounts falling due within one year

|                                    | 2024          | 2023          |
|------------------------------------|---------------|---------------|
|                                    | £             | £             |
| Other taxation and social security | 387           | -             |
| Trade creditors                    | 10,074        | 19,135        |
| Other creditors                    | 384           | -             |
|                                    | <u>10,845</u> | <u>19,135</u> |

#### 14 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

**TZIVOS HASHEM UK**

England & Wales - Charity number 1163714

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# Accounts

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Charity registration number 1163714

Company registration number 09331317 (England and Wales)

**TZIVOS HASHEM UK**  
**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2023**

# **TZIVOS HASHEM UK**

## **LEGAL AND ADMINISTRATIVE INFORMATION**

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|                             |   |
|-----------------------------|---|
| <b>Trustees</b>             | E Sufrin<br>E Itzinger<br>B Benchemhoun<br>D Katzel<br>A Vilensky   |
| <b>Charity number</b>       | 1163714   |
| <b>Company number</b>       | 09331317  |
| <b>Principal address</b>    | 2 Western Avenue<br>London<br>NW11 9HH  |
| <b>Registered office</b>    | 2 Western Avenue<br>London<br>NW11 9HH  |
| <b>Independent examiner</b> | Anthony Epstein FCA<br>Paragon Partners Limited<br>Churchill House<br>137 - 139 Brent Street<br>London<br>NW4 4DJ |

# TZIVOS HASHEM UK

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| Independent examiner's report     | 18          |
| Statement of financial activities | 19          |
| Balance sheet                     | 20          |
| Notes to the financial statements | 21-28       |

# **TZIVOS HASHEM UK**

## **TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT) FOR THE YEAR ENDED 30 SEPTEMBER 2023**

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### **Tzivos Hashem UK – Chabad House Golders Green Trustees report (Including Directors' report) For the year Ended 30 September 2023**

The Trustees present their report and financial statement for the year ended 30 September 2023.

The accounts have been prepared according to the accounting policies set out in note 1 to the accounts and comply with the Charity's governing documents, the Companies Act 2006 and the statement of Recommended Practice, "Accounting and Reporting by Charities", issued March 2005.

#### **Objectives and Activities**

The objectives of the Charity, Chabad Golders Green (Chabad GG), are as follows: to promote the advancement of the Orthodox Jewish Faith through Jewish education; to provide social welfare and conduct services, meetings, and educational facilities following the principles of Orthodox Jewish laws and practices; to pursue other charitable purposes recognised by English law and to collaborate with similar bodies.

The Trustees have considered the guidance issued by the Charity Commission when deciding what activities the Charity should undertake.

#### **Public Benefit**

The Trustees and Officers consider Section 17 of the Charities Act 2011 and the Charity Commission's guidance on public benefit when carrying out the

# **TZIVOS HASHEM UK**

## **TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT) FOR THE YEAR ENDED 30 SEPTEMBER 2023**

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Charity's activities. They believe that the Charity's "open door" approach to reaching out to beneficiaries across the community reflects and fulfils its legal obligation to ensure public benefit in everything it aims to do.

### **Safeguarding**

Chabad GG places great importance on safeguarding young people and other vulnerable individuals. Since 2015, they have worked closely with the Chabad UK Head Office and NSPCC to create and enforce a comprehensive safeguarding policy. This policy ensures that all relevant individuals receive regular training, appropriate for their roles.

The policy is constantly reviewed in consultation with the NSPCC, and procedures have been established to ensure everyone is fully aware of it and understands their responsibilities.

### **With Gratitude and Thanks**

The Charity is extremely thankful to everyone who has devoted their time and effort to advance the Charity's mission. The team members, including volunteers, have consistently shown selflessness by prioritising the Charity's goals and collaborating to achieve its main objectives. Their commitment and dedication have been critical in supporting the Charity's mission.



# **TZIVOS HASHEM UK**

## **TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT) FOR THE YEAR ENDED 30 SEPTEMBER 2023**

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### **Achievements and Performance**

The Charity offers Jewish educational classes, cultural resources, welfare resources, and religious services in and around Golders Green. Our events and programmes, including large Friday night dinners that have grown in popularity and attendance. We are proud to have hosted over 10,000 people this past year from various backgrounds at our diverse programmes and events.

### **Summary of key activities**

The Charity provides a variety of community services, including hospital visitations, mezuzah checking, koshering of kitchens, support for the community during life cycle events, such as baby naming, circumcision ceremonies, Pidyon Ha'ben, Bar/Bat Mitzvah celebrations, birthdays, weddings (including education on Jewish marriage laws), funerals, stone settings, Shiva services, and Yizkor remembrance services.



All activities follow the Charity guidelines and promote kindness, a non-judgmental open-door policy, respect for one another, family unity, charity, and peace.

### **Welfare Assisting**

The Charity thoughtfully and discreetly provides welfare assistance in line with our poverty relief objective. Our assistance includes providing food weekly to

# TZIVOS HASHEM UK

## TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT) FOR THE YEAR ENDED 30 SEPTEMBER 2023

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over 50 families, distributed via several volunteers, organising temporary accommodations when required, and occasionally providing direct grants. The Charity offers a supportive ear. When needed, we connect over 100 individuals with the right professionals.

...Like the young couple whose marriage had reached an all-time low, they were referred to a professional marriage therapist.

An individual was in between jobs and debt was building up. We signposted him to an organisation called Paperweight Trust. They were able to give him professional advice and help him back on his feet.

A family were finding that their family unit was in crisis. They were referred to the Jewish Family Centre who were phenomenal. And the list goes on and on...

### **Community**

When we say, 'the door is open,' we mean it! 10,000 people have walked through our centre's doors during the past 12 months. No two weeks are the same. We have hosted lifecycle celebrations, wellbeing events, social groups, and more, from new-borns to care home residents.



# **TZIVOS HASHEM UK**

## **TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT) FOR THE YEAR ENDED 30 SEPTEMBER 2023**

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### **Giving people a sense of belonging**

So many people at group events say they've made new friends. For example, an elderly gentleman whose career was surprised, that he was staying in the synagogue each week until 3pm – people don't pray that long! Actually, he had stayed to socialise!

One of our volunteers who is in-between jobs and helps to give back; says the volunteering at our centre fills his day with purpose and meaning.

### **Stronger Families**

At Chabad GG we help people like ..., an elderly person living alone, to find friendship at community events. Or ..., who has felt disconnected from his community since moving to the area many years ago. Or ..., whose mother suddenly passed away and needs help and guidance organising a funeral. Or ..., who found himself homeless and turned up at Chabad GG. Or ..., a single mother who comes with her children every week to Chabad GG for Shabbat Dinner.

### **Adult Education**

The Charity's mission is to make Jewish knowledge accessible and personally meaningful to everyone regardless of background or affiliation. The Charity hosts several ongoing JLI courses each year. JLI's insightful curriculum is ground-breaking. It uses scholastic techniques, embraces a "multiple intelligence" model, and uses multimedia in various approaches to captivate, educate, and emotionally stimulate all kinds of minds in a vibrant Jewish learning experience.

# TZIVOS HASHEM UK

## TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT) FOR THE YEAR ENDED 30 SEPTEMBER 2023

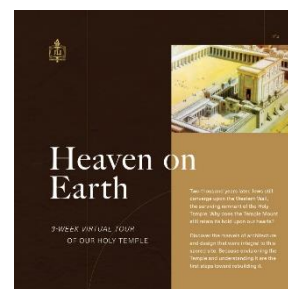
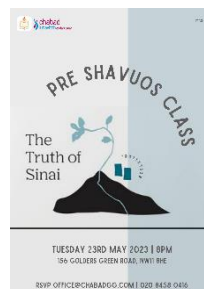
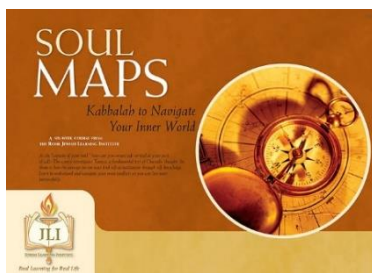
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“In today’s world of confusion and loss of direction in life, which manifests in young people adopting self-destructive habits, JLI is a beacon of light that can guide people to the safe haven of true happiness.” – Dr A.H.

“Here is a programme to provide spiritual enrichment within our rich Jewish heritage. It goes beyond acquiring more information and can be an effective springboard for life transformation.”

- Barbara S.

This year's JLI courses were titled JLI Soul Map (Nov 22), JLI The Truth of Sinai (May 23), and JLI Heaven on Earth—A Virtual Tour of the Holy Temple (June/July 23).



## The Highlights Throughout the Year:

### October 2022

The Charity offered an explanatory and easy-to-follow Yom Kippur service which concluded with a break-the-fast gathering. It was a comfort zone for everyone and a place for personal reflection.

During Sukkot, Chabad GG set up a Sukkah where participants could connect with nature and the Divine. The Charity offered delicious meals and Kiddushim,

# TZIVOS HASHEM UK

## TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT) FOR THE YEAR ENDED 30 SEPTEMBER 2023

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allowing those without a Sukkah to participate in the traditions with a sense of belonging and unity. There were also Lulav shaking and home visits for those who couldn't make it to the centre.

The Charity hosted a family circus event during Sukkot, which was packed with a fun time for all.

Finally, the Charity celebrated Simchat Torah services, followed by a Hakofos dinner and a dance for all.

### November 2022

The Charity initiated the RCS Women's Monthly Circle, a 7-part course on self-help.

JLI *Soul Maps*, a 6-week educational course based on

Tanya for self-development, which started that month.

The annual crowd-funding campaign took place on 6 -7 November with 737 donors.



# TZIVOS HASHEM UK

## TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT) FOR THE YEAR ENDED 30 SEPTEMBER 2023

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### December 2022

During Chanukah, the Charity installed menorahs in town centres, hospitals, and public spaces to spread the light of *freedom of expression*.



The Charity held Olive Press workshops in schools and community centres, organised a winter camp for children, and hosted a Young Professional (YP) event in collaboration with other local groups.

Additionally, the Charity organised a Giant Menorah event - Hakhel - featuring singer Shloime Simcha at Golders Green Station for all the residents of Barnet and beyond, in the presence of Deputy Mayor, Councillor Nagus Narenthira and other dignitaries.

### January 2023

The Charity hosted a Mental Health Awareness Friday Night with a guest speaker, which was well received.

# TZIVOS HASHEM UK

## TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT) FOR THE YEAR ENDED 30 SEPTEMBER 2023

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### February 2023



The Charity hosted a children's event centred around agriculture and healthy eating, including planting activities for Tu B'shvat.

A first aid course covering the use of a defibrillator and CPR was launched for adult community members.



### March 2023

The Charity had an exciting Purim celebration with events for all ages, including children and adults. Food gift packages were sent in the post throughout the UK and delivered locally.



As part of our ongoing visitation to senior citizen homes, we visited a number of homes in the area on and around Purim, reconnecting the residents with their heritage and youth. One of the carers remarked, "It is amazing to see even those residents with dementia, come to life and connect with their childhood traditions."

We teamed up with other YP chapters for a "Singles Purim Bash" event with a live DJ and hot buffet.

