

Charity Registration No. 1164566

YACHAD
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

YACHAD

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	S Sadie E Grodzinski A Schonfield O D Cohn E Rose G Swimer J Lubner	(Appointed 11 May 2021)
Charity number	1164566	
Principal address	Star House 104-108 Grafton Road London NW5 4BA	
Independent examiner	Sam Rogoff & Co Ltd 167-169 Great Portland St London W1W 5PF	

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YACHAD

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 DECEMBER 2021

The trustees present their report for Yachad - Reg No. 1164566 and financial statements for the year ended 31 December 2021.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011 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)" (as amended for accounting periods commencing from 1 January 2016)

Objectives and activities

The charity's objects are to advance education in the Israeli-Palestinian conflict for the benefit of the public through producing and/or distributing literature to enlighten others, running educational courses, staging lectures and debates and running public tours to Israel and the West Bank.

Yachad is established pursuant to its Constitution dated 26 November 2015 and is registered under the Charities Act 2011, charity number 1164566.

The charity commenced its activities on 1 January 2016.

The charity's website can be found at yachad.org.uk.

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

Achievements and performance

Events

Throughout the course of the year, we held a number of public events – all virtual – for our supporters to engage with the core issues we work on. The purpose of these events is to help build a more informed supporter base that can become more heavily involved in our work as advocates and activists. Our events were attended by over 1,500 people and included some highlights such as international legal expert Philippe Sands QC, former US diplomat Dennis Ross, and Members of the Israeli Knesset Tamar Zandberg and Mossi Raz. We covered a wide range of topics including:

- Post Israel election analysis
- Gaza War – stories of people in Israel and Gaza
- Palestinian Elections briefing
- Settler Violence
- Understanding the International Criminal Court ruling on Palestine
- Access to Covid-19 vaccines in the occupied Palestinian territories

We also ran two in-depth 3-part online courses for our supporters who wanted to gain a deeper understanding of specific issues. One course focused on east Jerusalem and the other on Settlements.

Our annual fundraising event, which took place online, featured a panel of future Israel political leaders – both Jewish and Palestinian citizens – and was chaired by Sir Simon Schama.

Community events

In addition to Yachad staff facilitating sessions at the community education event Limmud, for both the main and teen programme, we also organised for a number of our Israeli partners such as Peace Now and Breaking the Silence to have platforms at Limmud. We also sponsored events and screenings at Jewish Book Week, the Jewish Film Festival and the Israeli Film Festival Seret.

Youth and Student Work

Our work with members of youth movements and students is a key part of Yachad's strategy. We consider it crucial that we work with the next generation of the community to build advocates for a resolution to the Israeli-Palestinian conflict.

Throughout the course of the year, we continued to build and nurture our relationships with key youth movements including Noam, FZY, RSY, LJY, Habonim Dror and BBYO. As well as ongoing programming throughout the year some highlights include:

- Attending Israel Tour replacement camps for FZY, RSY, Noam and BBYO, giving sessions to over 250 attendees. This included a 6-day programme for Noam at their tour replacement camp for 40 attendees.
- Running training for Habonim Dror madrichim (leaders), attended by 40 individuals.

In normal circumstances our campus work would involve regularly visiting campus in person as well as flying Israel and Palestinians to the UK to meet with students. We were able to partially restart some of this work but still operated a hybrid virtual and in-person model. Highlights include:

- At the start of the 2021 we ran a virtual campus tour, running sessions with 6 university Jewish societies. Speakers at this virtual campus tour included political activist Yonatan Levi, and Eti Livni representing Women Wage Peace.

- In October-November 2021 we ran in-person campus tours, with our Youth and Student worker visiting 7 university campuses and giving sessions to over 100 students.

- We also ran a book club for students where we read and discussed relevant books and academic articles.

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

We ran our first student conference since 2019 with 30 attendees (in line with COVID-19 guidelines). Speakers included Palestinian and Israeli activists Issa Amro and Uri Agnon and academic Yair Wallach, and students came together to learn, discuss and plan for the year ahead. Borne out of this was a particularly interested core group of students in Cambridge who went on to become heavily involved in our work throughout the course of the year.

Fellowship

Over the past three years we have also developed a student fellowship which has allowed us to work more closely with the students who are most engaged in our work, helping to build their confidence and knowledge so they can go on to represent Yachad and our values in community settings. In 2021 we completed the 2020-2021 fellowship and started the 2021-2022 fellowship in October 2021.

