

THE ZEMEL CHOIR

England & Wales · Charity number 1170254

Details

Status Registered

Legal form CIO

Registered 2016-11-17

Register [View on the Charity Commission register](#)

Contact

Address 10 Britten Close
Elstree
Borehamwood
Hertfordshire
WD6 3HT

Phone 020 8236 0317

Email chairman@zemelchoir.org

Website www.zemelchoir.org

Activities

Objects: TO SPREAD AN APPRECIATION OF CHORAL AND OTHER MUSIC AND TO EDUCATE AND IMPROVE PUBLIC INTEREST IN AND KNOWLEDGE OF SUCH MUSIC BY GIVING PUBLIC PERFORMANCES, BY RECORDINGS AND BY OTHER SUCH MEANS AS ARE CHARITABLE AND TO GIVE SPECIAL EMPHASIS TO WORKS WITH A JEWISH ASSOCIATION.

Activities: To spread an appreciation of choral and other music and to educate and improve public interest in and knowledge of such music by the giving of public performances and such other means as are charitable. To give special emphasis to the presentation of works with Jewish associations, The Choir is a non-profit making organisation whose individual members do not seek payment for their activities.

Classification

- **How:** Other Charitable Activities
- **What:** Education/training, Arts/culture/heritage/science, Recreation
- **Who:** The General Public/mankind

Geography

- Throughout London

Finances

Period end	Income	Expenditure	Assets	Employees
2025-07-31	£20,720	£22,750	-	-
2024-07-31	£32,665	£32,752	-	-
2023-07-31	£29,234	£28,274	-	-
2022-07-31	£28,061	£27,255	-	-
2021-07-31	£14,025	£14,431	-	-

Trustees

Name	Role	Appointed
Philip David Roth	Chair	2022-12-12
Carmel Raye Byers		2022-12-12
DOREEN MARIAN HAVARDI		2016-11-16
Deborah Leah Cooper		2025-02-12
Geraldine Anne Luder		2021-11-15
Hazel Martha Stein		2025-02-12
Luciano Roberto Gomes da Silva		2026-01-26
Martin Jeremy Benton		2025-01-13
Stuart David Luder		2021-11-15
Susan Ruth Pearl		2024-02-21

THE ZEMEL CHOIR

England & Wales - Charity number 1170254

Accounts

REGISTERED CHARITY NUMBER: 1170254

The emel Choir

UK's leading mixed voice Jewish Choir

**Report of the Trustees
and
Unaudited Financial Statements for the Year Ended 31 July 2025
for
The Zemel Choir**

The Zemel Choir

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for the year ended 31 July 2025**

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The Zemel Choir

Report of the Trustees for the year ended 31 July 2025

The trustees of the Zemel Choir (the “Charity” or the “Choir”) present their report with the financial statements of the Charity for the year ended 31 July 2025. The trustees have adopted the provisions of 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 2015).

OBJECTIVES AND ACTIVITIES

Objects of the Charity, principal activities and organisation

The Charity was formed:

- a) to spread an appreciation of choral and other music and to educate and improve public interest in and knowledge of such music by the giving of public performances and by such other means as are charitable; and
- b) to give special emphasis to the presentation of works with Jewish associations.

The Charity is a non-profit making organisation whose individual members do not seek payment for their activities.

Significant activities

To educate and improve public interest in Jewish music. In order to provide such education, the Charity produces and performs concerts of a wide variety of musical genre with a Jewish association and is asked to participate in annual memorial events, for example Holocaust Memorial Day and Yom Hashoah. The Choir also participates in festivals and concerts in the UK and overseas in order to spread appreciation of choral and other Jewish music, and collaborates with other charities in fundraising.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

2024/25 saw the Zemel Choir performing a full programme of concerts throughout the year in aid of a number of different charities.

On the first anniversary of the 7th October attack in Israel, the Choir sang at a commemoration service for the victims at Shaarei Tsedek Synagogue, Whetstone. In November 2024, the Choir performed in a concert at JW3, Finchley commemorating the anniversary of Kristallnacht.

In December, the Choir entertained the residents of Hammerson House, Finchley and Nightingale House, Clapham in two concerts to celebrate Chanukah.

In February, the Choir performed at a concert in Brighton, as part of the Choir’s celebrations of the 70th anniversary of its founding by Dudley Cohen in 1955. In March, the choir sang and led the singing at an event at The Betty and Asher Loftus Centre, Friern Barnet, which brought together residents of a number of Jewish Care’s homes around London.

In May the Choir celebrated its 70th anniversary in a concert at North Western Reform Synagogue, Alyth Gardens, Golders Green, which brought together many of its former conductors and members, and was followed by a reception.

In July, the Choir travelled to Paris, France to attend the European Jewish Choral Festival, along with choirs from Paris, Vienna, Rome, Leipzig, Strasbourg, Lviv and Philadelphia participating in workshops and concerts in Town Halls of the Paris arrondissements and at the Salle Gavreau.

FINANCIAL REVIEW

Reserves policy

The trustees have agreed to establish a policy whereby part of the unrestricted funds is earmarked for activities connected with voice coaching, improving members’ performance skills and with work with youth and young adults, while the remainder is sufficient to cover the production of concerts and events for a period of not less than one year.

The Zemel Choir

Report of the Trustees for the year ended 31 July 2025

FUTURE PLANS

We look forward to a busy schedule for the year 2025/26 when we will be singing in concerts in Manchester, Maidenhead and London.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is a charitable incorporated organisation and is controlled by its governing document dated 17 November 2016.

Trustees

The trustees are elected by the members.

Recruitment and appointment of new trustees

Trustees are recruited as vacancies arise.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1170254

Principal address

10 Britten Close
Elstree
Herts
WD6 3HT

Trustees

Philip Roth - Chairman
Doreen Havardi – Membership Secretary
Natalie Gies (resigned as Treasurer from 13th January 2025)
Martin Benton (elected as Treasurer on 13th January 2025)
Geraldine Luder
Stuart Luder
Carmel Byers
Susan Pearl
Hazel Stein (co-opted 12th February 2025)
Deborah Cooper (co-opted 12th February 2025)

Patrons

Steven Isserlis CBE
Jeremy Menuhin
Malcolm Singer

Musical Director

Dr Benjamin Wolf

Independent examiner

Mr Gary Tucker
10 Pennine Mansions
Pennine Drive
London
NW2 1NS

The Zemel Choir

**Report of the Trustees
for the year ended 31 July 2025**

PUBLIC BENEFIT

The Charity is providing a benefit to the public through educating and improving interest in Jewish music to all those who attend concerts.

The trustees continue to comply with their duty to have due regard to the Charity Commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant.

Approved by order of the board of trustees on 14th December 2025 and signed on its behalf by:



.....
Philip Roth - Chairman

**Independent Examiner's Report to the Trustees of
The Zemel Choir**

Independent examiner's report to the trustees of The Zemel Choir

I report to the charity trustees on my examination of the accounts of The Zemel Choir (the Charity) for the year ended 31 July 2025.

Responsibilities and basis of report

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

I report in respect of my examination of the Charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material 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 Act; or
2. the accounts do not accord with those records; or
3. the accounts 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 confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.



Mr Gary Tucker
10 Pennine Mansions
Pennine Drive
London
NW2 1NS

Date: 14th December 2025

The Zemel Choir

**Statement of Financial Activities
for the year ended 31 July 2025**

		Unrestricted fund	Restricted fund	2025 Total funds	2024 Total funds
	Notes	£	£	£	£
INCOME AND ENDOWMENTS FROM					
Donations and subscriptions	2	11,530	-	11,530	23,110
Charitable activities	3	8,748	-	8,748	9,184
Investment income	4	402	-	402	313
Other		40	-	40	58
Total		20,720	-	20,720	32,665
EXPENDITURE ON					
Charitable activities	5	22,750	-	22,750	32,752
Other		-	-	-	-
Total		22,750	-	22,750	32,752
NET INCOME / (EXPENDITURE)		(2,030)	-	(2,030)	(87)
RECONCILIATION OF FUNDS					
Total funds brought forward		38,369	-	38,456	38,456
Transfer from restricted to unrestricted		-	-	-	-
TOTAL FUNDS CARRIED FORWARD		<u>36,339</u>	<u>-</u>	<u>36,339</u>	<u>38,369</u>