# TZIVOS HASHEM UK

## TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT) FOR THE YEAR ENDED 30 SEPTEMBER 2023

---

The Charity installed and decorated a disabled toilet, making the facility more user-friendly for the physically challenged.



Our famous Matzah Bakery tour, in the London area and beyond, was well received by over 2000 children and adults. Engaging participants in the art of baking Matzah and the history of the ancient Egyptian Empire as they interacted with the Jewish people over 3300 years ago.



### **April 23**

The charity hosted a pre-Passover heritage event with a Model Matzah Bakery and fun-day at our centre as a lead up to Passover.

Hand-baked boxes of Matzah were distributed, in person and via the post, bringing the joy of Passover to all.

The Annual Communal Pesach Seder Dinner was graciously hosted and diligently led by Rabbi Yossi and his family.

# TZIVOS HASHEM UK

## TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT) FOR THE YEAR ENDED 30 SEPTEMBER 2023

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Engaging Passover activities were held throughout the week for both adults and children, including special Passover Kiddushim. Meals were arranged for those in need.

Special guest Mrs. Chana Weisberg, editor of TheJewishWoman.org and international lecturer, joined Chabad GG for a Friday Night Dinner during this month.

### May 2023

The North-West London residents celebrated the Coronation of HRH King Charles III, in Golders Hill Park. The Charity had a stand that catered for the community by offering culturally appropriate food and beverages, thus celebrating the King's Coronation in the heart of the Golders Green Jewish community.



The Charity organised a Shavuot heritage event featuring baking, crafts, and activities to engage children in learning and preparing for the upcoming Shavuot Holiday.



# TZIVOS HASHEM UK

## TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT) FOR THE YEAR ENDED 30 SEPTEMBER 2023

---

The Shavuot holiday featured an uplifting get together followed by a dairy Kiddush. Our YPs enjoyed a BBQ and the opportunity to connect.

### June 2023

Our YP chapter hosted a delightful paint night, developing new skills, talents and relationships.

Rabbi Yossi Goldman, a renowned international lecturer spoke at a Friday Night Dinner on the topic of anti-Semitism.



JLI

Adult Education Course: Heaven and Earth – *A Virtual Tour of the Holy Temple*. This course was delivered over six weeks.

# TZIVOS HASHEM UK

## TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT) FOR THE YEAR ENDED 30 SEPTEMBER 2023

### July 23 and August 23

The Charity ran a Summer Day Camp for underprivileged children, providing activities, field trips, nutritious meals in a secure environment enabling them to nurture lasting friendships.



Approaching the Jewish New Year, Rosh Hashanah, the Shofar plays a significant role in the month leading up to the High Holidays. The Shofar-making workshops are very popular. Rabbi Yossi travelled all over London and beyond, visiting schools and camps delivering the Shofar Heritage workshops.

### September 2023

Chabad GG conducted both adult and children's services to involve everyone in the New Year celebrations, including a lavish New Year's Dinner.



# TZIVOS HASHEM UK

## TRUSTEES' REPORT (INCLUDING DIRECTOR'S REPORT) FOR THE YEAR ENDED 30 SEPTEMBER 2023

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### Financial review

The statement of Financial Activities shows a net expenditure over income of £53,626 (2022 - £74,382 income over expenditure) for the year, which has been deducted from the fund balances. The trustees expect an increase in donations and activities in the coming year.

### *Reserves policy*

At present, the Trustees do not consider it necessary to have a specific reserve policy. They are however taking concerted steps to develop a series of initiatives so as to further improve the Charity's financial position.

All Donations received so far are Unrestricted Funds

### Structure, governance and management

The charity is a company limited by guarantee governed by its Memorandum and Articles incorporated on 27 November 2014 as amended by special resolution registered at companies House on 23 September 2015.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

E Sufrin

E Itzinger

B Benchemhoun

D Katzel

A Vilensky

### *Recruitment and appointment of trustees*

Appointment of the trustees is governed by the Memorandum and Articles of the company.

None of the trustees has any beneficial interest in the company. All the trustees are members of the company and guarantee to contribute a sum (not exceeding £10) in the event of a winding up.

The trustees' report was approved by the Board of Trustees.



E Sufrin  
Trustee



B Benchemhoun  
Trustee

27 June 2024

# TZIVOS HASHEM UK

## INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF TZIVOS HASHEM UK

---

I report to the trustees on my examination of the financial statements of Tzivos Hashem UK (the charity) for the year ended 30 September 2023.

### **Responsibilities and basis of report**

As the trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

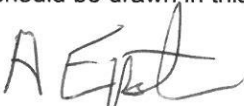
### **Independent examiner's statement**

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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

- 1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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



**Anthony Epstein FCA**

Paragon Partners Limited  
Churchill House  
137 - 139 Brent Street  
London  
NW4 4DJ

Dated: 27 June 2024

# TZIVOS HASHEM UK

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

**FOR THE YEAR ENDED 30 SEPTEMBER 2023**

|   | Notes | Unrestricted<br>funds<br>2023<br>£ | Unrestricted<br>funds<br>2022<br>£ |
|---|-------|------------------------------------|------------------------------------|
| <b>Income from:</b>                                   |       |                                    |                                    |
| Donations and legacies                                | 3     | 323,437                            | 368,858                            |
| Charitable activities                                 | 4     | 67,824                             | 51,241                             |
| <b>Total income</b>                                   |       | 391,261                            | 420,099                            |
| <b>Expenditure on:</b>                                |       |                                    |                                    |
| Charitable activities                                 | 5     | 444,887                            | 345,717                            |
| <b>Total expenditure</b>                              |       | 444,887                            | 345,717                            |
| <b>Net income/(expenditure) and movement in funds</b> |       | (53,626)                           | 74,382                             |
| <b>Reconciliation of funds:</b>                       |       |                                    |                                    |
| Fund balances at 1 October 2022                       |       | 230,849                            | 156,467                            |
| <b>Fund balances at 30 September 2023</b>             |       | 177,223                            | 230,849                            |

# TZIVOS HASHEM UK

## BALANCE SHEET

AS AT 30 SEPTEMBER 2023

|   | Notes | 2023            |                | 2022            |                |
|---|-------|-----------------|----------------|-----------------|----------------|
|   |       | £               | £              | £               | £              |
| <b>Fixed assets</b>                                   |       |                 |                |                 |                |
| Tangible assets                                       | 11    |                 | 159,440        |                 | 188,865        |
| <b>Current assets</b>                                 |       |                 |                |                 |                |
| Debtors   | 12    | 15,370          |                | 52,984          |                |
| Cash at bank and in hand                              |       | 21,548          |                | 9,043           |                |
|   |       | <u>36,918</u>   |                | <u>62,027</u>   |                |
| <b>Creditors: amounts falling due within one year</b> | 13    | <u>(19,135)</u> |                | <u>(20,043)</u> |                |
| <b>Net current assets</b>                             |       |                 | <u>17,783</u>  |                 | <u>41,984</u>  |
| <b>Total assets less current liabilities</b>          |       |                 | <u>177,223</u> |                 | <u>230,849</u> |
| <b>Net assets excluding pension liability</b>         |       |                 | <u>177,223</u> |                 | <u>230,849</u> |
|   |       |                 | =====          |                 | =====          |
| <b>The funds of the charity</b>                       |       |                 |                |                 |                |
| Unrestricted funds                                    |       |                 | <u>177,223</u> |                 | <u>230,849</u> |
|   |       |                 | <u>177,223</u> |                 | <u>230,849</u> |
|   |       |                 | =====          |                 | =====          |

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 30 September 2023.

The director acknowledges his responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the trustees on 27 June 2024



E Sufrin  
Trustee



B Benchemhoun  
Trustee

Company registration number 09331317 (England and Wales)

# TZIVOS HASHEM UK

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2023

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### 1 Accounting policies

#### Charity information

Tzivos Hashem UK is a private company limited by guarantee incorporated in England and Wales. The registered office is 2 Western Avenue, London, NW11 9HH.

#### 1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

#### 1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

#### 1.4 Income

Income is recognized when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognized on receipt. Other donations are recognized once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognized at the time of the donation.

Legacies are recognized on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2023

---

### 1 Accounting policies

(Continued)

#### 1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

#### 1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

|                                |                      |
|--------------------------------|----------------------|
| Leasehold improvements         | 10 years             |
| Fixtures, fittings & equipment | 25% reducing balance |
| Motor vehicles                 | 25% reducing balance |

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

#### 1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

#### 1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

#### Financial instruments

#### 1.9

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognized in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognized amounts and there is an intention to settle on a net basis or to realize the asset and settle the liability simultaneously.

# TZIVOS HASHEM UK

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 30 SEPTEMBER 2023

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#### 1 Accounting policies

(Continued)

##### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortized cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortized.

##### **Basic financial liabilities**

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payment's discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

##### **Derecognition of financial liabilities**

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

#### 1.10 Employee benefits

The cost of any unused holiday entitlement is recognized in the period in which the employee's services are received.

Termination benefits are recognized immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

#### 2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

#### 3 Income from donations and legacies

|                      | Unrestricted<br>funds<br>2023<br>£ | Unrestricted<br>funds<br>2022<br>£ |
|----------------------|------------------------------------|------------------------------------|
| Donations and gifts  | 286,578                            | 300,553                            |
| Other general grants | 36,859                             | 68,305                             |
|                      | <u>323,437</u>                     | <u>368,858</u>                     |

# TZIVOS HASHEM UK

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 30 SEPTEMBER 2023

#### 4 Income from charitable activities

|                                     | Unrestricted<br>funds<br>2023<br>£ | Unrestricted<br>funds<br>2022<br>£ |
|-------------------------------------|------------------------------------|------------------------------------|
| <b>Income from organized events</b> |                                    |                                    |
| Charitable activities               | 67,824                             | 51,241                             |

#### 5 Charitable activities

|  | Charitable<br>Activities<br>2023<br>£ | Governance<br>costs<br>2023<br>£ | Support<br>costs<br>2023<br>£ | Total<br>2023<br>£ | Total<br>2022<br>£ |
|--|---------------------------------------|----------------------------------|-------------------------------|--------------------|--------------------|
| Staff costs                              | 59,939                                | -                                | -                             | 59,939             | 37,460             |
| Depreciation and impairment              | -                                     | -                                | 30,936                        | 30,936             | 33,311             |
| Event costs                              | 92,929                                | -                                | -                             | 92,929             | 47,183             |
| Supplies for programs                    | 125,009                               | -                                | -                             | 125,009            | 88,442             |
| Trips and activities                     | 1,707                                 | -                                | -                             | 1,707              | 101                |
| Website, IT software and consumables     | 1,611                                 | -                                | -                             | 1,611              | 1,081              |
| Advertising and marketing                | 5,208                                 | -                                | -                             | 5,208              | 2,523              |
| Insurance                                | -                                     | -                                | 3,622                         | 3,622              | 1,465              |
| Light, heat, repairs & maintenance       | -                                     | -                                | 12,695                        | 12,695             | 9,729              |
| Motor vehicle expenses                   | 8,176                                 | -                                | -                             | 8,176              | 8,050              |
| Postage, printing and stationery         | 8,140                                 | -                                | 3,639                         | 11,779             | 10,471             |
| Rent                                     | 46,073                                | -                                | -                             | 46,073             | 58,178             |
| Telephone and internet                   | -                                     | -                                | 1,570                         | 1,570              | 1,496              |
| Travelling expenses                      | 15,718                                | -                                | -                             | 15,718             | 4,199              |
| Accountancy                              | -                                     | 2,094                            | -                             | 2,094              | 1,987              |
| Other charitable expenditure             | 14,593                                | 4,021                            | 4,411                         | 23,025             | 37,587             |
|  | <u>379,103</u>                        | <u>6,115</u>                     | <u>56,873</u>                 | <u>442,091</u>     | <u>343,263</u>     |
| Grant funding of activities (see note 6) | 2,796                                 | -                                | -                             | 2,796              | 2,454              |
|  | <u>381,899</u>                        | <u>6,115</u>                     | <u>56,873</u>                 | <u>444,887</u>     | <u>345,717</u>     |