The 2020-2021 cohort involved 6 fellows with some very clear key outcomes:

- Two of the fellows have taken up leadership positions on the National Council of the Zionist Federation as well as on the Board of Deputies of British Jews.
- Three of the fellows were heavily involved in the Union of Jewish Students and were elected into positions of leadership within the UJS governing body.
- Most of the fellows continued to heavily engage in their Jewish youth movements delivering relevant sessions and organising sessions with Yachad staff.
- The Yachad staff supported one of the fellows in establishing a Jewish Society on her campus and helped to provide educational content and speakers about Israel and the conflict

The 2021-2022 fellows are 6 university students and 1 Movement Worker, all of whom are highly engaged in our work. During 2021 we ran 3 sessions for the new fellows on community organising, Judaism and activism, and organising within Israel. As part of the programme, our fellows are required to run at least one event each. During 2021, 3 of our fellows ran events, with 5 others being planned for the upcoming year.

A further fellowship achievement in 2021 was that a member of the first fellowship cohort (2019-2020) became Yachad's representative at the Board of Deputies at the start of the new triennial cycle of the Board of Deputies in June 2021.

Youth Advisory Board

In 2021 we established and held an introductory meeting with a Youth Advisory Board with a view to further increasing youth engagement in our work. The Youth Advisory Board is comprised of 3 young people and our Youth Board Member. The first meeting was extremely successful and provided great insight into the views of young people on what Yachad is, and what Yachad should be aiming to do.

UK Parliament

We invested heavily in our parliamentary relationships in 2021, significantly building our profile, allowing MPs to learn about the conflict through our work and parliamentary briefings. We met privately with over 20 MPs and their staffers, alongside maintaining ongoing pre-existing relationships with MPs. We also held three parliamentary briefings throughout the course of the year, for parliamentarians from across the political spectrum:

March 2021 – Israeli election briefing with Dr Dahlia Scheindlin

May 2021 – Event with Standing Together (Omdim BeYachad) post the war in May, hosted by MP Alex Sobel

November 2021 – Settlement expansion briefing with Hagit Ofra from Peace Now's flagship programme, Settlement Watch

We also hosted a meeting with the then Middle East Minister, James Cleverly MP, with a group of donors and key supporters, enabling a discussion to take place about the UK's foreign policy in relation to Israel-Palestine.

In addition, we circulated regular written briefings to MPs covering topics such as evictions in Sheikh Jarrah and the Israeli election.

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TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake and are satisfied that the charity's key achievements and performance reflect its objectives.

Financial review

The net movements in funds for the year amounted to £16,443

During the year, Yachad raised funds for the general objectives of the charity.

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

The trustees intend to continue to administer the funds held in the furtherance of the objectives of the charity.

Reserves Policy

It is the policy of the charity that reserves between three- and six-month's expenditure should be held in the Yachad bank account. Furthermore, an additional sum of money, as agreed by the trustees, should be held in a reserves bank account and only be spent with the permission of the trustees. This is to ensure that should there be an unforeseen expense, the organisation will have adequate funds to cover it, without impacting on the day-to-day activities of the charity. The adequacy of the reserves is reviewed annually.

Structure, governance and management

The charity was recognised as a Charitable Incorporated Organisation in 2015.

In 2021 Yachad recruited an additional member of staff to serve as a part-time administrator who started in June 2021. This role was previously in existence but for due to staff restructuring the post had not been filled since November 2020. In November 2021 our Director of Community Engagement Esther Craven handed in her notice, having worked at Yachad for over three years. She was replaced by Stav Salpeter who began work part-time in December 2021 (she started full time in June 2022).

The trustees who served during the year and up to the date of signature of the financial statements were:

G Smith	(Resigned 1 August 2021)
L Shulman	(Resigned 15 January 2021)
S Sadie	
E Grodzinski	
A Schonfield	
O D Cohn	
E Rose	
G Swimer	
J Lubner	(Appointed 11 May 2021)

Where there is a requirement for new trustees, these would be identified and appointed by the remaining trustees. The chair of the trustees is responsible for the induction of any new trustee which involves awareness of a trustee's responsibilities, the history and the administrative procedures of the charity.

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

S Sadie
Trustee

Dated: 11 July 2022

O D Cohn
Trustee

Dated: 11 July 2022

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INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF YACHAD

I report to the trustees on my examination of the financial statements of Yachad (the charity) for the year ended 31 December 2021.

This report is made solely to the charity's trustees, as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the charity's financial statements carried out under section 145 of 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.