The notes form part of these financial statements

The Zemel Choir

**Balance Sheet
At 31 July 2025**

		Unrestricted fund £	Restricted fund £	2025 Total funds £	2024 Total funds £
	Notes				
FIXED ASSETS					
Tangible assets	8	<u>55</u>	<u>-</u>	<u>55</u>	<u>83</u>
		<u>55</u>	<u>-</u>	<u>55</u>	<u>83</u>
CURRENT ASSETS					
Debtors and Prepayments	9	3,044	-	3,044	3,965
Cash at bank		<u>33,388</u>	<u>-</u>	<u>33,388</u>	<u>40,391</u>
		36,432	-	36,432	44,356
CREDITORS					
Amounts falling due within one year	10	<u>(148)</u>	<u>-</u>	<u>(148)</u>	<u>(6,070)</u>
NET CURRENT ASSETS		<u>36,284</u>	<u>-</u>	<u>36,284</u>	<u>38,369</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>36,339</u>	<u>-</u>	<u>36,339</u>	<u>38,456</u>
NET ASSETS		<u>36,339</u>	<u>-</u>	<u>36,339</u>	<u>38,369</u>
FUNDS	11				
Restricted funds				-	-
Unrestricted funds				<u>36,339</u>	<u>38,369</u>
TOTAL FUNDS				<u>36,339</u>	<u>38,369</u>

The financial statements were approved by the Board of Trustees on 14th December 2025 and were signed on its behalf by:



.....
Philip Roth - Chairman

The notes form part of these financial statements

The Zemel Choir

Notes to the Financial Statements for the year ended 31 July 2025

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Going concern

The financial statements have been prepared on the going concern basis.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Taxation

The income of the charity is applied for charitable purposes and is therefore exempt from corporation tax.

Tangible fixed assets and depreciation

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment.

Depreciation is provided at rates calculated to write off the cost of fixed assets, less their residual value, over their expected useful lives as follows: Equipment – 33% per annum reducing balance.

Fund accounting

General funds are unrestricted funds and can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

The Zemel Choir

**Notes to the Financial Statements - continued
for the year ended 31 July 2025**

2. DONATIONS AND SUBSCRIPTIONS

	2025	2024
	£	£
Donations and grants	640	10,807
Gift aid	2,460	2,907
Membership subscriptions	8,430	9,396
	<u>11,530</u>	<u>23,110</u>

3. CHARITABLE ACTIVITIES – INCOME

	2025	2024
	£	£
Concert receipts	8,358	6,645
Members contributions for ECJA recording	-	-
Supper quiz	-	2,539
Other	390	-
	<u>8,748</u>	<u>9,184</u>

4. INVESTMENT INCOME

	2025	2024
	£	£
Deposit account interest	<u>402</u>	<u>313</u>

5. CHARITABLE ACTIVITIES – EXPENDITURE

	2025	2024
	£	£
Advertising, publicity and printing	1,247	1,646
Charitable donations	-	635
Depreciation of equipment	27	41
Grant to Assistant Conductor & Research Fellow	-	-
Hall hire, venue & festival costs and insurance	6,319	6,429
Music, voice recordings and film	-	75
Professionals' fees and expenses	13,840	22,857
Website, Computer, and video conferencing	496	462
Other	821	607
	<u>22,750</u>	<u>32,752</u>

6. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 July 2025 nor for the year ended 31 July 2024.

Trustees' expenses

Expenses of £3,152 (2024: £947) were reimbursed to 4 trustees (2024: 5 trustees).

The Zemel Choir

**Notes to the Financial Statements - continued
for the year ended 31 July 2025**

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and subscriptions	23,586	-	23,586
Charitable activities	8,708	-	8,708
Investment income	313	-	313
Other	<u>58</u>	<u>-</u>	<u>58</u>
Total	<u>32,665</u>	<u>-</u>	<u>32,665</u>
 EXPENDITURE ON			
Charitable activities	<u>32,752</u>	<u>-</u>	<u>32,752</u>
Total	<u>32,752</u>	<u>-</u>	<u>32,752</u>
 NET EXPENDITURE	(87)	-	(87)
 RECONCILIATION OF FUNDS			
Total funds brought forward	38,456	-	38,456
Transfer from restricted to unrestricted	<u>-</u>	<u>-</u>	<u>-</u>
 TOTAL FUNDS CARRIED FORWARD	<u><u>38,369</u></u>	<u><u>-</u></u>	<u><u>38,369</u></u>

8. FIXED ASSETS: EQUIPMENT

	Cost £	Depreciation £	Net book value £
Brought forward	288	(205)	83
Additions		-	
Charge for year	<u>-</u>	<u>(27)</u>	<u>(27)</u>
Carried forward	<u><u>288</u></u>	<u><u>(232)</u></u>	<u><u>56</u></u>

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Prepayments and accrued income	<u>3,044</u>	<u>3,965</u>

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Other creditors	<u>148</u>	<u>6,070</u>

The Zemel Choir

**Notes to the Financial Statements - continued
for the year ended 31 July 2025**

11. MOVEMENT IN FUNDS

	At 1.8.24 £	Net movement in funds £	At 31.7.25 £
Unrestricted funds			
General fund	38,369	(2030)	36,339
Restricted funds	-	-	-
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>38,369</u>	<u>(2030)</u>	<u>36,339</u>

Net movement in funds, included in the above, is as follows:

	Incoming resources £	Resources expended £	Transfers £	Movement in funds £
Unrestricted funds				
General fund	<u>20,720</u>	<u>(22,750)</u>	<u>-</u>	<u>(2,030)</u>
Restricted funds	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
TOTAL FUNDS	<u>20,720</u>	<u>(22,750)</u>	<u>-</u>	<u>(2,030)</u>

Comparatives for movement in funds

	At 1.8.23 £	Net movement in funds £	At 31.7.24 £
Unrestricted Funds			
General fund	38,456	(87)	38,369
Restricted Funds	-	-	-
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>38,456</u>	<u>(87)</u>	<u>38,369</u>

Comparative net movement in funds, included in the above, is as follows:

	Incoming resources £	Resources expended £	Transfers £	Movement in funds £
Unrestricted funds				
General fund	<u>32,665</u>	<u>(32,752)</u>	<u>-</u>	<u>(87)</u>
Restricted funds	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
TOTAL FUNDS	<u>32,665</u>	<u>(32,752)</u>	<u>-</u>	<u>(87)</u>

The Zemel Choir

Notes to the Financial Statements - continued for the year ended 31 July 2025

11. MOVEMENT IN FUNDS – continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.8.23 £	Net movement in funds £	At 31.7.25 £
Unrestricted funds			
General fund	38,456	(2,117)	36,339
Restricted funds	<u>-</u>	<u>-</u>	<u>-</u>
TOTAL FUNDS	<u>38,456</u>	<u>(2,117)</u>	<u>38,339</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above, is as follows:

	Incoming resources £	Resources expended £	Transfers £	Movement in funds £
Unrestricted funds				
General fund	<u>53,385</u>	<u>(55,502)</u>	<u>-</u>	<u>(2,117)</u>
Restricted funds	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
TOTAL FUNDS	<u>53,385</u>	<u>(55,502)</u>	<u>-</u>	<u>(2,117)</u>

12. RELATED PARTY DISCLOSURES

Certain providers of goods and services to the charity require payment via electronic fund transfer or credit card. As the charity does not have a credit card, a number of payments were made by individual trustees and/or their spouses who were later reimbursed by the charity via electronic transfer. All payment mechanisms require two authorised signatures. The most significant payments in the current period related to subsistence and catering expenses.

Expenses were reimbursed to 4 trustees (2024: 5 trustees), as follows:

	2025 £	2024 £
Subsistence	2,033	332
Other	<u>1,119</u>	<u>1,353</u>
	<u>3,152</u>	<u>1,685</u>

THE ZEMEL CHOIR

England & Wales - Charity number 1170254

Accounts

REGISTERED CHARITY NUMBER: 1170254



UK's leading mixed voice Jewish Choir

**Report of the Trustees
and
Unaudited Financial Statements for the Year Ended 31 July 2024
for
The Zemel Choir**

The Zemel Choir

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The Zemel Choir

Report of the Trustees for the year ended 31 July 2024

The trustees of the Zemel Choir (the “Charity” or the “Choir”) present their report with the financial statements of the Charity for the year ended 31 July 2024. The trustees have adopted the provisions of 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 2015).

OBJECTIVES AND ACTIVITIES

Objects of the Charity, principal activities and organisation

The Charity was formed:

- a) to spread an appreciation of choral and other music and to educate and improve public interest in and knowledge of such music by the giving of public performances and by such other means as are charitable; and
- b) to give special emphasis to the presentation of works with Jewish associations.

The Charity is a non-profit making organisation whose individual members do not seek payment for their activities.