# TZIVOS HASHEM UK

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2023

### 6 Grants payable

|                       | <b>Charitable<br/>Activities<br/>2023<br/>£</b> | <b>Charitable<br/>Activities<br/>2022<br/>£</b> |
|-----------------------|---|---|
| Grants to individuals | 2,796   | 2,454   |
|                       | <u>2,796</u>                                    | <u>2,454</u>                                    |

### 7 Net movement in funds

The net movement in funds is stated after charging/(crediting):

|   | <b>2023<br/>£</b> | <b>2022<br/>£</b> |
|---|-------------------|-------------------|
| Depreciation of owned tangible fixed assets | 30,936            | 33,311            |
|   | <u>30,936</u>     | <u>33,311</u>     |

### 8 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year (2022 - nil).

### 9 Employees

The average monthly number of employees during the year was:

|            | <b>2023<br/>Number</b> | <b>2022<br/>Number</b> |
|------------|------------------------|------------------------|
| Employees  | 4                      | 4                      |
| Volunteers | 25                     | 25                     |
| Total      | <u>29</u>              | <u>29</u>              |

### Employment costs

|                    | <b>2023<br/>£</b> | <b>2022<br/>£</b> |
|--------------------|-------------------|-------------------|
| Wages and salaries | 59,939            | 37,460            |
|                    | <u>59,939</u>     | <u>37,460</u>     |

There were no employees whose annual remuneration was more than £60,000.

### 10 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

# TZIVOS HASHEM UK

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 30 SEPTEMBER 2023

#### 11 Tangible fixed assets

|                                    | Leasehold<br>improvements | Fixtures,<br>fittings &<br>equipment | Motor<br>vehicles | Total   |
|------------------------------------|---------------------------|--------------------------------------|-------------------|---------|
|                                    | £                         | £                                    | £                 | £       |
| <b>Cost</b>                        |                           |                                      |                   |         |
| At 1 October 2022                  | 204,789                   | 8,422                                | 39,310            | 252,521 |
| Additions                          | -                         | 1,510                                | -                 | 1,510   |
| At 30 September 2023               | 204,789                   | 9,932                                | 39,310            | 254,031 |
| <b>Depreciation and impairment</b> |                           |                                      |                   |         |
| At 1 October 2022                  | 49,412                    | 4,415                                | 9,828             | 63,655  |
| Depreciation charged in the year   | 22,186                    | 1,379                                | 7,371             | 30,936  |
| At 30 September 2023               | 71,598                    | 5,794                                | 17,199            | 94,591  |
| <b>Carrying amount</b>             |                           |                                      |                   |         |
| At 30 September 2023               | 133,191                   | 4,138                                | 22,111            | 159,440 |
| At 30 September 2022               | 155,377                   | 4,006                                | 29,482            | 188,865 |

#### 12 Debtors

|   | 2023<br>£ | 2022<br>£ |
|---|-----------|-----------|
| <b>Amounts falling due within one year:</b> |           |           |
| Trade debtors                               | 15,360    | 52,984    |
| Other debtors                               | 10        | -         |
|   | 15,370    | 52,984    |

#### 13 Creditors: amounts falling due within one year

|                                    | 2023<br>£ | 2022<br>£ |
|------------------------------------|-----------|-----------|
| Other taxation and social security | -         | 888       |
| Trade creditors                    | 19,135    | 12,749    |
| Other creditors                    | -         | 6,406     |
|                                    | 19,135    | 20,043    |

#### 14 Related party transactions

There were no disclosable related party transactions during the year (2022 - none).

**TZIVOS HASHEM UK**

England & Wales - Charity number 1163714

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# Accounts

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Charity registration number 1163714

Company registration number 09331317 (England and Wales)

**TZIVOS HASHEM UK**  
**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2022**

# TZIVOS HASHEM UK

## LEGAL AND ADMINISTRATIVE INFORMATION

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|                             |   |                                 |
|-----------------------------|---|---------------------------------|
| <b>Trustees</b>             | E Sufrin<br>E Itzinger<br>B Benchemhoun<br>D Katzel<br>A Vilensky   | (Appointed 13 December<br>2021) |
| <b>Charity number</b>       | 1163714   |                                 |
| <b>Company number</b>       | 09331317  |                                 |
| <b>Principal address</b>    | 2 Western Avenue<br>London<br>NW11 9HH  |                                 |
| <b>Registered office</b>    | 2 Western Avenue<br>London<br>NW11 9HH  |                                 |
| <b>Independent examiner</b> | Anthony Epstein FCA<br>Paragon Partners Limited<br>Churchill House<br>137 - 139 Brent Street<br>London<br>NW4 4DJ |                                 |

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# TZIVOS HASHEM UK

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# **TZIVOS HASHEM UK**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) FOR THE YEAR ENDED 30 SEPTEMBER 2022**

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The trustees present their annual report and financial statements for the year ended 30 September 2022.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's governing document, the Companies Act 2006 and the Statement of Recommended Practice, "Accounting and Reporting by Charities", issued in March 2005.

### **Objectives and activities**

Advancement of the Orthodox Jewish Faith through Jewish education. To provide social welfare and conduct services, meetings, educational facilities, to be carried out in accordance with the principles of orthodox Jewish laws and practices and such other purposes as are recognised by English law as charitable and to act in association with other similar bodies.

### **Summary of key activities**

This year's activities have been impacted by the Covid 19 restrictions that prevailed during the Pandemic.

Braving the uncertainty within the legality of the legislation, the Charity had to be versatile.

Covid 19 had an impact on society at its very core. People felt lonely, vulnerable, and socially isolated. As a Charity, it was incumbent upon us to ensure that all our members and those who reached out to us were looked after, felt safe and connected. With precautionary measures in place, the Charity offered a sustainable support through online programmes and delivered food parcels at doorsteps. In person gathering were only conducted at the centre within the Government guidelines. People were really grateful to return to in-person events. However, many were finding the transition quite a challenge

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

### **Public Benefit**

The Trustee and its officers have regard to Section 17 of the Charities Act 2011 and the Charity Commission's guidance on public benefit in delivering the charity's various activities and consider that the 'open door' approach when reaching out to beneficiaries across the community reflect and fulfils the Charity's legal obligation to ensure that there is a public benefit in everything that the Charity strives to do.

### **Safeguarding**

The Charity takes the safeguarding of young people and other vulnerable persons extremely seriously and has since 2015 worked very closely with Chabad UK Head Office and NSPCC to develop and implement a comprehensive safeguarding policy ensuring that all relevant person receive regular training appropriate to their roles. The Policy is kept under constant review, in consultation with NSPCC. Procedures have been established to ensure that all are fully aware of the policy and understand their responsibilities.

### **Our thanks**

We are grateful to all those who have given so much time and commitment to the advancement of the Charity and its objectives, specifically through the challenging times of the Pandemic and assisting towards reintegrating to its return to normality. Our team members have often selflessly put aside their personal needs and worked together to realise some of the Charity's key aspirations and targets.

# TZIVOS HASHEM UK

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2022

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### Achievements and performance

Chabad of Golders Green provided Jewish Educational classes, cultural resources, welfare assistance and religious services in and around Golders Green and beyond. Our events and programmes have continued to grow in popularity and attendance. Including hosting large Friday Night dinners. This year, we have proudly hosted over 10,000 people at our various programmes and events from a wide variety of backgrounds and social economics situations.

All our activities are in accordance with our Charity guidelines, promoting kindness, non-judgemental open-door policy, respect to one another, family unity, charity, and peace.

Friday night meals and all our in-person programmes have been reintroduced from Oct 2021 after Covid regulations loosened and we are now in full operation. Many of our events have the option of participating via zoom for those still reluctant to venture out.



### Adult Education

Our mission is to make Jewish knowledge accessible and personally meaningful to everyone regardless of background or affiliation. We host ongoing classes. Including JLI courses throughout the year. JLI's insightful curriculum is ground-breaking. Using scholastic techniques, embracing a "multiple intelligence" model and utilises multimedia in an array of approaches to captivate, educate and to emotionally stimulate all kind of minds in a vibrant Jewish learning experience. This year JLI Courses were entitled 'Outsmarting Antisemitism' (Nov 21), 'Mediation at Sinai' (Feb 22) and 'Beyond Right' (June 22).

Through the year, we taught our Rosh Chodesh Womens Course. Over 80% of the participants say that they learnt something new.



### Welfare Assistance

In a thoughtfully and discreet manner, we provide welfare assistance in line with our relief of poverty objective. Our assistance includes providing food on a weekly basis to many families distributed via several volunteers, organising temporary accommodations when required and occasional direct grants. We provide a listening ear and connect people with appropriate professionals.

### Heritage

We held workshops throughout the year, from kindergartens to old age homes, demonstrating crafts and cultural traditions including our Model Matzah Bakery, Scribal Arts, Shofar Horn Making, Olive Press, Candle Making and more.

### Making the Difference

When we say 'The doors is open', we mean it. Over 10,000 people have walked through our centres doors over the past 12 months. No two weeks are the same! We have hosted lifecycle celebrations, wellbeing events and social groups, from newborns to care homes and beyond.



# TZIVOS HASHEM UK

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2022

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### Several Highlights through the Year:

**October 2021:** Musical Havdalah with Chabad Young Professionals (CYP)

**November 2021:**

- Rosh Chodesh Society (RCS) – A Ladies programme titled “To be connected” was inaugurated in November 2021 and has been continuously held every month building unity among our female community.
- Our Annual Fundraiser – We would like to thank all those who participated, donors, team leaders and matchers, for giving us the financial security to continue.
- “Drinks and Dreidels” – an event for Young Professionals to socialise, have a good time and meet like-minded people in a positive and safe environment.



**December 2021:** December is influenced by the celebration of Chanukah.

- Olive Press workshops have been annually organised. These are very popular in schools and community centres as they are captivating and interactive with participants. Fresh olives are used, participants are able to help squeeze and distil to make olive oil.
- We organised a dedicated event for kids in the Chabad House.
- We installed Menorahs in 6 locations. Our flagship Giant Menorah at Golders Green Station is the highlight of Chanukah for so many. We lit the Menorah each evening which was attended by a cross section of the community. On the last night of Chanukah was our special event drawing participants from all over the borough and beyond.
- We hosted a ‘Movie Night’, an evening out for the community to ease the loneliness of the long winter nights.