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the financial statements. The planning and conduct of an audit goes beyond the limited assurance that an independent examination can provide. Consequently I express no opinion as to whether the financial statements present a 'true and fair' view and my report is limited to those specific matters set out in the independent examiner's statement.

Independent examiner's statement

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 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.



Emily Brown BSC(Hons) FCA
Sam Rogoff & Co Ltd

167-169 Great Portland St
London
W1W 5PF

Dated: 09.08.22

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STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2021

	Notes	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £
<u>Income from:</u>					
Donations and legacies	3	224,867	7,333	232,200	214,418
Charitable activities	4	1,920	-	1,920	3,577
Total income		226,787	7,333	234,120	217,995
<u>Expenditure on:</u>					
Raising funds	5	3,364	-	3,364	14,274
Charitable activities	6	206,980	-	206,980	164,020
Total resources expended		210,344	-	210,344	178,294
Net income for the year/ Net movement in funds		16,443	7,333	23,776	39,701
Fund balances at 1 January 2021		59,877	-	59,877	20,176
Fund balances at 31 December 2021		76,320	7,333	83,653	59,877

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

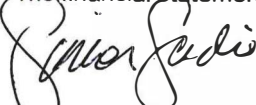
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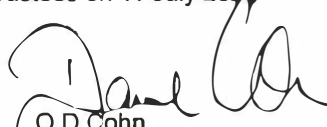
BALANCE SHEET

AS AT 31 DECEMBER 2021

	Notes	2021 £	£	2020 £	£
Fixed assets					
Tangible assets	10		9,694		2,120
Current assets					
Debtors	11	32,787		14,595	
Cash at bank and in hand		52,057		50,111	
		<u>84,844</u>		<u>64,706</u>	
Creditors: amounts falling due within one year	12	<u>(10,885)</u>		<u>(6,949)</u>	
Net current assets			73,959		57,757
Total assets less current liabilities			<u>83,653</u>		<u>59,877</u>
Income funds					
Restricted funds			7,333		-
Unrestricted funds			76,320		59,877
			<u>83,653</u>		<u>59,877</u>

The financial statements were approved by the Trustees on 11 July 2022


S Sadie
Trustee


O D Cohn
Trustee

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NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting policies

Charity information

Yachad is a Charitable Incorporated Organisation.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011 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)" (as amended for accounting periods commencing from 1 January 2016). 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, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. 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.

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.

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting policies

(Continued)

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.

Government grants are recognised at the fair value of the asset received or receivable when there is reasonable assurance that the grant conditions will be met and the grants will be received.

A grant that specifies performance conditions is recognised in income when the performance conditions are met. Where a grant does not specify performance conditions it is recognised in income when the proceeds are received or receivable. A grant received before the recognition criteria are satisfied is recognised as a liability.

Gift Aid receivable is included in income when there is a valid declaration and gifts from the donor. Any Gift Aid amount recovered on a donation is considered to be part of the gift and is treated as an addition to the same fund as the initial donation unless the donor or the terms of the appeal have specified otherwise.

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:

Fixtures and fittings	25% Reducing Balance
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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.

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

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.

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.

1.10 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

Contribution: £9,181

1.11 Foreign exchange

Transactions in currencies other than pounds sterling are recorded at the rates of exchange prevailing at the dates of the transactions. At each reporting end date, monetary assets and liabilities that are denominated in foreign currencies are retranslated at the rates prevailing on the reporting end date. Gains and losses arising on translation are included in net income/expenditure for the period.

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.

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total 2021	Total 2020
	£	£	£	£
Donations and gifts	157,342	-	157,342	142,569
Gift Aid	16,475	-	16,475	5,630
Grants	51,050	7,333	58,383	66,219
	<u>224,867</u>	<u>7,333</u>	<u>232,200</u>	<u>214,418</u>
For the year ended 31 December 2020	<u>214,418</u>	<u>-</u>		<u>214,418</u>

4 Charitable activities

	Programme s and Trips 2021 £	Programme s and Trips 2020 £	Donations and Fundraising 2020 £	Total 2020 £
Israel Trips	-	-	1,180	1,180
Educational events	1,920	2,397	-	2,397
	<u>1,920</u>	<u>2,397</u>	<u>1,180</u>	<u>3,577</u>

5 Raising funds

	Unrestricted funds 2021 £	Unrestricted funds 2020 £
<u>Fundraising and publicity</u>		
Fundraising events	1,238	984
Fundraising agents	2,095	4,593
Database development	-	8,571
Advertising	31	126
	<u>3,364</u>	<u>14,274</u>
Fundraising and publicity	<u>3,364</u>	<u>14,274</u>