Significant activities

To educate and improve public interest in Jewish music. In order to provide such education, the Charity produces and performs concerts of a wide variety of musical genre with a Jewish association and is asked to participate in annual memorial events, for example Holocaust Memorial Day and Yom Hashoah. The Choir also participates in festivals and concerts in the UK and overseas in order to spread appreciation of choral and other Jewish music, and collaborates with other charities in fundraising.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

2023/24 saw the Zemel Choir performing a full programme of concerts throughout the year in aid of a number of different charities.

In December 2023 the Choir performed 3 Chanukah concerts. The first was at the Hammerson House Care Home, Hampstead for the benefit of its residents and volunteers. Secondly, we performed at Oaks Lane Reform Synagogue, Newbury Park, Essex. Thirdly, we performed at a Chanukah candle lighting ceremony at the headquarters of Barclays Bank plc, London.

In March 2024, we performed a Mother’s Day concert in memory of our former Assistant Musical Director and Accompanist, Maureen Creese, and were joined by a Jazz trio, Acoustic Triangle, and soloists from Harrow Opera. Proceeds from the concert of over £500 were split between Blood Cancer UK and Help Musicians.

In April, the Choir participated in a concert at Belsize Square Synagogue, in memory of a former member of the Choir, and of the Synagogue, Henny Levin.

In May and June, the Choir organised and performed in its second Interfaith Music Festival, Faithful Voices, which comprised 3 events, with generous support from Arts Council England National Lottery funding and the Harold Hyam Wingate Foundation. Firstly, a Come and Sing, which included music from the Jewish and Christian traditions, and was attended by members of both communities. Secondly a concert at West London Synagogue, attended by The Lord Mayor of Westminster, with performances by the Choir of West London Synagogue, The Lloyd’s Choir, the London International Gospel Choir and Devotional Hindu Music Ensemble from Neasden Temple. The concert was attended both in person and live-streamed.

The final concert was at St Jude-on-the- Hill, Hampstead Garden Suburb, and was attended by The Mayor and Mayoress of Barnet. It featured performances by The Choir of St Jude’s, The Mixed-Up Chorus, Barnet Sacre Interfaith Choir comprised of children from many different faiths, Divyanand Caird and Prathap Ramachandra from the Hindu tradition and Mohamed Ghrab from the Islamic tradition.

At the end of June, the Choir performed in a concert at Belsize Square Synagogue to pay tribute to Victor Tunkel, and to mark the inauguration of the Tunkel Collection of Jewish Music, which he bequeathed to the library of the Leo Baeck College, Finchley. Victor was a founder member of the Choir in 1955, and had amassed a collection of more than 1500 items of Jewish music which are now available for musicians and scholars of Jewish music.

In July, the Choir travelled to Sofia, Bulgaria to attend the European Jewish Choral Festival, along with choirs from Vienna, Paris and Rome and Sofia, participating in workshops and a concert at the Shalom Jewish Community Centre in Sofia and culminating in a concert at the Great Synagogue in Sofia.

FINANCIAL REVIEW

Reserves policy

The trustees have agreed to establish a policy whereby part of the unrestricted funds is earmarked for activities connected with voice coaching, improving members' performance skills and with work with youth and young adults, while the remainder is sufficient to cover the production of concerts and events for a period of not less than one year.

The Zemel Choir

Report of the Trustees for the year ended 31 July 2024

FUTURE PLANS

We look forward to a busy schedule for the year 2024/25 when we will be organising a number of concerts in the UK to celebrate the Choir's 70th anniversary and hope to participate in the European Jewish Choral Festival, started by the Zemel Choir in 2012, to be held in Paris in July 2025.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is a charitable incorporated organisation and is controlled by its governing document dated 17 November 2016.

Trustees

The trustees are elected by the members.

Recruitment and appointment of new trustees

Trustees are recruited as vacancies arise.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1170254

Principal address

10 Britten Close
Elstree
Herts
WD6 3HT

Trustees

Philip Roth - Chairman
Doreen Havardi – Membership Secretary
Linda Brody – Treasurer (resigned 15th January 2024)
Natalie Gies (elected as Treasurer from 15th January 2024)
Marilyn Grant (resigned 15th January 2024)
Geraldine Luder
Stuart Luder
Peter Strauss (resigned 15th January 2024)
Carmel Byers
Susan Pearl (co-opted 21st February 2024)

Patrons

Steven Isserlis CBE
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Mr Gary Tucker
10 Pennine Mansions
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The Zemel Choir

**Report of the Trustees
for the year ended 31 July 2024**

PUBLIC BENEFIT

The Charity is providing a benefit to the public through educating and improving interest in Jewish music to all those who attend concerts.

The trustees continue to comply with their duty to have due regard to the Charity Commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant.

Approved by order of the board of trustees on 8th January 2025 and signed on its behalf by:



.....
Philip Roth - Chairman

**Independent Examiner's Report to the Trustees of
The Zemel Choir**

Independent examiner's report to the trustees of The Zemel Choir

I report to the charity trustees on my examination of the accounts of The Zemel Choir (the Charity) for the year ended 31 July 2024.

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Independent examiner's statement

I have completed my examination. I confirm that no material 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 Act; or
2. the accounts do not accord with those records; or
3. the accounts 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 confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.



Mr Gary Tucker
10 Pennine Mansions
Pennine Drive
London
NW2 1NS

Date: 8th January 2025

The Zemel Choir

**Statement of Financial Activities
for the year ended 31 July 2024**

		Unrestricted fund	Restricted fund	2024 Total funds	2023 Total funds
	Notes	£	£	£	£
INCOME AND ENDOWMENTS FROM					
Donations and subscriptions	2	23,110	-	23,110	18,485
Charitable activities	3	9,184	-	9,184	10,608
Investment income	4	313	-	313	123
Other		<u>58</u>	<u>-</u>	<u>58</u>	<u>18</u>
Total		<u>32,665</u>	<u>-</u>	<u>32,665</u>	<u>29,234</u>
EXPENDITURE ON					
Charitable activities	5	32,752	-	32,752	28,274
Other		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total		<u>32,752</u>	<u>-</u>	<u>32,752</u>	<u>28,274</u>
NET INCOME / (EXPENDITURE)		(87)	-	(87)	960
RECONCILIATION OF FUNDS					
Total funds brought forward		38,456	-	38,456	37,496
Transfer from restricted to unrestricted		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>38,369</u></u>	<u><u>-</u></u>	<u><u>38,369</u></u>	<u><u>38,456</u></u>

The notes form part of these financial statements

The Zemel Choir

**Balance Sheet
At 31 July 2024**

		Unrestricted fund	Restricted fund	2024 Total funds	2023 Total funds
	Notes	£	£	£	£
FIXED ASSETS					
Tangible assets	8	<u>83</u>	<u>-</u>	<u>83</u>	<u>124</u>
		<u>83</u>	<u>-</u>	<u>83</u>	<u>124</u>
CURRENT ASSETS					
Debtors and Prepayments	9	3,965	-	3,965	3,493
Cash at bank		<u>40,391</u>	<u>-</u>	<u>40,391</u>	<u>34,839</u>
		44,356	-	44,356	38,332
CREDITORS					
Amounts falling due within one year	10	<u>(6,070)</u>	<u>-</u>	<u>(6,070)</u>	<u>(-)</u>
NET CURRENT ASSETS		<u>38,286</u>	<u>-</u>	<u>38,369</u>	<u>38,332</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>38,369</u>	<u>-</u>	<u>38,456</u>	<u>38,456</u>
NET ASSETS		<u>38,369</u>	<u>-</u>	<u>38,369</u>	<u>38,456</u>
FUNDS	11				
Restricted funds				-	-
Unrestricted funds				<u>38,369</u>	<u>38,456</u>
TOTAL FUNDS				<u>38,369</u>	<u>38,456</u>

The financial statements were approved by the Board of Trustees on 8th January 2025 and were signed on its behalf by:



 Philip Roth - Chairman

The notes form part of these financial statements

The Zemel Choir

Notes to the Financial Statements for the year ended 31 July 2024

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Going concern

The financial statements have been prepared on the going concern basis.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Taxation

The income of the charity is applied for charitable purposes and is therefore exempt from corporation tax.

Tangible fixed assets and depreciation

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment.

Depreciation is provided at rates calculated to write off the cost of fixed assets, less their residual value, over their expected useful lives as follows: Equipment – 33% per annum reducing balance.