**January 2022:** In Jan 2022, we celebrate Tu Bishevat, which is the New Year for Trees.

- A children’s event was purposefully planned with activities to learn about plants, fruits and the goodness nature offers.
- An inspirational ladies’ event was hosted on Zoom with Mrs Louise Hager, the Chair of Chai Cancer Care, as the guest speaker.
- We organised ‘Judaism: The Soundtrack’, a social and musical event, exploring the background and meaning to various musical tunes, accompanied by Mr Yehuda Kanar on the cello.



# TZIVOS HASHEM UK

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2022

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### February 2022

- Saving Lives - Swab Event run in collaboration with the Sue Harris Trust. In the unfortunate event of someone having blood cancer, the only chance of saving their lives could be a stem transplant. We held an open day for community members to come by and swab to be added to the stem-cell donor registry.



### March 2022:

- Pre-Purim event for the Children to hype them into the holiday atmosphere.
- Annual Purim banquet was well attended with a fully catered dinner, entertainment, dancing and a separate children's programme.
- Matzah Bakery workshops were presented in schools and community centres.

### April 2022: April is marked by Passover activities.

- The children benefited from a Matzah Bakery in the Chabad House.
- The Communal Seder, a festive meal reminding us of the Exodus was in very good attendance.
- A new secure front door of the Chabad House was installed. We thank the CST for their assistance.



### May 2022:

- Shabbat UK was inspired by the International Shabbat Project and is tailored to cater to the British Jewry. The aim is to encourage British Jews to observe the Sabbath in unity with everyone. The Chabad House hosted an event in line with this national Jewish event.
- The Chabad House is at the core of family life and takes pride in celebrating milestones and special events. The Chabad House hosts many Brissim, Bar and Bat Mitzvahs throughout the year.

### June 2022:

- To celebrate the late Queen's Platinum Jubilee, the Chabad House of Golders Green had a stand at the Golders Hill Park event, as well as hosting other events to celebrate the Jubilee.



- During the Festival of Shavuot, it is customary to have a night long learning. To mark this, we hosted a "Midnight Snack & Study" event.
- Another JLI adult learning course was held.
- A Maccabi GB Run was organised, in the outdoors. This was a first since post covid. It included sports, races, charity stalls and fun activities for all the family.
- The Chabad House hosted a Music Dating Event. Encouraging singles to find friendship and companions.

# TZIVOS HASHEM UK

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2022

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**July 2022**, We hosted two talks by guest speakers Esther Zirkind from Toronto and Devorie Kreinman from California, both book authors. The speakers shared their personal stories of tribulations and triumph. The events were well received, the participants were very moved and uplifted.



**August 2022:** We ran a summer scheme, during the school holidays, a full day camp with activities on and off site, with provisions for children with disabilities to attend.

### September 2022:

- Leading to Rosh Hashana, the Jewish New Year, we held several interactive Shofar Factories, teaching our heritage in an informal, educational hands-on way.
- There was a special bilingual edition of Tanya Printing held with Guest Speaker Mrs Michal Oshman. An author in her own right, she presided over an elegant evening.



### Giving People a Sense of Belonging

So many people at group events say they've made a new friend at Chabad. Like Bob, an elderly gentleman from down the road, whose carer was surprised that he was staying in synagogue until 3pm each Saturday – “people don't pray for that long!” – she said. He comes to the synagogue every week and stay on for company and to socialise!



“...Thank you for all the wonderful work that you do at Magnolia court. Seeing my father-in-law really enjoying himself when you put Tefillin on him...”

“...Thank you for the best camp ever! My boys had a fabulous time. Your staff looked after them in such a warm and caring way.”

“...Your Friday night dinners are so meaningful to me, especially after my husband passed away. It is not fun sitting at home on your own. At Chabad, I really feel that I am with family.”

# TZIVOS HASHEM UK

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2022

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### Financial review

The statement of Financial Activities shows a net income over expenditure of £74,382 (2021 - £10,095) for the year, which has been added to the fund balances. The trustees expect an increase in donations and activities in the coming year.

At present, the Trustees do not consider it necessary to have a specific reserve policy. They are however taking concerted steps to develop a series of initiatives so as to further improve the Charity's financial position.

All Donations received so far are Unrestricted Funds

### Structure, governance and management

The charity is a company limited by guarantee governed by its Memorandum and Articles incorporated on 27 November 2014 as amended by special resolution registered at companies House on 23 September 2015.

The Charity Appointed Mr Dovid Katzel as a Trustee on the 10<sup>th</sup> June 2020.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

E Sufrin

E Itzinger

B Benchemhoun

D Katzel

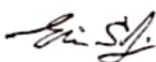
A Vilensky

(Appointed 13 December 2021)

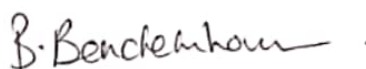
Appointment of the trustees is governed by the Memorandum and Articles of company.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute a sum (not exceeding £10) in the event of a winding up.

The trustees' report was approved by the Board of Trustees.



**E Sufrin**  
Trustee  
Dated: 29 June 2023



**B Benchemhoun**  
Trustee  
Dated: 29 June 2023

# TZIVOS HASHEM UK

## INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF TZIVOS HASHEM UK

---

I report to the trustees on my examination of the financial statements of Tzivos Hashem UK (the charity) for the year ended 30 September 2022.

### Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

### Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of , which is one of the listed bodies.

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

- 1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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



**Anthony Epstein FCA**

Paragon Partners Limited  
Churchill House  
137 - 139 Brent Street  
London  
NW4 4DJ

Dated: 29 June 2023

# TZIVOS HASHEM UK

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

**FOR THE YEAR ENDED 30 SEPTEMBER 2022**

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|   | Notes | Unrestricted funds<br>2022<br>£ | Unrestricted funds<br>2021<br>£ |
|---|-------|---------------------------------|---------------------------------|
| <b><u>Income from:</u></b>                                |       |                                 |                                 |
| Donations and legacies                                    | 3     | 368,858                         | 220,271                         |
| Income from Charitable Activities                         | 4     | 51,241                          | 41,019                          |
| <b>Total income</b>                                       |       | <u>420,099</u>                  | <u>261,290</u>                  |
| <b><u>Expenditure on:</u></b>                             |       |                                 |                                 |
| Charitable activities                                     | 5     | <u>345,717</u>                  | <u>251,195</u>                  |
| <b>Net income for the year/<br/>Net movement in funds</b> |       | 74,382                          | 10,095                          |
| Fund balances at 1 October 2021                           |       | <u>156,467</u>                  | <u>146,372</u>                  |
| <b>Fund balances at 30 September 2022</b>                 |       | <u><u>230,849</u></u>           | <u><u>156,467</u></u>           |

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

# TZIVOS HASHEM UK

## BALANCE SHEET

AS AT 30 SEPTEMBER 2022

|   | Notes | 2022            |                | 2021            |                |
|---|-------|-----------------|----------------|-----------------|----------------|
|   |       | £               | £              | £               | £              |
| <b>Fixed assets</b>                                   |       |                 |                |                 |                |
| Tangible assets                                       | 10    |                 | 188,865        |                 | 158,668        |
| <b>Current assets</b>                                 |       |                 |                |                 |                |
| Debtors   | 11    | 52,984          |                | 4,689           |                |
| Cash at bank and in hand                              |       | 9,043           |                | 16,060          |                |
|   |       | <u>62,027</u>   |                | <u>20,749</u>   |                |
| <b>Creditors: amounts falling due within one year</b> | 12    | <u>(20,043)</u> |                | <u>(22,950)</u> |                |
| Net current assets/(liabilities)                      |       |                 | 41,984         |                 | (2,201)        |
| <b>Total assets less current liabilities</b>          |       |                 | <u>230,849</u> |                 | <u>156,467</u> |
| <b>Income funds</b>                                   |       |                 |                |                 |                |
| Unrestricted funds                                    |       |                 | 230,849        |                 | 156,467        |
|   |       |                 | <u>230,849</u> |                 | <u>156,467</u> |

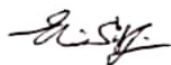
The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 30 September 2022.

The director acknowledges his responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

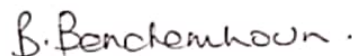
The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 29 June 2023



E Sufrin  
Trustee



B Benchemhoun  
Trustee

Company registration number 09331317

# TZIVOS HASHEM UK

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2022

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### 1 Accounting policies

#### Charity information

Tzivos Hashem UK is a private company limited by guarantee incorporated in England and Wales. The registered office is 2 Western Avenue, London, NW11 9HH.

#### 1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

#### 1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

#### 1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

# TZIVOS HASHEM UK

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 30 SEPTEMBER 2022

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#### 1 Accounting policies

(Continued)

##### 1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

##### 1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

|                                |                      |
|--------------------------------|----------------------|
| Leasehold improvements         | 10 years             |
| Fixtures, fittings & equipment | 25% reducing balance |
| Motor vehicles                 | 25% reducing balance |

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

##### 1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

##### 1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

##### 1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

# TZIVOS HASHEM UK

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2022

### 1 Accounting policies

(Continued)

#### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

#### **Basic financial liabilities**

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

#### **Derecognition of financial liabilities**

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

#### 1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

### 2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

### 3 Donations and legacies

|                      | Unrestricted<br>funds | Unrestricted<br>funds |
|----------------------|-----------------------|-----------------------|
|                      | 2022                  | 2021                  |
|                      | £                     | £                     |
| Donations and gifts  | 300,553               | 123,495               |
| Other general grants | 68,305                | 96,776                |
|                      | <u>368,858</u>        | <u>220,271</u>        |

# TZIVOS HASHEM UK

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2022

### 4 Income from Charitable Activities

|                                   | 2022<br>£ | 2021<br>£ |
|-----------------------------------|-----------|-----------|
| Income from charitable activities | 51,241    | 41,019    |

### 5 Charitable activities

|  | Charitable<br>Activities | Governance<br>costs | Support<br>costs | Total          | Total          |
|--|--------------------------|---------------------|------------------|----------------|----------------|
|  | 2022<br>£                | 2022<br>£           | 2022<br>£        | 2022<br>£      | 2021<br>£      |
| Staff costs                              | 37,460                   | -                   | -                | 37,460         | 84,787         |
| Depreciation and impairment              | -                        | -                   | 33,311           | 33,311         | 20,556         |
| Event costs                              | 47,183                   | -                   | -                | 47,183         | 31,284         |
| Supplies for programmes                  | 88,442                   | -                   | -                | 88,442         | 71,155         |
| Trips and activities                     | 101                      | -                   | -                | 101            | 567            |
| Website, IT software and consumables     | 1,081                    | -                   | -                | 1,081          | 2,090          |
| Advertising and marketing                | 2,523                    | -                   | -                | 2,523          | 1,791          |
| Insurance                                | -                        | -                   | 1,465            | 1,465          | 2,292          |
| Light, heat, repairs & maintenance       | -                        | -                   | 9,729            | 9,729          | 2,185          |
| Motor vehicle expenses                   | 8,050                    | -                   | -                | 8,050          | 3,872          |
| Postage, printing and stationery         | 7,521                    | -                   | 2,950            | 10,471         | 4,045          |
| Rent                                     | 58,178                   | -                   | -                | 58,178         | 15,553         |
| Telephone and internet                   | -                        | -                   | 1,496            | 1,496          | 1,841          |
| Travelling expenses                      | 4,199                    | -                   | -                | 4,199          | 2,013          |
| Accountancy                              | -                        | 1,987               | -                | 1,987          | 1,934          |
| Other charitable expenditure             | 35,960                   | -                   | 1,627            | 37,587         | 3,007          |
|  | <u>290,698</u>           | <u>1,987</u>        | <u>50,578</u>    | <u>343,263</u> | <u>248,972</u> |
| Grant funding of activities (see note 6) | 2,454                    | -                   | -                | 2,454          | 2,223          |
|  | <u>293,152</u>           | <u>1,987</u>        | <u>50,578</u>    | <u>345,717</u> | <u>251,195</u> |