YACHAD

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

6 Charitable activities

	Charitable Expenditure 2021 £	Charitable Expenditure 2020 £
Israel trips	1,003	3,069
Educational events	6,773	6,750
	<u>7,776</u>	<u>9,819</u>
Share of support costs (see note 7)	180,539	137,989
Share of governance costs (see note 7)	18,665	16,212
	<u>206,980</u>	<u>164,020</u>

7 Support costs

	Support costs £	Governance costs £	2021 £	Support costs £	Governance costs £	2020 £
Staff costs	158,228	-	158,228	130,200	-	130,200
Depreciation	3,220	-	3,220	706	-	706
Travel and Subsistence	745	-	745	(15)	-	(15)
Printing, postage and stationery	1,439	-	1,439	1,600	-	1,600
Telephone	267	-	267	279	-	279
Subscriptions	3,200	-	3,200	3,145	-	3,145
Bank Charges	1,623	-	1,623	1,260	-	1,260
Computer expenses	11,621	-	11,621	176	-	176
Sundry expenses	196	-	196	638	-	638
Legal and professional	-	993	993	-	-	-
Rent	-	7,919	7,919	-	6,779	6,779
Insurance	-	4,378	4,378	-	3,653	3,653
Accountancy	-	5,375	5,375	-	5,780	5,780
	<u>180,539</u>	<u>18,665</u>	<u>199,204</u>	<u>137,989</u>	<u>16,212</u>	<u>154,201</u>
Analysed between Charitable activities	<u>180,539</u>	<u>18,665</u>	<u>199,204</u>	<u>137,989</u>	<u>16,212</u>	<u>154,201</u>

Governance costs includes payments for the independent review of £1,950 plus VAT.

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

9 Employees

Number of employees

The average monthly number of employees during the year was:

	2021 Number	2020 Number
Fundraising	2	1
Charitable activities	1	1
Governance	2	1
	<u>5</u>	<u>3</u>

Employment costs

	2021 £	2020 £
Wages and salaries	139,184	115,601
Social security costs	9,863	6,641
Other pension costs	9,181	7,958
	<u>158,228</u>	<u>130,200</u>

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

10 Tangible fixed assets

	Fixtures and fittings £
Cost	
At 1 January 2021	4,015
Additions	10,794
	<u>14,809</u>
At 31 December 2021	
Depreciation and impairment	
At 1 January 2021	1,895
Depreciation charged in the year	3,220
	<u>5,115</u>
At 31 December 2021	
Carrying amount	
At 31 December 2021	9,694
	<u>2,120</u>
At 31 December 2020	

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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

10 Tangible fixed assets (Continued)

11 Debtors

	2021 £	2020 £
Amounts falling due within one year:		
Trade debtors	1,000	-
Other debtors	24,795	8,534
Prepayments and accrued income	6,992	6,061
	<u>32,787</u>	<u>14,595</u>

12 Creditors: amounts falling due within one year

	2021 £	2020 £
Other taxation and social security	4,115	2,526
Accruals and deferred income	6,770	4,423
	<u>10,885</u>	<u>6,949</u>

13 Retirement benefit schemes

Defined contribution schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

14 Analysis of net assets between funds

	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £
Fund balances at 31 December 2021 are represented by:				
Tangible assets	9,694	-	9,694	2,120
Current assets/(liabilities)	66,626	7,333	73,959	57,757
	<u>76,320</u>	<u>7,333</u>	<u>83,653</u>	<u>59,877</u>

15 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

2021 £	2020 £
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NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

15 Operating lease commitments (Continued)

Within one year	7,800	7,800
Between two and five years	1,950	9,750
	<u>9,750</u>	<u>17,550</u>

The operating leases represent leases of 3rd Floor, Star House 104/108 Grafton Road to third parties. The leases are negotiated over terms of 5 years and rentals are fixed for 5 years. All leases include a provision for five-yearly upward rent reviews according to prevailing market conditions. There are no options in place for either party to extend the lease terms.

16 Related party transactions

The remuneration of key management personnel is as follows:

	2021 £	2020 £
Aggregate compensation	<u>48,961</u>	<u>33,731</u>

Transactions with related parties

During the year the charity entered into the following transactions with related parties:

£24,426.74 was owed from Yachad Ltd at 31st December 2021.