Fund accounting

General funds are unrestricted funds and can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

The Zemel Choir

**Notes to the Financial Statements - continued
for the year ended 31 July 2024**

2. DONATIONS AND SUBSCRIPTIONS

	2024	2023
	£	£
Donations and grants	10,807	4,313
Gift aid	2,907	3,437
Membership subscriptions	<u>9,396</u>	<u>10,735</u>
	<u><u>23,110</u></u>	<u><u>18,485</u></u>

3. CHARITABLE ACTIVITIES – INCOME

	2024	2023
	£	£
Concert receipts	6,645	10,454
Members contributions for ECJA recording	-	-
Supper quiz	2539	-
Other	<u>-</u>	<u>154</u>
	<u><u>9,184</u></u>	<u><u>10,608</u></u>

4. INVESTMENT INCOME

	2024	2023
	£	£
Deposit account interest	<u>313</u>	<u>123</u>

5. CHARITABLE ACTIVITIES – EXPENDITURE

	2024	2023
	£	£
Advertising, publicity and printing	1,646	436
Charitable donations	635	3,019
Depreciation of equipment	41	61
Grant to Assistant Conductor & Research Fellow	-	-
Hall hire, venue & festival costs and insurance	6,429	7,761
Music, voice recordings and film	75	366
Professionals' fees and expenses	22,857	15,865
Website, Computer, and video conferencing	462	247
Other	<u>607</u>	<u>519</u>
	<u><u>32,752</u></u>	<u><u>28,274</u></u>

6. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 July 2024 nor for the year ended 31 July 2023.

Trustees' expenses

Expenses of £947 (2023: £1,685) were reimbursed to 5 trustees (2023: 6 trustees).

The Zemel Choir

**Notes to the Financial Statements - continued
for the year ended 31 July 2024**

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and subscriptions	18,485	-	18,485
Charitable activities	10,626	-	10,626
Investment income	<u>123</u>	<u>-</u>	<u>123</u>
Total	<u>29,234</u>	<u>-</u>	<u>29,234</u>
EXPENDITURE ON			
Raising funds	-	-	-
Charitable activities	<u>28,274</u>	<u>-</u>	<u>28,274</u>
Total	<u>28,274</u>	<u>-</u>	<u>28,274</u>
NET EXPENDITURE	960	-	960
RECONCILIATION OF FUNDS			
Total funds brought forward	37,496	-	37,496
Transfer from restricted to unrestricted	<u>-</u>	<u>-</u>	<u>-</u>
TOTAL FUNDS CARRIED FORWARD	<u><u>38,496</u></u>	<u><u>-</u></u>	<u><u>38,496</u></u>

8. FIXED ASSETS: EQUIPMENT

	Cost £	Depreciation £	Net book value £
Brought forward	288	(164)	124
Additions		-	
Charge for year	<u></u>	<u>(41)</u>	<u>(41)</u>
Carried forward	<u><u>288</u></u>	<u><u>(205)</u></u>	<u><u>83</u></u>

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Prepayments and accrued income	<u>3,965</u>	<u>3,493</u>

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Other creditors	<u>6,070</u>	<u>-</u>

The Zemel Choir

**Notes to the Financial Statements - continued
for the year ended 31 July 2024**

11. MOVEMENT IN FUNDS

	At 1.8.23 £	Net movement in funds £	At 31.7.24 £
Unrestricted funds			
General fund	38,456	(87)	38,369
Restricted funds	-	-	-
TOTAL FUNDS	<u>37,496</u>	<u>960</u>	<u>38,456</u>

Net movement in funds, included in the above, is as follows:

	Incoming resources £	Resources expended £	Transfers £	Movement in funds £
Unrestricted funds				
General fund	<u>32,665</u>	<u>(32,752)</u>	-	<u>(87)</u>
Restricted funds	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
TOTAL FUNDS	<u>32,665</u>	<u>(32,752)</u>	<u>-</u>	<u>(87)</u>

Comparatives for movement in funds

	At 1.8.22 £	Net movement in funds £	At 31.7.23 £
Unrestricted Funds			
General fund	37,496	960	38,456
Restricted Funds	-	-	-
TOTAL FUNDS	<u>37,496</u>	<u>960</u>	<u>38,456</u>

Comparative net movement in funds, included in the above, is as follows:

	Incoming resources £	Resources expended £	Transfers £	Movement in funds £
Unrestricted funds				
General fund	<u>29,234</u>	<u>(28,274)</u>	-	<u>960</u>
Restricted funds	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
TOTAL FUNDS	<u>29,234</u>	<u>(28,274)</u>	<u>-</u>	<u>960</u>

The Zemel Choir

Notes to the Financial Statements - continued for the year ended 31 July 2024

11. MOVEMENT IN FUNDS – continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.8.22 £	Net movement in funds £	At 31.7.24 £
Unrestricted funds			
General fund	37,496	873	38,369
Restricted funds	<u>-</u>	<u>-</u>	<u>-</u>
TOTAL FUNDS	<u>37,496</u>	<u>873</u>	<u>38,369</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above, is as follows:

	Incoming resources £	Resources expended £	Transfers £	Movement in funds £
Unrestricted funds				
General fund	<u>61,899</u>	<u>(61,026)</u>	<u>-</u>	<u>873</u>
Restricted funds	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
TOTAL FUNDS	<u>61,899</u>	<u>(61,026)</u>	<u>-</u>	<u>873</u>

12. RELATED PARTY DISCLOSURES

Certain providers of goods and services to the charity require payment via electronic fund transfer or credit card and do not accept cheques. As the charity does not have a credit card, a number of payments were made by individual trustees and/or their spouses who were later reimbursed by the charity by cheque. Cheques require two authorised signatures. The most significant payments in the current period related to coach hire and donations. The most significant payments in the previous period related to subsistence.

Expenses were reimbursed to 5 trustees (2023: 6 trustees), as follows:

	2024 £	2023 £
Subsistence	671	332
Other	<u>276</u>	<u>1,353</u>
	<u>947</u>	<u>1,685</u>

THE ZEMEL CHOIR

England & Wales - Charity number 1170254

Accounts

The emel Choir

UK's leading mixed voice Jewish Choir

**Report of the Trustees
and
Unaudited Financial Statements for the Year Ended 31 July 2023
for
The Zemel Choir**

The Zemel Choir

**Contents of the Financial Statements
for the year ended 31 July 2023**

	Page
Report of the Trustees	2 to 4
Independent Examiner's Report	5
Statement of Financial Activities	6
Balance Sheet	7
Notes to the Financial Statements	8 to 12

The Zemel Choir

Report of the Trustees for the year ended 31 July 2023

The trustees of the Zemel Choir (the “Charity” or the “Choir”) present their report with the financial statements of the Charity for the year ended 31 July 2023. The trustees have adopted the provisions of 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 2015).

OBJECTIVES AND ACTIVITIES

Objects of the Charity, principal activities and organisation

The Charity was formed:

- a) to spread an appreciation of choral and other music and to educate and improve public interest in and knowledge of such music by the giving of public performances and by such other means as are charitable; and
- b) to give special emphasis to the presentation of works with Jewish associations.

The Charity is a non-profit making organisation whose individual members do not seek payment for their activities.

Significant activities

To educate and improve public interest in Jewish music. In order to provide such education, the Charity produces and performs concerts of a wide variety of musical genre with a Jewish association and is asked to participate in annual memorial events, for example Holocaust Memorial Day and Yom Hashoah. The Choir also participates in festivals and concerts in the UK and overseas in order to spread appreciation of choral and other Jewish music, and collaborates with other charities in fundraising.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

2022/23 saw the Zemel Choir performing a full programme of concerts throughout the year in aid of a number of different charities.

In November 2022 we performed Handel’s Judas Maccabaeus together with the Royal Free Music Society. In December the Choir performed a concert at West London Synagogue in aid of World Jewish Relief’s Ukraine Appeal. The concert included specially recorded messages from H.M. Ambassador to Ukraine and from the Ukrainian Shtrudel Band, and raised £8000 for the charity. The Choir’s professionals and soloists all donated their time to the concert.

In January, the Choir performed a pair of concerts in Brighton and London with Polina and Merlin Shepherd. In February, the Choir gave a short performance at Jewish Book Week in London. In March the Choir performed at the Jewish Care’s new Sandringham campus in Stanmore, for the benefit of its residents and residents of other Jewish Care homes. Later that month, we performed a concert at Sha’arei Tsedek Synagogue, Whetstone, again in aid of the World Jewish Relief Ukraine Appeal, raising a further £3000.

In May, the Choir travelled to Vienna, Austria to participate in the European Jewish Choral Festival, along with choirs from Vienna, Paris, Rome, and Leipzig, which culminated in a concert at the Vienna Rathaus, which was broadcast on Austrian radio.

FINANCIAL REVIEW

Reserves policy

The trustees have agreed to establish a policy whereby part of the unrestricted funds is earmarked for activities connected with voice coaching, improving members’ performance skills and with work with youth and young adults, while the remainder is sufficient to cover the production of concerts and events for a period of not less than one year.