# TZIVOS HASHEM UK

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2022

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### 6 Grants payable

|                       | <b>Charitable<br/>Activities<br/>2022<br/>£</b> | Charitable<br>Activities<br>2021<br>£ |
|-----------------------|---|---------------------------------------|
| Grants to individuals | 2,454   | 2,223                                 |
|                       | <u>2,454</u>                                    | <u>2,223</u>                          |

### 7 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year (2021 - nil).

### 8 Employees

The average monthly number of employees during the year was:

|            | <b>2022<br/>Number</b> | <b>2021<br/>Number</b> |
|------------|------------------------|------------------------|
| Employees  | 4                      | 4                      |
| Volunteers | 25                     | 25                     |
| Total      | <u>29</u>              | <u>29</u>              |

#### Employment costs

|                    | <b>2022<br/>£</b> | <b>2021<br/>£</b> |
|--------------------|-------------------|-------------------|
| Wages and salaries | <u>37,460</u>     | <u>84,787</u>     |

There were no employees whose annual remuneration was more than £60,000.

### 9 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

# TZIVOS HASHEM UK

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 30 SEPTEMBER 2022

### 10 Tangible fixed assets

|                                    | Leasehold<br>improvements | Fixtures, fittings &<br>equipment | Motor vehicles | Total          |
|------------------------------------|---------------------------|-----------------------------------|----------------|----------------|
|                                    | £                         | £                                 | £              | £              |
| <b>Cost</b>                        |                           |                                   |                |                |
| At 1 October 2021                  | 182,265                   | 6,747                             | -              | 189,012        |
| Additions                          | 22,524                    | 1,674                             | 39,310         | 63,508         |
|                                    | <u>204,789</u>            | <u>8,421</u>                      | <u>39,310</u>  | <u>252,520</u> |
| <b>Depreciation and impairment</b> |                           |                                   |                |                |
| At 1 October 2021                  | 27,265                    | 3,079                             | -              | 30,344         |
| Depreciation charged in the year   | 22,147                    | 1,336                             | 9,828          | 33,311         |
|                                    | <u>49,412</u>             | <u>4,415</u>                      | <u>9,828</u>   | <u>63,655</u>  |
| <b>Carrying amount</b>             |                           |                                   |                |                |
| At 30 September 2022               | <u>155,377</u>            | <u>4,006</u>                      | <u>29,482</u>  | <u>188,865</u> |
| At 30 September 2021               | <u>155,000</u>            | <u>3,668</u>                      | <u>-</u>       | <u>158,668</u> |

### 11 Debtors

|   | 2022          | 2021         |
|---|---------------|--------------|
|   | £             | £            |
| <b>Amounts falling due within one year:</b> |               |              |
| Trade debtors                               | 52,984        | 4,650        |
| Other debtors                               | -             | 39           |
|   | <u>52,984</u> | <u>4,689</u> |

### 12 Creditors: amounts falling due within one year

|                                    | 2022          | 2021          |
|------------------------------------|---------------|---------------|
|                                    | £             | £             |
| Other taxation and social security | 888           | 10,569        |
| Trade creditors                    | 12,749        | 10,419        |
| Other creditors                    | 6,406         | 1,962         |
|                                    | <u>20,043</u> | <u>22,950</u> |

### 13 Related party transactions

There were no disclosable related party transactions during the year (2021 - none).

**TZIVOS HASHEM UK**

England & Wales - Charity number 1163714

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# Accounts

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Charity registration number 1163714

Company registration number 09331317 (England and Wales)

**TZIVOS HASHEM UK**  
**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2021**

# TZIVOS HASHEM UK

## LEGAL AND ADMINISTRATIVE INFORMATION

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|                             |   |
|-----------------------------|---|
| <b>Trustees</b>             | E Sufrin<br>E Itzinger<br>B Benchemhoun<br><u>D Katzel.</u>   |
| <b>Charity number</b>       | 1163714   |
| <b>Company number</b>       | 09331317  |
| <b>Principal address</b>    | 2 Western Avenue<br>London<br>NW11 9HH  |
| <b>Registered office</b>    | 2 Western Avenue<br>London<br>NW11 9HH  |
| <b>Independent examiner</b> | Anthony Epstein FCA<br>Paragon Partners Limited<br>Churchill House<br>137 - 139 Brent Street<br>London<br>NW4 4DJ |

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# TZIVOS HASHEM UK

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| Statement of financial activities | 7           |
| Balance sheet                     | 8           |
| Notes to the financial statements | 9 - 14      |

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# **TZIVOS HASHEM UK**

## **INDEPENDENT EXAMINER'S REPORT**

### **TO THE TRUSTEES OF TZIVOS HASHEM UK**

---

The Trustees present their report and financial statement for the year ended 30 September 2021.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's governing document, the Companies Act 2006 and the statement of Recommended Practice, "Accounting and Reporting by Charities", issued in March 2005.

#### **Objectives and activities**

Advancement of the Orthodox Jewish Faith through Jewish education. To provide social welfare and conduct services, meetings, educational facilities, to be carried out in accordance with the principles of orthodox Jewish laws and practices and such other purposes as are recognised by English law as charitable and to act in association with other similar bodies.

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Charity should undertake.

#### **Summary of key activities**

This year's activities have been impacted by the Covid 19 restrictions that prevailed during the Pandemic.

Braving the uncertainty within the legality of the legislation, the Charity had to be versatile. Covid 19 had an impact on society at its very core. People felt lonely, vulnerable and socially isolated. As a Charity, it was incumbent upon us to ensure that all our members and those who reached out to us were looked after, felt safe and connected. With precautionary measures in place, the Charity offered a sustainable support through online programmes and delivered food parcels at doorsteps. In person gathering were only conducted at the centre within the Government guidelines.

#### **Public Benefit**

The Trustee and its officers have regard to Section 17 of the Charities Act 2011 and the Charity Commission's guidance on public benefit in delivering the charity's various activities and consider that the 'open door' approach when reaching out to beneficiaries across the community reflect and fulfils the Charity's legal obligation to ensure that there is a public benefit in everything that the Charity strives to do.

#### **Safeguarding**

The Charity takes the safeguarding of young people and other vulnerable persons extremely seriously and has since 2015 worked very closely with Chabad UK Head Office and NSPCC to develop and implement a comprehensive safeguarding policy ensuring that all relevant person receive regular training appropriate to their roles. The Policy is kept under constant review, in consultation with NSPCC. Procedures have been established to ensure that all are fully aware of the policy and understand their responsibilities.

#### **Our Thanks...**

We are grateful to all those who have given so much time and commitment to the advancement of the Charity and its objectives, specifically through the challenging times of the Pandemic. Our team members who have often selflessly put aside their personal needs and worked together to realise some of the Charity's key aspirations and targets.

# TZIVOS HASHEM UK

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF TZIVOS HASHEM UK

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#### Achievements and Performance

Chabad of Golders Green provided Jewish Educational classes, cultural resources, welfare resources and religious services in and around Golders Green. Our events and programmes have continued to grow in popularity and attendance. Including hosting large Friday Night Dinners. We have proudly hosted over 6000 people at our various programmes and events from a wide variety of backgrounds and social economics situations.

All our activities are in accordance with our Charity guidelines and promotes kindness, non-Judgemental open-door policy, respect to one another, family unity, charity, and peace.

Unfortunately, Friday Night Dinners and all our in-person programmes had to be put on hold due to Covid regulations.

Pre Covid, we hosted a range of inspiring guest. During Covid, we hosted guest speakers on Zoom keeping our community engaged. We look forward to having our in-person gatherings as soon as lock down regulations are eased up.

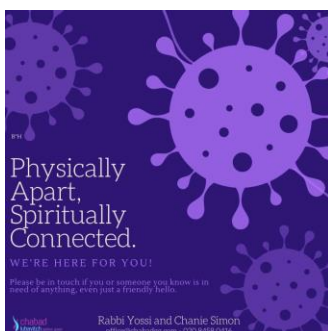
#### Adult Education

Our mission is to make Jewish knowledge accessible and personally meaningful to everyone regardless of background or affiliation, through classes and one to one learning. We host a number of ongoing JLI courses every year. JLI's insightful curriculum is ground-breaking. Using scholastic techniques, embracing a "multiple intelligence" model and utilises multimedia in an array of approaches to captivate, educate and to emotionally stimulate all kind of minds in a vibrant Jewish learning experience. Normally those classes are held in in person at our centre however due to the Lockdown rules, we continued the classes online via Zoom.



#### Welfare Assistance

In a thoughtfully and discreet manner, we provide welfare assistance in line with our relief of poverty objective. Our assistance includes providing food on a weekly basis to many families distributed via several volunteers, organising temporary accommodation when required and occasional direct grants. We provide a listening ear and when required, connect people with appropriate professionals.



# TZIVOS HASHEM UK

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF TZIVOS HASHEM UK

---

#### A Number of Highlights through the Year:

**October 2020** Family fun day with Zippos Circus during the Holiday of Sukkot as per Government covid Guidelines. A mobile Sukka, allowing people to access our Sukka in a covid safe fashion. An online cooking event, a Simchas Beis Hashoeva concert, JLI speakers and the start of our Six-week JLI course – Secrets of the Bible.



**November 2020** The first of our well received Women of Courage series, with four women who overcame their own challenges sharing their experiences offering hope.

**December 2020** Chanukah, we hosted a Chanukah Drive-In event at Alliance Park. Mr Ivor Pearl, a holocaust survivor, was our Guest of Honour.

We installed Menorahs in 6 locations. Our flagship Giant Menorah at Golders Green Station is the highlight of Chanukah for so many. Though we lit the Menorah there, each evening, the public were not permitted to attend. We managed to live stream the lighting on our social media and one evening BBC streamed it. On the last night of Chanukah was a special event drawing participation from all over the borough and beyond.



**February 2021** Purim: Megilla Readings at the centre followed by covid safe refreshments on the go for the breaking of the Fast after the Megilla. Sadly, we missed out on the Annual Festive Purim Banquet due to the Lockdown regulations. Multiple Megilla readings on people's doorsteps and Mishloach Manos food packages were delivered via Deliveroo and volunteers.



