

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

Trustees	E Sufrin E Itzinger B Benchemhoun <u>D Katzel.</u>
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

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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.

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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.

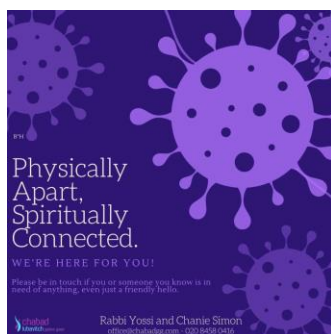
Adult Education

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.



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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

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TO THE TRUSTEES OF TZIVOS HASHEM UK

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 out 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.



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INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF TZIVOS HASHEM UK

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

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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 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

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STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 30 SEPTEMBER 2021

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

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BALANCE SHEET

AS AT 30 SEPTEMBER 2021

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

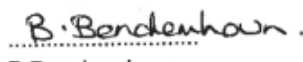
The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

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

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NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 SEPTEMBER 2021

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.

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2021

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.

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2021

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

	Unrestricted funds	Unrestricted funds
	2021	2020
	£	£
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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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2021

4 Income from Charitable Activities

	2021 £	2020 £
Income from charitable activities	41,019	40,795

5 Charitable activities

	Charitable Activities	Governance costs	Support costs	Total	Total
	2021 £	2021 £	2021 £	2021 £	2020 £
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
	217,222	1,934	29,816	248,972	269,088
Grant funding of activities (see note 6)	2,223	-	-	2,223	1,900
	219,445	1,934	29,816	251,195	270,988

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2021

6 Grants payable

	Charitable Activities 2021 £	Charitable Activities 2020 £
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:

	2021 Number	2020 Number
Employees	4	4
Volunteers	25	25
	<u>29</u>	<u>29</u>

Employment costs

	2021 £	2020 £
Wages and salaries	84,787	59,619

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

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 30 SEPTEMBER 2021

9 Tangible fixed assets

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

10 Debtors

	2021 £	2020 £
Amounts falling due within one year:		
Trade debtors	4,650	6,045
Other debtors	39	-
	4,689	6,045

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
	22,950	11,163

12 Related party transactions

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