The Zemel Choir

Report of the Trustees for the year ended 31 July 2023

FUTURE PLANS

We look forward to a busy schedule for the year 2023/24 when we will be organising a number of concerts in the UK and hope to participate in the European Jewish Choral Festival, started by the Zemel Choir in 2012, to be held in Sofia in July 2024. We are also planning an Interfaith Choral Music Festival for June 2024, subject to funding applications.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is a charitable incorporated organisation and is controlled by its governing document dated 17 November 2016.

Trustees

The trustees are elected by the members.

Recruitment and appointment of new trustees

Trustees are recruited as vacancies arise.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1170254

Principal address

10 Britten Close
Elstree
Borehamwood
Hertfordshire
WD6 3HT

Trustees

Diane Sheer – Chairman (resigned 12 December 2022)
Philip Roth – Chairman (appointed 12 December 2022)
Doreen Havardi – Membership Secretary
Linda Brody – Treasurer
Ruth Freedman – (resigned 12 December 2022)
Natalie Gies
Marilyn Grant
Geraldine Luder
Stuart Luder
Peter Strauss
Carmel Byers (appointed 12 December 2022)

Patrons

Steven Isserlis CBE
Jeremy Menuhin
Malcolm Singer

Musical Director

Dr Benjamin Wolf

Independent examiner

Anthony Cohen
Fellow of the Institute of Chartered Accountants in England & Wales
Suite 301, Stanmore Business Centre
Howard Road
Stanmore, HA7 1BT

The Zemel Choir

**Report of the Trustees
for the year ended 31 July 2023**

PUBLIC BENEFIT

The Charity is providing a benefit to the public through educating and improving interest in Jewish music to all those who attend concerts.

The trustees continue to comply with their duty to have due regard to the Charity Commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant.

Approved by order of the board of trustees on 3 January 2024 and signed on its behalf by:



.....
Philip Roth - Chairman

**Independent Examiner's Report to the Trustees of
The Zemel Choir**

Independent examiner's report to the trustees of The Zemel Choir

I report to the charity trustees on my examination of the accounts of The Zemel Choir (the Charity) for the year ended 31 July 2023.

Responsibilities and basis of report

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

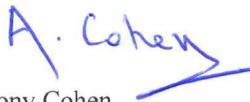
I report in respect of my examination of the Charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material 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 Act; or
2. the accounts do not accord with those records; or
3. the accounts 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 confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.



Anthony Cohen
Fellow of the Institute of Chartered Accountants in England and Wales
Suite 301, Stanmore Business Centre
Howard Road
Stanmore, HA7 1BT

Date: 24 November 2023

The Zemel Choir

**Statement of Financial Activities
for the year ended 31 July 2023**

		Unrestricted fund	Restricted fund	2023 Total funds	2022 Total funds
	Notes	£	£	£	£
INCOME AND ENDOWMENTS FROM					
Donations and subscriptions	2	18,485	-	18,485	22,792
Charitable activities	3	10,608	-	10,608	8,227
Investment income	4	123	-	123	42
Other		<u>18</u>	<u>-</u>	<u>18</u>	<u>-</u>
Total		<u>29,234</u>	<u>-</u>	<u>29,234</u>	<u>31,061</u>
EXPENDITURE ON					
Charitable activities	5	28,274	-	28,274	30,005
Other		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total		<u>28,274</u>	<u>-</u>	<u>28,274</u>	<u>30,005</u>
NET INCOME / (EXPENDITURE)		960	-	960	1,056
RECONCILIATION OF FUNDS					
Total funds brought forward		37,496	-	37,496	36,440
Transfer from restricted to unrestricted		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>38,456</u></u>	<u><u>-</u></u>	<u><u>38,456</u></u>	<u><u>37,496</u></u>

The notes form part of these financial statements

The Zemel Choir

**Balance Sheet
At 31 July 2023**

		Unrestricted fund	Restricted fund	2023 Total funds	2022 Total funds
	Notes	£	£	£	£
FIXED ASSETS					
Tangible assets	8	<u>124</u>	<u>-</u>	<u>124</u>	<u>185</u>
		<u>124</u>	<u>-</u>	<u>124</u>	<u>185</u>
CURRENT ASSETS					
Debtors and Prepayments	9	3,493	-	3,493	4,168
Cash at bank		<u>34,839</u>	<u>-</u>	<u>34,839</u>	<u>34,253</u>
		38,332	-	38,332	38,421
CREDITORS					
Amounts falling due within one year	10	<u>(-)</u>	<u>-</u>	<u>(-)</u>	<u>(1,110)</u>
NET CURRENT ASSETS		<u>38,332</u>	<u>-</u>	<u>38,332</u>	<u>37,311</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>38,456</u>	<u>-</u>	<u>38,456</u>	<u>37,496</u>
NET ASSETS		<u>38,456</u>	<u>-</u>	<u>38,456</u>	<u>37,496</u>
FUNDS	11				
Restricted funds				-	-
Unrestricted funds				<u>38,456</u>	<u>37,496</u>
TOTAL FUNDS				<u>38,456</u>	<u>37,496</u>

The financial statements were approved by the Board of Trustees on 3 January 2024 and were signed on its behalf by:



.....
Philip Roth - Chairman

The Zemel Choir

Notes to the Financial Statements for the year ended 31 July 2023

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Going concern

The financial statements have been prepared on the going concern basis.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received, and the amount can be measured reliably.

Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Taxation

The income of the charity is applied for charitable purposes and is therefore exempt from corporation tax.

Tangible fixed assets and depreciation

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment.

Depreciation is provided at rates calculated to write off the cost of fixed assets, less their residual value, over their expected useful lives as follows: Equipment – 33% per annum reducing balance.

Fund accounting

General funds are unrestricted funds and can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

The Zemel Choir

**Notes to the Financial Statements - continued
for the year ended 31 July 2023**

2. DONATIONS AND SUBSCRIPTIONS

	2023	2022
	£	£
Donations and grants	4,313	10,394
Gift aid	3437	1,925
Membership subscriptions	<u>10,735</u>	<u>10,473</u>
	<u><u>18,485</u></u>	<u><u>22,792</u></u>

3. CHARITABLE ACTIVITIES – INCOME

	2023	2022
	£	£
Concert receipts	10,454	7,684
Members contributions for ECJA recording	-	-
Supper quiz	-	480
Other	<u>154</u>	<u>63</u>
	<u><u>10,608</u></u>	<u><u>8,227</u></u>

4. INVESTMENT INCOME

	2023	2022
	£	£
Deposit account interest	<u>123</u>	<u>42</u>

5. CHARITABLE ACTIVITIES – EXPENDITURE

	2023	2022
	£	£
Advertising, publicity and printing	436	1,699
Charitable donations	3,019	275
Depreciation of equipment	61	91
Grant to Assistant Conductor & Research Fellow	-	2,750
Hall hire, venue & festival costs and insurance	7,761	6,600
Music, voice recordings and film	366	100
Professionals' fees and expenses	15,865	17,545
Website, Computer, and video conferencing	247	605
Other	<u>519</u>	<u>340</u>
	<u><u>28,274</u></u>	<u><u>30,005</u></u>

6. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 July 2023 nor for the year ended 31 July 2022.

Trustees' expenses

Expenses of £1685 (2022: £675) were reimbursed to 6 trustees (2022: 4 trustees), including the spouse of one trustee, as set out in note 12.

The Zemel Choir

**Notes to the Financial Statements - continued
for the year ended 31 July 2023**

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and subscriptions	19,792	3,000	22,792
Charitable activities	8,227	-	8,227
Investment income	42	-	42
Total	<u>28,061</u>	<u>3,000</u>	<u>31,061</u>
EXPENDITURE ON			
Raising funds	-	-	-
Charitable activities	27,255	2,750	30,005
Total	<u>27,255</u>	<u>2,750</u>	<u>30,005</u>
NET EXPENDITURE	806	250	1,056
RECONCILIATION OF FUNDS			
Total funds brought forward	35,440	1,000	36,440
Transfer from restricted to unrestricted	1,250	(1,250)	-
TOTAL FUNDS CARRIED FORWARD	<u>37,496</u>	<u>-</u>	<u>37,496</u>

8. FIXED ASSETS: EQUIPMENT

	Cost £	Depreciation £	Net book value £
Brought forward	288	(103)	185
Additions	-	-	-
Charge for year	-	(61)	(61)
Carried forward	<u>288</u>	<u>(164)</u>	<u>124</u>

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
Prepayments and accrued income	<u>3,493</u>	<u>4,168</u>

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022 £
Other creditors	<u>-</u>	<u>1,110</u>