**March 2021** Passover, we distributed 750 boxes of Shmura Matzo to families before the Holiday. Due to Covid restrictions, our travelling matzah bakery was conducted via zoom; after ensuring all the participants had the necessary supplies. The usual sumptuous Communal Seder did not take place in person. However, it was

# TZIVOS HASHEM UK

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF TZIVOS HASHEM UK

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substituted by “Seder in a Box” kits, allowing each community member to conduct their own Seder in the comfort and safety of their home. This was reinforced with online “Know-How-To Seder courses” pre-Pesach.



**April 2021** Sunday morning Tefillin club begins.

**In May 21** for Shavuot, marking the giving of our Torah at Mount Sinai, we had a service at the centre with covid safe goodies to go.

**June-July 2021** As lockdown regulations gradually eased, this enabled us to reintroduce our Synagogue Services. However, many still preferred the online classes and events.

**August 2021** Working together with Barnet Council, we were able to run our successful Summer Day Camp, following all the Covid regulations.



**In September 21** We held our family friendly explanatory services for Rosh Hashana the Jewish New Year and Yom Yippur.

Members and friends were keen to receive our popular dual date calendar heralding the New Jewish Year.

We also share services with our sister organisation, orphanages in Ukraine, helping the disadvantaged and the less fortunate by keeping to the ethos of the movement, living by the words of our Leaders “Love your Fellow as Yourself.”

Back in January 2020, we started renovating the upstairs of the Chabad House, giving it a glowing uplift, installing a commercial kitchen, and redoing the bathrooms. We then moved on to the downstairs hall with a complete refit – including an integrated audio-visual system. The downstairs hall is used for activities, day camp, Friday night dinners and is also available for hire.



**TZIVOS HASHEM UK**  
**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF TZIVOS HASHEM UK**

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**Structure, governance and management**

The charity is a company limited by guarantee governed by its Memorandum and Articles incorporated on 27 November 2014 as amended by special resolution registered at companies House on 23 September 2015.


The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:


E Sufrin  
E Itzinger  
B Benchemhoun  
D Katzel

Appointment of the trustees is governed by the Memorandum and Articles of company.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute a sum (not exceeding £10) in the event of a winding up.

The trustees' report was approved by the Board of Trustees.

  
.....  
**E Sufrin**  
Trustee  
Dated: 19/7/2022

  
.....  
**B Benchemhoun**  
Trustee  
Dated: 20/7/2022

# TZIVOS HASHEM UK

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF TZIVOS HASHEM UK

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I report to the trustees on my examination of the financial statements of Tzivos Hashem UK (the charity) for the year ended 30 September 2021.

#### **Responsibilities and basis of report**

As the trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

#### **Independent examiner's statement**

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the ICAEW, which is one of the listed bodies.

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

- 1 Accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- 2 The financial statements do not accord with those records; or
- 3 The financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 4 The financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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

  
Anthony Epstein FCA

Paragon Partners Limited  
Churchill House  
137 - 139 Brent Street  
London  
NW4 4DJ

Dated: 20/07/2022

# TZIVOS HASHEM UK

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 30 SEPTEMBER 2021

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|   |              | Unrestricted<br>funds<br>2021<br>£ | Unrestricted<br>funds<br>2020<br>£ |
|---|--------------|------------------------------------|------------------------------------|
| <b><u>Income from:</u></b>                                | <b>Notes</b> |                                    |                                    |
| Donations and legacies                                    | 3            | 220,271                            | 365,527                            |
| Income from Charitable Activities                         | 4            | 41,019                             | 40,795                             |
| <b>Total income</b>                                       |              | <u>261,290</u>                     | <u>406,322</u>                     |
| <b><u>Expenditure on:</u></b>                             |              |                                    |                                    |
| Charitable activities                                     | 5            | <u>251,195</u>                     | <u>270,988</u>                     |
| <b>Net income for the year/<br/>Net movement in funds</b> |              | 10,095                             | 135,334                            |
| Fund balances at 1 October 2020                           |              | <u>146,372</u>                     | <u>11,038</u>                      |
| <b>Fund balances at 30 September 2021</b>                 |              | <u>156,467</u>                     | <u>146,372</u>                     |

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

# TZIVOS HASHEM UK

## BALANCE SHEET

AS AT 30 SEPTEMBER 2021

|   | Notes | 2021<br>£ | £       | 2020<br>£ | £       |
|---|-------|-----------|---------|-----------|---------|
| <b>Fixed assets</b>                                   |       |           |         |           |         |
| Tangible assets                                       | 9     |           | 158,668 |           | 74,793  |
| <b>Current assets</b>                                 |       |           |         |           |         |
| Debtors   | 10    | 4,689     |         | 6,045     |         |
| Cash at bank and in hand                              |       | 16,060    |         | 76,697    |         |
|   |       |           | 20,749  |           | 82,742  |
| <b>Creditors: amounts falling due within one year</b> | 11    | (22,950)  |         | (11,163)  |         |
| Net current (liabilities)/assets                      |       |           | (2,201) |           | 71,579  |
| <b>Total assets less current liabilities</b>          |       |           | 156,467 |           | 146,372 |
| <b>Income funds</b>                                   |       |           |         |           |         |
| Unrestricted funds                                    |       |           | 156,467 |           | 146,372 |
|   |       |           | 156,467 |           | 146,372 |


The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 30 September 2021.

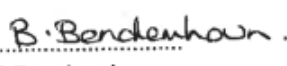
The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on .... 20/07/2022

  
.....  
E Sufirin  
Trustee

  
.....  
B Benchemhoun  
Trustee

Company registration number 09331317

# TZIVOS HASHEM UK

## NOTES TO THE FINANCIAL STATEMENTS

**FOR THE YEAR ENDED 30 SEPTEMBER 2021**

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### 1 Accounting policies

#### Charity information

Tzivos Hashem UK is a private company limited by guarantee incorporated in England and Wales. The registered office is 2 Western Avenue, London, NW11 9HH.

#### 1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

#### 1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

#### 1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

# TZIVOS HASHEM UK

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2021

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### 1 Accounting policies

#### 1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

#### 1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

|                                |                      |
|--------------------------------|----------------------|
| Leasehold improvements         | 10 years             |
| Fixtures, fittings & equipment | 25% reducing balance |

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

#### 1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

#### 1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

#### 1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

# TZIVOS HASHEM UK

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2021

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### 1 Accounting policies

#### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

#### **Basic financial liabilities**

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

#### **Derecognition of financial liabilities**

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

#### 1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

### 2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

### 3 Donations and legacies

|                      | <b>Unrestricted<br/>funds</b> | Unrestricted<br>funds |
|----------------------|-------------------------------|-----------------------|
|                      | <b>2021</b>                   | 2020                  |
|                      | <b>£</b>                      | <b>£</b>              |
| Donations and gifts  | 123,495                       | 330,022               |
| Other general grants | 96,776                        | 35,505                |
|                      | <u>220,271</u>                | <u>365,527</u>        |

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# TZIVOS HASHEM UK

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2021

### 4 Income from Charitable Activities

|                                   | 2021<br>£ | 2020<br>£ |
|-----------------------------------|-----------|-----------|
| Income from charitable activities | 41,019    | 40,795    |

### 5 Charitable activities

|  | Charitable<br>Activities | Governance<br>costs | Support<br>costs | Total          | Total          |
|--|--------------------------|---------------------|------------------|----------------|----------------|
|  | 2021<br>£                | 2021<br>£           | 2021<br>£        | 2021<br>£      | 2020<br>£      |
| Staff costs                              | 84,787                   | -                   | -                | 84,787         | 59,619         |
| Depreciation and impairment              | -                        | -                   | 20,556           | 20,556         | 9,066          |
| Event costs                              | 31,284                   | -                   | -                | 31,284         | -              |
| Supplies for programmes                  | 71,155                   | -                   | -                | 71,155         | 110,626        |
| Trips and activities                     | 567                      | -                   | -                | 567            | -              |
| Website, IT software and consumables     | 2,090                    | -                   | -                | 2,090          | 5,894          |
| Advertising and marketing                | 1,791                    | -                   | -                | 1,791          | 1,977          |
| Insurance                                | -                        | -                   | 2,292            | 2,292          | 2,512          |
| Light, heat, repairs & maintenance       | -                        | -                   | 2,185            | 2,185          | 1,691          |
| Motor vehicle expenses                   | 3,872                    | -                   | -                | 3,872          | 3,019          |
| Postage, printing and stationery         | 2,614                    | -                   | 1,431            | 4,045          | 11,316         |
| Rent                                     | 15,553                   | -                   | -                | 15,553         | 31,658         |
| Telephone and internet                   | -                        | -                   | 1,841            | 1,841          | 1,655          |
| Travelling expenses                      | 2,013                    | -                   | -                | 2,013          | 2,480          |
| Accountancy                              | -                        | 1,934               | -                | 1,934          | 1,933          |
| Other charitable expenditure             | 1,496                    | -                   | 1,511            | 3,007          | 25,642         |
|  | <u>217,222</u>           | <u>1,934</u>        | <u>29,816</u>    | <u>248,972</u> | <u>269,088</u> |
| Grant funding of activities (see note 6) | 2,223                    | -                   | -                | 2,223          | 1,900          |
|  | <u>219,445</u>           | <u>1,934</u>        | <u>29,816</u>    | <u>251,195</u> | <u>270,988</u> |

# TZIVOS HASHEM UK

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2021

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### 6 Grants payable

|                       | <b>Charitable<br/>Activities<br/>2021<br/>£</b> | Charitable<br>Activities<br>2020<br>£ |
|-----------------------|---|---------------------------------------|
| Grants to individuals | 2,223   | 1,900                                 |
|                       | <u>2,223</u>                                    | <u>1,900</u>                          |

### 7 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year (2020 - nil).

### 8 Employees

The average monthly number of employees during the year was:

|            | <b>2021<br/>Number</b> | <b>2020<br/>Number</b> |
|------------|------------------------|------------------------|
| Employees  | 4                      | 4                      |
| Volunteers | 25                     | 25                     |
| Total      | <u>29</u>              | <u>29</u>              |

#### Employment costs

|                    | <b>2021<br/>£</b> | <b>2020<br/>£</b> |
|--------------------|-------------------|-------------------|
| Wages and salaries | <u>84,787</u>     | <u>59,619</u>     |

There were no employees whose annual remuneration was more than £60,000.

