

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

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

TZIVOS HASHEM UK

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

FOR THE YEAR ENDED 30 SEPTEMBER 2020

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

FOR THE YEAR ENDED 30 SEPTEMBER 2020

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

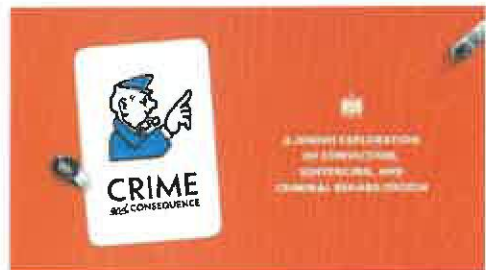
With the mission to make Jewish learning accessible and personally meaningful to every Jew, regardless of background or affiliation. We host ongoing classes including JLI's insightful curriculum utilising cutting-edge pedagogic techniques, embracing the 'multiple intelligence' model and utilising multimedia 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.

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

FOR THE YEAR ENDED 30 SEPTEMBER 2020

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.



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".

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

FOR THE YEAR ENDED 30 SEPTEMBER 2020

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

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

	Notes	Unrestricted funds 2020 £	Unrestricted funds 2019 £	Total 2019 £
<u>Income from:</u>				
Donations and legacies	3	365,527	115,560	115,560
Income from Charitable Activities	4	40,795	48,653	48,653
Total income		<u>406,322</u>	<u>164,213</u>	<u>164,213</u>
<u>Expenditure on:</u>				
Charitable activities	5	<u>270,988</u>	<u>156,885</u>	<u>156,885</u>
Net income for the year/ Net movement in funds		135,334	7,328	7,328
Fund balances at 1 October 2019		<u>11,038</u>	<u>3,710</u>	<u>3,710</u>
Fund balances at 30 September 2020		<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 £	£
Fixed assets					
Tangible assets	9		74,793		1,493
Current assets					
Debtors	10	6,045		5,821	
Cash at bank and in hand		76,697		6,233	
		82,742		12,054	
Creditors: amounts falling due within one year	11	(11,163)		(2,509)	
Net current assets			71,579		9,545
Total assets less current liabilities			146,372		11,038
Income funds					
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

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

	Unrestricted funds	Unrestricted funds
	2020	2019
	£	£
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

4 Income from Charitable Activities

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

5 Charitable activities

	Charitable Activities	Charitable Activities	Governance costs	Support 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

	Charitable Activities Events and Workshop 2020 £	Charitable Activities Events and Workshop 2019 £
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:

	2020 Number	2019 Number
Employees	4	4
Volunteers	25	25
Total	<u>29</u>	<u>29</u>
Employment costs	2020 £	2019 £
Wages and salaries	<u>59,619</u>	<u>11,768</u>

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

9 Tangible fixed assets

	Leasehold improvements	Fixtures, fittings & equipment	Total
	£	£	£
Cost			
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
Depreciation and impairment			
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
Carrying amount			
At 30 September 2020	71,406	3,387	74,793
At 30 September 2019	-	1,493	1,493

10 Debtors

	2020 £	2019 £
Amounts falling due within one year:		
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).