The Zemel Choir

Notes to the Financial Statements - continued
for the year ended 31 July 2023

11. MOVEMENT IN FUNDS

	At 1.8.22 £	Net movement in funds £	At 31.7.23 £
Unrestricted funds			
General fund	37,496	960	38,456
Restricted funds	-	-	-
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>37,496</u>	<u>960</u>	<u>38,456</u>

Net movement in funds, included in the above, is as follows:

	Incoming resources £	Resources expended £	Transfers £	Movement in funds £
Unrestricted funds				
General fund	<u>29,234</u>	<u>28,274</u>	<u>-</u>	<u>960</u>
Restricted funds	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
TOTAL FUNDS	<u>29,234</u>	<u>28,274</u>	<u>-</u>	<u>960</u>

Comparatives for movement in funds

	At 1.8.21 £	Net movement in funds £	At 31.7.22 £
Unrestricted Funds			
General fund	35,440	2,056	37,496
Restricted Funds	1,000	(1,000)	-
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u>36,440</u>	<u>1,056</u>	<u>37,496</u>

Comparative net movement in funds, included in the above, is as follows:

	Incoming resources £	Resources expended £	Transfers £	Movement in funds £
Unrestricted funds				
General fund	<u>28,061</u>	<u>(27,255)</u>	<u>1,250</u>	<u>2,056</u>
Restricted funds	<u>3,000</u>	<u>(2,750)</u>	<u>(1,250)</u>	<u>(1,000)</u>
TOTAL FUNDS	<u>31,061</u>	<u>(30,005)</u>	<u>-</u>	<u>1,056</u>

The Zemel Choir

Notes to the Financial Statements - continued for the year ended 31 July 2023

11. MOVEMENT IN FUNDS – continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.8.21 £	Net movement in funds £	At 31.7.23 £
Unrestricted funds			
General fund	35,440	3,016	38,456
Restricted funds	<u>1,000</u>	<u>(1,000)</u>	<u>-</u>
TOTAL FUNDS	<u>36,440</u>	<u>2,016</u>	<u>38,456</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above, is as follows:

	Incoming resources £	Resources expended £	Transfers £	Movement in funds £
Unrestricted funds				
General fund	<u>57,295</u>	<u>(55,529)</u>	<u>1,250</u>	<u>3,016</u>
Restricted funds	<u>3,000</u>	<u>(2,750)</u>	<u>(1,250)</u>	<u>(1,000)</u>
TOTAL FUNDS	<u>60,295</u>	<u>(58,279)</u>	<u>-</u>	<u>2,016</u>

12. RELATED PARTY DISCLOSURES

Certain providers of goods and services to the charity require payment via electronic fund transfer or credit card and do not accept cheques. As the charity does not have a credit card, a number of payments were made by individual trustees and/or their spouses who were later reimbursed by the charity by cheque. Cheques require two authorised signatures. The most significant payments in the current period related to coach hire and donations. The most significant payments in the previous period related to subsistence.

Expenses were reimbursed to 6 trustees (2022: 5 trustees), including the spouse of one trustee, as follows:

	2023 £	2022 £
Subsistence	332	430
Other	<u>1353</u>	<u>245</u>
	<u>1685</u>	<u>675</u>

A fee of £0 (2022 - £500) was paid to Robert Brody, the spouse of the Treasurer, for professional services (performing as a tenor).

THE ZEMEL CHOIR

England & Wales - Charity number 1170254

Accounts



UK's leading mixed voice Jewish Choir

**Report of the Trustees
and
Unaudited Financial Statements for the Year Ended 31 July 2022
for
The Zemel Choir**

The Zemel Choir

**Contents of the Financial Statements
for the year ended 31 July 2022**

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The Zemel Choir

Report of the Trustees for the year ended 31 July 2022

The trustees of the Zemel Choir (the “Charity” or the “Choir”) present their report with the financial statements of the Charity for the year ended 31 July 2022. The trustees have adopted the provisions of 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 2015).

OBJECTIVES AND ACTIVITIES

Objects of the Charity, principal activities and organisation

The Charity was formed:

- a) to spread an appreciation of choral and other music and to educate and improve public interest in and knowledge of such music by the giving of public performances and by such other means as are charitable; and
- b) to give special emphasis to the presentation of works with Jewish associations.

The Charity is a non-profit making organisation whose individual members do not seek payment for their activities.

Significant activities

To educate and improve public interest in Jewish music. In order to provide such education, the Charity produces and performs concerts of a wide variety of musical genre with a Jewish association and is often asked to participate in annual Remembrance Day events, for example Holocaust Memorial Day and Yom Hashoah. The Choir also participates in festivals and concerts in the UK and overseas in order to spread appreciation of choral and other Jewish music.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

2021/22 saw the Zemel Choir rehearsing together in person after a period of about 18 months of Zoom rehearsals. People were still wary of singing together and audiences needed to get used to attending large events again. Therefore our calendar for this season has not been as full as previous years.

During the period of Covid, we spent substantial time setting up our inaugural interfaith festival, Faithful Voices, to promote the vocal music of different faiths performed by both amateur and professional musicians. The festival was open to people of any faith group and attendees included representatives mainly from the Christian, Islam, Hindu and Jewish faiths. Workshops and educational events focused on Christian and Jewish choral music and Hindu chant and song and were led by experts in their field. The festival responds directly to the Choir’s aims of spreading the knowledge and participation of Jewish music and was an idea which grew out of the growing anti-Semitism which we have experienced. We wanted to reach out to other faith groups through song by building musical bridges and encountering repertoire from different faiths. This festival was a great challenge. We spent considerable time finding partners, funding and participants under the leadership of our Festival Director, Benjamin Wolf and overcoming the “Coming out of Covid” problem which affected the participants and audiences. For many of the participating choirs, it was the first time for over a year that they had sung together. Many members of the audience had not been to a public event for ages and were still wearing masks. The concerts were attended by the Deputy Mayor of Barnet and the Lord Mayor of Westminster. Both were extremely supportive and said they hoped this would be an annual event. This was echoed by the participants and workshop leaders. We actually hope to make this a biennial event providing we can get funding and support. Our thanks go to our generous sponsors, the Arts Council England, the Harold Hyam Wingate Foundation and the Rofeh Trust which enabled us to bring this venture to fruition.

Additionally we celebrated the 90th birthday of Dudley Cohen, our founder, albeit belatedly and sang many of his compositions and arrangements. We were joined by members of his family for a very enjoyable evening of music. This introduced young musicians and some of Dudley Cohen’s musical compositions to our audience.

We have recently performed Handel’s Judas Maccabaeus together with the Royal Free Music Society. The Zemel Choir rehearsed this work on Zoom during Covid and it was very rewarding to be able to bring a performance together with an orchestra to a mixed audience a year later.

The Choir is grateful for a donation from a private charitable trust which has allowed us to fund the position of Assistant Conductor and Research Fellow for the year 2021/22.

FINANCIAL REVIEW

Reserves policy

The trustees have agreed to establish a policy whereby part of the unrestricted funds is earmarked for activities connected with voice coaching, improving members’ performance skills and with work with youth and young adults, while the remainder is sufficient to cover the production of concerts and events for a period of not less than one year.

The Zemel Choir

Report of the Trustees for the year ended 31 July 2022

FUTURE PLANS

We look forward to a busy schedule for the year 2022/23 when we will be singing to raise funds for the Ukraine relief fund; organising concerts in the UK and will participate in the European Jewish Choral Festival, started by the Zemel Choir in 2012, to be held in Vienna in May 2023

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is a charitable incorporated organisation and is controlled by its governing document dated 17 November 2016.

Trustees

The trustees are elected by the members.

Recruitment and appointment of new trustees

Trustees are recruited as vacancies arise.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1170254

Principal address

64 Canons Drive
Edgware
Middlesex
HA8 7RD

Trustees

Diane Sheer – Chairman
Doreen Havardi – Membership Secretary
Linda Brody – Treasurer
Ruth Freedman
Natalie Gies (appointed 15 November 2021)
Marilyn Grant (appointed 15 November 2021)
Dr Jennifer Kay (resigned 15 November 2021)
Geraldine Luder (appointed 15 November 2021)
Stuart Luder (appointed 15 November 2021)
Helen Stone (resigned 15 November 2021)
Peter Strauss

Patrons

Steven Isserlis CBE
Jeremy Menuhin
Malcolm Singer

Musical Director

Dr Benjamin Wolf

Independent examiner

Russell Chaplin
Associate of the Institute of Chartered Accountants in England & Wales
13 Chestnut Avenue
Edgware
Middlesex
HA8 7RA

The Zemel Choir

**Report of the Trustees
for the year ended 31 July 2022**

PUBLIC BENEFIT

The Charity is providing a benefit to the public through educating and improving interest in Jewish music to all those who attend concerts.

The trustees continue to comply with their duty to have due regard to the Charity Commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant.