# TZIVOS HASHEM UK

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2021

### 9 Tangible fixed assets

|                                    | Leasehold<br>improvements | Fixtures,<br>fittings &<br>equipment | Total          |
|------------------------------------|---------------------------|--------------------------------------|----------------|
|                                    | £                         | £                                    | £              |
| <b>Cost</b>                        |                           |                                      |                |
| At 1 October 2020                  | 79,340                    | 5,241                                | 84,581         |
| Additions                          | 102,925                   | 1,506                                | 104,431        |
|                                    | <u>182,265</u>            | <u>6,747</u>                         | <u>189,012</u> |
| At 30 September 2021               | 182,265                   | 6,747                                | 189,012        |
| <b>Depreciation and impairment</b> |                           |                                      |                |
| At 1 October 2020                  | 7,934                     | 1,854                                | 9,788          |
| Depreciation charged in the year   | 19,331                    | 1,225                                | 20,556         |
|                                    | <u>27,265</u>             | <u>3,079</u>                         | <u>30,344</u>  |
| At 30 September 2021               | 27,265                    | 3,079                                | 30,344         |
| <b>Carrying amount</b>             |                           |                                      |                |
| At 30 September 2021               | <u>155,000</u>            | <u>3,668</u>                         | <u>158,668</u> |
| At 30 September 2020               | <u>71,406</u>             | <u>3,387</u>                         | <u>74,793</u>  |

### 10 Debtors

|   | 2021         | 2020         |
|---|--------------|--------------|
|   | £            | £            |
| <b>Amounts falling due within one year:</b> |              |              |
| Trade debtors                               | 4,650        | 6,045        |
| Other debtors                               | 39           | -            |
|   | <u>4,689</u> | <u>6,045</u> |

### 11 Creditors: amounts falling due within one year

|                                    | 2021          | 2020          |
|------------------------------------|---------------|---------------|
|                                    | £             | £             |
| Other taxation and social security | 10,569        | 4,914         |
| Trade creditors                    | 10,419        | 2,693         |
| Other creditors                    | 1,962         | 3,556         |
|                                    | <u>22,950</u> | <u>11,163</u> |

### 12 Related party transactions

There were no disclosable related party transactions during the year (2020 - none).

**TZIVOS HASHEM UK**

England & Wales - Charity number 1163714

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# Accounts

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Charity Registration No. 1163714

Company Registration No. 09331317 (England and Wales)

**TZIVOS HASHEM UK**  
**ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 30 SEPTEMBER 2020**

# TZIVOS HASHEM UK

## LEGAL AND ADMINISTRATIVE INFORMATION

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|                             |   |                          |
|-----------------------------|---|--------------------------|
| <b>Trustees</b>             | E Sufrin<br>E Itzinger<br>B Benchemhoun<br>D Katzel   | (Appointed 10 June 2020) |
| <b>Charity number</b>       | 1163714   |                          |
| <b>Company number</b>       | 09331317  |                          |
| <b>Principal address</b>    | 2 Western Avenue<br>London<br>NW11 9HH  |                          |
| <b>Registered office</b>    | 2 Western Avenue<br>London<br>NW11 9HH  |                          |
| <b>Independent examiner</b> | Anthony Epstein FCA<br>Paragon Partners Limited<br>Churchill House<br>137 - 139 Brent Street<br>London<br>NW4 4DJ |                          |

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# TZIVOS HASHEM UK

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

**FOR THE YEAR ENDED 30 SEPTEMBER 2020**

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|                                   | <b>Page</b> |
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| Trustees' report                  | 4 - 8       |
| Independent examiner's report     | 9           |
| Statement of financial activities | 10          |
| Balance sheet                     | 11          |
| Notes to the financial statements | 12 - 18     |

# TZIVOS HASHEM UK

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

### FOR THE YEAR ENDED 30 SEPTEMBER 2020

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The trustees present their report and financial statements for the year ended 30 September 2020.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's governing document, the Companies Act 2006 and the Statement of Recommended Practice, "Accounting and Reporting by Charities", issued in March 2005.

#### **Objectives and activities**

The charity's objectives are advancement of the Orthodox Jewish Faith through Jewish education and to provide and conduct services, meetings and educational facilities and charitable activities to be carried out in accordance with the principles of traditional orthodox Jewish laws and practices and such other purposes as are recognised by English law as charitable and to act in association with other bodies having similar objects.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

#### **Public Benefit**

The Trustee and its officers have regard to Section 17 of the Charities Act 2011 and the Charity Commission's guidance on public benefit in delivering the charity's various activities and consider that the 'open door' approach when reaching out to beneficiaries across the community reflects and fulfils the charity's legal obligation to ensure that there is a public benefit in everything that the charity strives to do.

#### **Safeguarding**

The charity takes the safeguarding of young people and other vulnerable persons extremely seriously and has, since 2015, worked closely with Chabad UK head office and the NSPCC to develop and implement a comprehensive safeguarding policy and ensure that all relevant persons receive frequent periodic training appropriate to their roles. The policy is kept under constant review, in consultation with the NSPCC, and procedures have been established to ensure that all are fully aware of and implement the policy and understand their responsibilities.

#### **Our thanks**

We would like to thank all of our partners, supporters and friends for their continuing encouragement and assistance. We are grateful to all those who have given so much time and commitment to the advancement of the charity and its objectives. We would also like to thank the professional team and the many members of our community who, due to the outgoing nature of our philosophy, so generously volunteer their time. We would like to extend our heartfelt appreciation for their loyalty and ongoing support for the charity. As team members, they have often put aside personal needs and worked together to realise some of the charity's key aspirations and targets. Without the personal efforts that all on the team have made, none of our many achievements would have been possible.

#### **Achievement and performance**

Chabad of Golders Green provides Jewish educational classes, cultural resources, welfare resources and religious services in and around Golders Green. Our events have continued to grow in popularity and attendance. In addition to synagogue services and classes, we also continued to host large Friday night dinners. Each year we host over 6,000 people at our various programmes and events, from a wide variety of backgrounds and social-economic situations. From time to time, we hosted guest speakers. Helping people connect with their Judaism in a sophisticated yet fun way. We have hosted several events which allow both children and adults to engage with their heritage and tradition in a fun and positive manner, whilst teaching them the values of sharing and cooperation.

#### **Adult education**

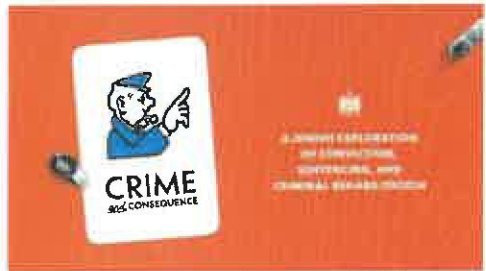
With the mission to make Jewish learning accessible and personally meaningful to every Jew, regardless of background or affiliation. We host ongoing classes including JLI's insightful curriculum utilising cutting-edge pedagogic techniques, embracing the 'multiple intelligence' model and utilising multimedia and an array of approaches to engage, educate, and inspire all kinds of minds in a dynamic Jewish learning experience.

We launched three new courses:

**Worrier to Warrior:** Mined from the teachings of Torah and contemporary psychology, this six-week course takes a fresh approach to the battle against bad feelings, providing realistic spiritual mechanisms for remaining upbeat no matter what life brings. Participants in the course took on life's challenges by examining factors that prevent us from achieving a more positive outlook—guilt, shame, and fear of inauthenticity—in light of the notion that a purposeful life provides the key to well-being.



**Crime and Consequence:** Crime and Consequence tackles the important issues that today's society needs to address. Criminal Justice Reform. What does Judaism say? From the Boston Marathon bomber to the petty thief, there is lot in our current system that can benefit from the Torah's millennia-old, but refreshingly compelling approach. This C&C course explored the Jewish approach to a wide range of related topics; from incarceration to the death penalty, from maintaining criminal records to crime prevention. Some questions covered by the course: • What is the objective of punishment? • Is incarceration the ideal way to punish criminals? • Do all criminals deserve a second chance? • How do we effectively rehabilitate criminals? • Should criminal records be available to prospective employers? • How should we relate to friends or family members who have committed crimes? • When should we trust criminals again and allow them back into our lives? • Can the testimony of cooperating witnesses given as part of a deal with the prosecution for a reduced sentence be considered reliable? • What causes crime? And what are the best ways to reduce it?



**With All My Heart:** The Jewish Art of Prayer and Spiritual Experience This course teaches the history, philosophy, and theology of Jewish worship, as well as exploring in depth structure of our prayer book and synagogue traditions. The course includes profound Jewish techniques of emotional expression through prayer; How Prayer helps connect with something much larger than ourselves, and allows us to feel the comfort and shelter within a reality that's more whole, more real and more beautiful.



**Welfare assisting**

In a discrete manner, we provide welfare assistance, in line with our relief of poverty objective. Our assistance includes providing food on a weekly bases to many families via a number of volunteers, organising temporary accommodation when required and occasional direct grants. We also provide counselling and a listening ear when required.

- Record attendees at our High Holy Day explanatory and inclusive services at the Chabad House. No charge to attend, ensuring that everyone can participate.
- Expanded our offering to children and parents.

We had a year filled with exciting events with our growing community. Following are a number of highlights.

In **October 19**, we held a family fun day with a Circus during the holiday of Succot.

# TZIVOS HASHEM UK

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

### FOR THE YEAR ENDED 30 SEPTEMBER 2020

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In **November 19**, was our annual fundraising drive, raising over £250,000.



In **Dec 19**, over Chanukah we installed Menorahs in 7 locations. Our flagship Giant Menorah at Golders Green Station is the highlight of Chanukah for so many. On the last night of Chanukah was our special event reserved for children and families attracting close to 2000 participants.



In **January 20**, we started renovating the upstairs at Chabad, giving a glowing uplift to the upstairs Shul, installing a commercial kitchen and redoing the bathrooms. By the end of next year, we would aim to finish the downstairs.

In **February 20**, we ran our annual Grand Raffle.

We hosted Friday Night dinners, often with a special guest speakers with the likes of Mrs Louise Hager and Dr & Mrs Harris Sidelsky.

In **March 20**, we hosted a fantastic Purim event with activities for all ages and we welcomed a new Torah scroll with a Hachnasos Sefer Torah procession just before the country was hit by the Covid lockdown, hence forcing us to sadly close our doors to the community.



# TZIVOS HASHEM UK

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

### FOR THE YEAR ENDED 30 SEPTEMBER 2020

We therefore switched to online platforms to continue to service the community with food deliveries, packages, outreach, support and love.

In **April 20**, we substituted the Communal Seder at the Chabad House for individual Passover Seder Boxes that we sent out to those requesting it.

We sent out "Shavuos in a Box" for Shavuos as we could not host Yom Tov meals.

In **June 20**, we held our second annual fundraiser.



In **July and August 20**, we had Children's Summer Day Camps with Covid Restrictions Rules.

In **September 20**, we sent out Rosh Hashana and Yom Kippur Boxes and we held services as per the Government Guidelines to commemorate Jewish New Year and the High Holidays.

We also distributed the dual date calendar heralding the New Jewish Year.

Despite the challenging year, we have served the community in line with our ethos and progressed with our work in order to be ready for this forthcoming year when eventually lockdown eases up and looking forward to resuming our face-to-face activities full swing.

We also share services with our sister organisation, orphanages in Ukraine, helping the disadvantaged and the less fortunate by keeping the ethos of our movement, by unconditionally providing welcoming door by empowering individuals, supporting them as living by the words of our Leaders "Love your Fellow as Yourself".

# TZIVOS HASHEM UK

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

**FOR THE YEAR ENDED 30 SEPTEMBER 2020**

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### Turning Point

The Charity is now known to the community and being on Golders Green Road is becoming a centre point for the Young Jewish Community.

### Financial review

The statement of Financial Activities shows a net income over expenditure of £135,334 (2019 - £7,328) for the year, which has been added to the fund balances. The trustees expect an increase in donations and activities in the coming year.

At present, the Trustees do not consider it necessary to have a specific reserve policy. They are however taking concerted steps to develop a series of initiatives so as to further improve the Charity's financial position.

All Donations received so far are Unrestricted Funds

### Structure, governance and management

The charity is a company limited by guarantee governed by its Memorandum and Articles incorporated on 27 November 2014 as amended by special resolution registered at companies House on 23 September 2015.

The Charity Appointed Mr Dovid Katzel as a Trustee on the 10th June 2020.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

E Sufrin

E Itzinger

B Benchemhoun

D Katzel

(Appointed 10 June 2020)

Appointment of the trustees is governed by the Memorandum and Articles of company.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute a sum (not exceeding £10) in the event of a winding up.

The trustees' report was approved by the Board of Trustees.



**E Sufrin**

Trustee

Dated: 6 July 2021



**B Benchemhoun**

Trustee

Dated: 6th July 21

**TZIVOS HASHEM UK**  
**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF TZIVOS HASHEM UK**

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I report to the trustees on my examination of the financial statements of Tzivos Hashem UK (the charity) for the year ended 30 September 2020.

**Responsibilities and basis of report**

As the trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent examiner's statement**

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of , which is one of the listed bodies.

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

- 1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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



Anthony Epstein FCA

Paragon Partners Limited  
Churchill House  
137 - 139 Brent Street  
London  
NW4 4DJ

Dated: 7/7/2021

# TZIVOS HASHEM UK

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 30 SEPTEMBER 2020

|   |       | Unrestricted<br>funds<br>2020<br>£ | Unrestricted<br>funds<br>2019<br>£ | Total<br>2019<br>£ |
|---|-------|------------------------------------|------------------------------------|--------------------|
|   | Notes |                                    |                                    |                    |
| <b>Income from:</b>                                       |       |                                    |                                    |                    |
| Donations and legacies                                    | 3     | 365,527                            | 115,560                            | 115,560            |
| Income from Charitable Activities                         | 4     | 40,795                             | 48,653                             | 48,653             |
| <b>Total income</b>                                       |       | <u>406,322</u>                     | <u>164,213</u>                     | <u>164,213</u>     |
| <b>Expenditure on:</b>                                    |       |                                    |                                    |                    |
| Charitable activities                                     | 5     | <u>270,988</u>                     | <u>156,885</u>                     | <u>156,885</u>     |
| <b>Net income for the year/<br/>Net movement in funds</b> |       | 135,334                            | 7,328                              | 7,328              |
| Fund balances at 1 October 2019                           |       | <u>11,038</u>                      | <u>3,710</u>                       | <u>3,710</u>       |
| <b>Fund balances at 30 September 2020</b>                 |       | <u>146,372</u>                     | <u>11,038</u>                      | <u>11,038</u>      |

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

# TZIVOS HASHEM UK

## BALANCE SHEET

AS AT 30 SEPTEMBER 2020

|   | Notes | 2020     |         | 2019    |        |
|---|-------|----------|---------|---------|--------|
|   |       | £        | £       | £       | £      |
| <b>Fixed assets</b>                                   |       |          |         |         |        |
| Tangible assets                                       | 9     |          | 74,793  |         | 1,493  |
| <b>Current assets</b>                                 |       |          |         |         |        |
| Debtors   | 10    | 6,045    |         | 5,821   |        |
| Cash at bank and in hand                              |       | 76,697   |         | 6,233   |        |
|   |       | 82,742   |         | 12,054  |        |
| <b>Creditors: amounts falling due within one year</b> | 11    | (11,163) |         | (2,509) |        |
| Net current assets                                    |       |          | 71,579  |         | 9,545  |
| <b>Total assets less current liabilities</b>          |       |          | 146,372 |         | 11,038 |
| <b>Income funds</b>                                   |       |          |         |         |        |
| Unrestricted funds                                    |       |          | 146,372 |         | 11,038 |
|   |       |          | 146,372 |         | 11,038 |


The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 30 September 2020.

The directors acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 of the Act and for preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its incoming resources and application of resources, including its income and expenditure, for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the company.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 6 July 2021



E Sufrin  
Trustee



B Benchemhoun  
Trustee

Company Registration No. 09331317

# TZIVOS HASHEM UK

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 30 SEPTEMBER 2020

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#### 1 Accounting policies

##### Charity information

Tzivos Hashem UK is a private company limited by guarantee incorporated in England and Wales. The registered office is 2 Western Avenue, London, NW11 9HH.

##### 1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

##### 1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

##### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

##### 1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

#### 1 Accounting policies

##### 1.5 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

|                                |                      |
|--------------------------------|----------------------|
| Leasehold improvements         | 10 years             |
| Fixtures, fittings & equipment | 25% reducing balance |

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

##### 1.6 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

##### 1.7 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

##### 1.8 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

##### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

**1 Accounting policies**

***Basic financial liabilities***

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

***Derecognition of financial liabilities***

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

**1.9 Employee benefits**

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

**2 Critical accounting estimates and judgements**

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

**3 Donations and legacies**

|                      | <b>Unrestricted<br/>funds</b> | <b>Unrestricted<br/>funds</b> |
|----------------------|-------------------------------|-------------------------------|
|                      | <b>2020</b>                   | <b>2019</b>                   |
|                      | <b>£</b>                      | <b>£</b>                      |
| Donations and gifts  | 330,022                       | 115,210                       |
| Other general grants | 35,505                        | 350                           |
|                      | <u>365,527</u>                | <u>115,560</u>                |

# TZIVOS HASHEM UK

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

*FOR THE YEAR ENDED 30 SEPTEMBER 2020*

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### 4 Income from Charitable Activities

|                                   | 2020          | 2019          |
|-----------------------------------|---------------|---------------|
|                                   | £             | £             |
| Income from charitable activities | <u>40,795</u> | <u>48,653</u> |

# TZIVOS HASHEM UK

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2020

### 5 Charitable activities

|  | Charitable<br>Activities | Charitable<br>Activities | Governance<br>costs | Support<br>costs | Total          | Total          |
|--|--------------------------|--------------------------|---------------------|------------------|----------------|----------------|
|  | 2020                     | 2020                     | 2020                | 2020             | 2020           | 2019           |
|  | £                        | £                        | £                   | £                | £              | £              |
| Staff costs                              | 59,619                   | -                        | -                   | -                | 59,619         | 11,768         |
| Depreciation and impairment              | -                        | -                        | -                   | 9,066            | 9,066          | 499            |
| Event costs                              | -                        | -                        | -                   | -                | -              | 1,985          |
| Fundraising costs                        | -                        | -                        | -                   | -                | -              | 4,146          |
| Education expenses                       | -                        | -                        | -                   | -                | -              | 9,448          |
| Supplies for programmes                  | 110,626                  | -                        | -                   | -                | 110,626        | 65,013         |
| Trips and activities                     | -                        | -                        | -                   | -                | -              | 682            |
| Website, IT software and consumables     | 5,894                    | -                        | -                   | -                | 5,894          | 1,511          |
| Advertising and marketing                | 1,977                    | -                        | -                   | -                | 1,977          | 7,377          |
| Insurance                                | -                        | -                        | -                   | 2,512            | 2,512          | 1,870          |
| Light, heat, repairs & maintenance       | -                        | -                        | -                   | 1,691            | 1,691          | 2,168          |
| Motor vehicle expenses                   | 2,219                    | -                        | -                   | 800              | 3,019          | 3,799          |
| Postage, printing and stationery         | 8,516                    | -                        | -                   | 2,800            | 11,316         | 7,321          |
| Rent                                     | 31,658                   | -                        | -                   | -                | 31,658         | 24,738         |
| Telephone and internet                   | -                        | -                        | -                   | 1,655            | 1,655          | 3,679          |
| Travelling expenses                      | 2,480                    | -                        | -                   | -                | 2,480          | 895            |
| Accountancy                              | -                        | -                        | 1,933               | -                | 1,933          | 2,473          |
| Other charitable expenditure             | 22,626                   | -                        | -                   | 3,016            | 25,642         | 5,550          |
|  | <u>245,615</u>           | <u>-</u>                 | <u>1,933</u>        | <u>21,540</u>    | <u>269,088</u> | <u>154,922</u> |
| Grant funding of activities (see note 6) | 1,900                    | -                        | -                   | -                | 1,900          | 1,963          |
|  | <u>247,515</u>           | <u>-</u>                 | <u>1,933</u>        | <u>21,540</u>    | <u>270,988</u> | <u>156,885</u> |

# TZIVOS HASHEM UK

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2020

### 6 Grants payable

|                       | <b>Charitable<br/>Activities<br/>Events and<br/>Workshop<br/>2020<br/>£</b> | <b>Charitable<br/>Activities<br/>Events and<br/>Workshop<br/>2019<br/>£</b> |
|-----------------------|---|---|
| Grants to individuals | 1,900   | 1,963   |
|                       | <u>1,900</u>  | <u>1,963</u>  |

### 7 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year (2019 - nil).

### 8 Employees

The average monthly number of employees during the year was:

|            | <b>2020<br/>Number</b> | <b>2019<br/>Number</b> |
|------------|------------------------|------------------------|
| Employees  | 4                      | 4                      |
| Volunteers | 25                     | 25                     |
| Total      | <u>29</u>              | <u>29</u>              |

| <b>Employment costs</b> | <b>2020<br/>£</b> | <b>2019<br/>£</b> |
|-------------------------|-------------------|-------------------|
| Wages and salaries      | <u>59,619</u>     | <u>11,768</u>     |

There were no employees whose annual remuneration was £60,000 or more.

# TZIVOS HASHEM UK

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2020

### 9 Tangible fixed assets

|                                    | Leasehold<br>improvements | Fixtures,<br>fittings &<br>equipment | Total  |
|------------------------------------|---------------------------|--------------------------------------|--------|
|                                    | £                         | £                                    | £      |
| <b>Cost</b>                        |                           |                                      |        |
| At 1 October 2019                  | -                         | 2,215                                | 2,215  |
| Additions                          | 79,340                    | 3,026                                | 82,366 |
| At 30 September 2020               | 79,340                    | 5,241                                | 84,581 |
| <b>Depreciation and impairment</b> |                           |                                      |        |
| At 1 October 2019                  | -                         | 223                                  | 223    |
| Depreciation charged in the year   | 7,934                     | 1,631                                | 9,565  |
| At 30 September 2020               | 7,934                     | 1,854                                | 9,788  |
| <b>Carrying amount</b>             |                           |                                      |        |
| At 30 September 2020               | 71,406                    | 3,387                                | 74,793 |
| At 30 September 2019               | -                         | 1,493                                | 1,493  |

### 10 Debtors

|   | 2020  | 2019  |
|---|-------|-------|
|   | £     | £     |
| <b>Amounts falling due within one year:</b> |       |       |
| Trade debtors                               | 6,045 | 5,821 |

### 11 Creditors: amounts falling due within one year

|                                    | 2020   | 2019  |
|------------------------------------|--------|-------|
|                                    | £      | £     |
| Other taxation and social security | 4,914  | -     |
| Trade creditors                    | 2,693  | 109   |
| Other creditors                    | 3,556  | -     |
| Accruals and deferred income       | -      | 2,400 |
|                                    | 11,163 | 2,509 |

### 12 Related party transactions

There were no disclosable related party transactions during the year (2019 - none).