Approved by order of the board of trustees on 27 November 2022 and signed on its behalf by:

A handwritten signature in blue ink, appearing to be 'Diane Sheer', with a long horizontal stroke extending to the right.

.....
Diane Sheer - Chairman

**Independent Examiner's Report to the Trustees of
The Zemel Choir**

Independent examiner's report to the trustees of The Zemel Choir

I report to the charity trustees on my examination of the accounts of The Zemel Choir (the Charity) for the year ended 31 July 2022.

Responsibilities and basis of report

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

I report in respect of my examination of the Charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material 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 Act; or
2. the accounts do not accord with those records; or
3. the accounts 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 confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.



Russell Chaplin
Associate of the Institute of Chartered Accountants in England and Wales
13 Chestnut Avenue
Edgware
Middlesex
HA8 7RA

Date: 27 November 2022

The Zemel Choir

**Statement of Financial Activities
for the year ended 31 July 2022**

		Unrestricted fund	Restricted fund	2022 Total funds	2021 Total funds
	Notes	£	£	£	£
INCOME AND ENDOWMENTS FROM					
Donations and subscriptions	2	19,792	3,000	22,792	11,758
Charitable activities	3	8,227	-	8,227	2,199
Investment income	4	42	-	42	68
Other		-	-	-	-
Total		28,061	3,000	31,061	14,025
EXPENDITURE ON					
Charitable activities	5	27,255	2,750	30,005	14,431
Other		-	-	-	-
Total		27,255	2,750	30,005	14,431
NET INCOME / (EXPENDITURE)		806	250	1,056	(406)
RECONCILIATION OF FUNDS					
Total funds brought forward		35,440	1,000	36,440	36,846
Transfer from restricted to unrestricted		1,250	(1,250)	-	-
TOTAL FUNDS CARRIED FORWARD		<u>37,496</u>	<u>-</u>	<u>37,496</u>	<u>36,440</u>

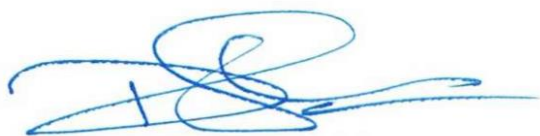
The notes form part of these financial statements

The Zemel Choir

**Balance Sheet
At 31 July 2022**

	Notes	Unrestricted fund £	Restricted fund £	2022 Total funds £	2021 Total funds £
FIXED ASSETS					
Tangible assets	8	<u>185</u>	<u>-</u>	<u>185</u>	<u>3</u>
		<u>185</u>	<u>-</u>	<u>185</u>	<u>3</u>
CURRENT ASSETS					
Debtors	9	4,168	-	4,168	413
Cash at bank		<u>34,253</u>	<u>-</u>	<u>34,253</u>	<u>36,114</u>
		38,421	-	38,421	36,527
CREDITORS					
Amounts falling due within one year	10	<u>(1,110)</u>	<u>-</u>	<u>(1,110)</u>	<u>(90)</u>
NET CURRENT ASSETS		<u>37,311</u>	<u>-</u>	<u>37,311</u>	<u>36,437</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>37,496</u>	<u>-</u>	<u>37,496</u>	<u>36,440</u>
NET ASSETS		<u>37,496</u>	<u>-</u>	<u>37,496</u>	<u>36,440</u>
FUNDS	11				
Restricted funds				-	1,000
Unrestricted funds				<u>37,496</u>	<u>35,440</u>
TOTAL FUNDS				<u>37,496</u>	<u>36,440</u>

The financial statements were approved by the Board of Trustees on 27 November 2022 and were signed on its behalf by:



.....
Diane Sheer - Chairman

The notes form part of these financial statements

The Zemel Choir

Notes to the Financial Statements for the year ended 31 July 2022

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Going concern

The financial statements have been prepared on the going concern basis.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Taxation

The income of the charity is applied for charitable purposes and is therefore exempt from corporation tax.

Tangible fixed assets and depreciation

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment.

Depreciation is provided at rates calculated to write off the cost of fixed assets, less their residual value, over their expected useful lives as follows: Equipment – 33% per annum reducing balance.

Fund accounting

General funds are unrestricted funds and can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

The Zemel Choir

Notes to the Financial Statements - continued for the year ended 31 July 2022

2. DONATIONS AND SUBSCRIPTIONS

	2022	2021
	£	£
Donations and grants (including £3,000 of restricted income in 2022)	10,394	3,249
Gift aid	1,925	1,914
Membership subscriptions	<u>10,473</u>	<u>6,595</u>
	<u>22,792</u>	<u>11,758</u>

3. CHARITABLE ACTIVITIES – INCOME

	2022	2021
	£	£
Concert receipts	7,684	-
Members contributions for ECJA recording	-	384
Supper quiz	480	1,799
Other	<u>63</u>	<u>16</u>
	<u>8,227</u>	<u>2,199</u>

4. INVESTMENT INCOME

	2022	2021
	£	£
Deposit account interest	<u>42</u>	<u>68</u>

5. CHARITABLE ACTIVITIES – EXPENDITURE

	2022	2021
	£	£
Advertising, publicity and printing	1,699	-
Charitable donations	275	150
Depreciation of equipment	91	1
Grant to Assistant Conductor & Research Fellow	2,750	3,000
Hall hire, venue costs and insurance	6,600	738
Music, voice recordings and film	100	3,801
Professionals fees and expenses	17,545	5,780
Website and video conferencing	605	518
Other	<u>340</u>	<u>443</u>
	<u>30,005</u>	<u>14,431</u>

6. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 July 2022 nor for the year ended 31 July 2021.

Trustees' expenses

Expenses of £675 (2021: £2,307) were reimbursed to 4 trustees (2021: 5 trustees), including the spouse of one trustee, as set out in note 12.

The Zemel Choir

Notes to the Financial Statements - continued
for the year ended 31 July 2022

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and subscriptions	11,758	-	11,758
Charitable activities	2,199	-	2,199
Investment income	<u>68</u>	<u>-</u>	<u>68</u>
Total	<u>14,025</u>	<u>-</u>	<u>14,025</u>
EXPENDITURE ON			
Raising funds	-	-	-
Charitable activities	<u>14,431</u>	<u>-</u>	<u>14,431</u>
Total	<u>14,431</u>	<u>-</u>	<u>14,431</u>
NET EXPENDITURE	(406)	-	(406)
RECONCILIATION OF FUNDS			
Total funds brought forward	33,026	3,820	36,846
Transfer from restricted to unrestricted	<u>2,820</u>	<u>(2,820)</u>	<u>-</u>
TOTAL FUNDS CARRIED FORWARD	<u><u>35,440</u></u>	<u><u>1,000</u></u>	<u><u>36,440</u></u>

8. FIXED ASSETS: EQUIPMENT

	Cost £	Depreciation £	Net book value £
Brought forward	15	(12)	3
Additions	273	-	273
Charge for year	<u>-</u>	<u>(91)</u>	<u>(91)</u>
Carried forward	<u><u>288</u></u>	<u><u>(103)</u></u>	<u><u>185</u></u>

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Prepayments and accrued income	<u>4,168</u>	<u>413</u>

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2022 £	2021 £
Other creditors	<u>1,110</u>	<u>90</u>

The Zemel Choir

**Notes to the Financial Statements - continued
for the year ended 31 July 2022**

11. MOVEMENT IN FUNDS

	At 1.8.21 £	Net movement in funds £	At 31.7.22 £
Unrestricted funds			
General fund	35,440	2,056	37,496
Restricted funds	1,000	(1,000)	-
TOTAL FUNDS	<u>36,440</u>	<u>1,056</u>	<u>37,496</u>

Net movement in funds, included in the above, is as follows:

	Incoming resources £	Resources expended £	Transfers £	Movement in funds £
Unrestricted funds				
General fund	<u>28,061</u>	<u>(30,005)</u>	<u>4,000</u>	<u>2,056</u>
Restricted funds	<u>3,000</u>	<u>-</u>	<u>(4,000)</u>	<u>(1,000)</u>
TOTAL FUNDS	<u>31,061</u>	<u>(30,005)</u>	<u>-</u>	<u>1,056</u>

Comparatives for movement in funds

	At 1.8.20 £	Net movement in funds £	At 31.7.21 £
Unrestricted Funds			
General fund	33,026	2,414	35,440
Restricted Funds	3,820	(2,820)	1,000
TOTAL FUNDS	<u>36,846</u>	<u>(406)</u>	<u>36,440</u>

Comparative net movement in funds, included in the above, is as follows:

	Incoming resources £	Resources expended £	Transfers £	Movement in funds £
Unrestricted funds				
General fund	<u>14,025</u>	<u>(14,431)</u>	<u>2,820</u>	<u>2,414</u>
Restricted funds	<u>-</u>	<u>-</u>	<u>(2,820)</u>	<u>(2,820)</u>
TOTAL FUNDS	<u>14,025</u>	<u>(14,431)</u>	<u>-</u>	<u>(406)</u>

The Zemel Choir

Notes to the Financial Statements - continued for the year ended 31 July 2022

11. MOVEMENT IN FUNDS – continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.8.20 £	Net movement in funds £	At 31.7.22 £
Unrestricted funds			
General fund	33,026	4,470	37,496
Restricted funds	<u>3,820</u>	<u>(3,820)</u>	<u>-</u>
TOTAL FUNDS	<u>36,846</u>	<u>4,470</u>	<u>37,496</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above, is as follows:

	Incoming resources £	Resources expended £	Transfers £	Movement in funds £
Unrestricted funds				
General fund	<u>42,086</u>	<u>(44,436)</u>	<u>6,820</u>	<u>4,470</u>
Restricted funds	<u>3,000</u>	<u>-</u>	<u>(6,820)</u>	<u>(3,820)</u>
TOTAL FUNDS	<u>45,086</u>	<u>(44,436)</u>	<u>-</u>	<u>650</u>

12. RELATED PARTY DISCLOSURES

Certain providers of goods and services to the charity require payment via electronic fund transfer or credit card and do not accept cheques. As the charity does not have a credit card and for part of the prior year did not have on-line banking, a number of payments were made by individual trustees and/or their spouses who were later reimbursed by the charity by cheque. Cheques require two authorised signatures. The most significant payments in the prior period related to on-line payments where the recipient was unable to bank cheques due to Covid, an international payment for a recording and website related costs. The most significant payments in the current period principally related to subsistence costs.

Expenses were reimbursed to 4 trustees (2021: 5 trustees), including the spouse of one trustee, as follows:

	2022 £	2021 £
Subsistence	430	-
Other	<u>245</u>	<u>2,307</u>
	<u>675</u>	<u>2,307</u>

A fee of £500 was paid to Robert Brody, the spouse of the Treasurer, for professional services (performing as a tenor). No fee was paid in 2021 (there were no concerts).

The Treasurer loaned the charity £800 during November 2021 to avoid the charity's bank account from going overdrawn – the amount was repaid once monies had been transferred to the current account from the charity's deposit account.

An amount of £3,000 was received from the Ostrich Charitable Trust to fund the grant payable to the Assistant Conductor. A grant of £2,750 was paid to the Assistant Conductor and the Ostrich Charitable Trust agreed the balance could be used for general purposes. One of the trustees is also a trustee of the Ostrich Charitable Trust.

THE ZEMEL CHOIR

England & Wales - Charity number 1170254

Accounts



UK's leading mixed voice Jewish Choir

**Report of the Trustees
and
Unaudited Financial Statements for the Year Ended 31 July 2021
for
The Zemel Choir**

The Zemel Choir

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for the year ended 31 July 2021**

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The Zemel Choir

Report of the Trustees for the year ended 31 July 2021

The trustees of the Zemel Choir (the “Charity” or the “Choir”) present their report with the financial statements of the Charity for the year ended 31 July 2021. The trustees have adopted the provisions of 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 2015).

OBJECTIVES AND ACTIVITIES

Objects of the Charity, principal activities and organisation

The Charity was formed:

- a) to spread an appreciation of choral and other music and to educate and improve public interest in and knowledge of such music by the giving of public performances and by such other means as are charitable; and
- b) to give special emphasis to the presentation of works with Jewish associations.

The Charity is a non-profit making organisation whose individual members do not seek payment for their activities.

Significant activities

To educate and improve public interest in Jewish music. In order to provide such education, the Charity produces and performs concerts of a wide variety of musical genre with a Jewish association and is often asked to participate in annual Remembrance Day events, for example Holocaust Memorial Day and Yom Hashoah. The Choir also participates in festivals and concerts in the UK and overseas in order to spread appreciation of choral and other Jewish music.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

2020/21 has been an extremely unusual and unprecedented year for the Zemel Choir. Coronavirus has meant that we have not been able to produce any concerts or special events and have been unable to rehearse in person.

Weekly Zoom rehearsals have continued under the able baton of our Musical Director, Benjamin Wolf, together with Assistant Musical Director, Franklyn Gellnick and Assistant Conductor & Research Fellow, Augustina Kapoti. During this period, we spent time learning new repertoire; participating in theory sessions; improving our voice technique, musical knowledge and understanding; and set ourselves challenges to learn choral scores in a few weeks. All of this was aimed at enabling our members to improve and perfect our performances for when we can sing once again in person.

We participated in a video recording of Itai Daniel’s “*Hevenu Shalom Aleichem*” under the auspices of the European Association of Jewish Choirs, which brought us together with Jewish Choirs in Europe and was shared on social media.

We are delighted that we have managed to weather the last 18 months or so and maintained the interest and participation of practically all of our members throughout the Coronavirus period.

The Choir is grateful for a donation from a private charitable trust which has allowed us to fund the position of Assistant Conductor & Research Fellow for another year.

FINANCIAL REVIEW

Reserves policy

The trustees have agreed to establish a policy whereby part of the unrestricted funds is earmarked for activities connected with voice coaching, improving members’ performance skills and with work with youth and young adults, while the remainder is sufficient to cover the production of concerts and events for a period of not less than one year.

FUTURE PLANS

Since September 2021, the Zemel Choir has been rehearsing together in person after a full risk assessment and consideration of safety factors. We plan to organise and hold a substantial interfaith choral festival in March 2022 and have received funding for this from the Arts Council and other trusts. We have rescheduled our Gala Concert to take place in June 2022. We also hope to perform “*Armistice*” by Benjamin Wolf in November 2022 in the UK and France. We look forward to an exciting and successful year.

The Zemel Choir

Report of the Trustees for the year ended 31 July 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is a charitable incorporated organisation and is controlled by its governing document dated 17 November 2016.

Trustees

The trustees are elected by the members.

Recruitment and appointment of new trustees

Trustees are recruited as vacancies arise.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1170254

Principal address

64 Canons Drive
Edgware
Middlesex
HA8 7RD

Trustees

Diane Sheer – Chairman
Doreen Havardi – Membership Secretary
Linda Brody – Treasurer
Anthony Cohen – Marketing Manager (resigned 9 November 2020)
Helen Stone – Joint Concert Manager
Dr Jennifer Kay – Joint Concert Manager
Ruth Freedman – Catering Manager
Martin Benton – Budgeting & Fundraising Manager (resigned 9 November 2020)
Jay Schlesinger - Young People's Recruitment Officer (resigned 9 November 2020)
Peter Strauss – Marketing Manager (appointed 9 November 2020)

Patrons

Steven Isserlis CBE
Jeremy Menuhin
Malcolm Singer

Musical Director

Dr Benjamin Wolf

Independent examiner

Russell Chaplin
Associate of the Institute of Chartered Accountants in England & Wales
13 Chestnut Avenue
Edgware
Middlesex
HA8 7RA

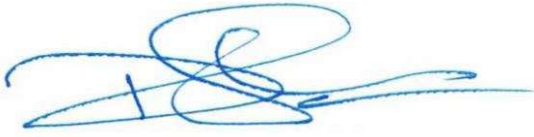
PUBLIC BENEFIT

The Charity is providing a benefit to the public through educating and improving interest in Jewish music to all those who attend concerts.

The trustees continue to comply with their duty to have due regard to the Charity Commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant.

The Zemel Choir
Report of the Trustees
for the year ended 31 July 2021

Approved by order of the board of trustees on 15 November 2021 and signed on its behalf by:

A handwritten signature in blue ink, appearing to be 'Diane Sheer', with a large loop at the top and a long horizontal stroke at the bottom.

.....
Diane Sheer - Chairman

**Independent Examiner's Report to the Trustees of
The Zemel Choir**

Independent examiner's report to the trustees of The Zemel Choir

I report to the charity trustees on my examination of the accounts of The Zemel Choir (the Charity) for the year ended 31 July 2021.

Responsibilities and basis of report

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

I report in respect of my examination of the Charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material 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 Act; or
2. the accounts do not accord with those records; or
3. the accounts 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 confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.



Russell Chaplin
Associate of the Institute of Chartered Accountants in England and Wales
13 Chestnut Avenue
Edgware
Middlesex
HA8 7RA

Date: 15 November 2021

The Zemel Choir

**Statement of Financial Activities
for the year ended 31 July 2021**

		Unrestricted fund	Restricted fund	2021 Total funds	2020 Total funds
	Notes	£	£	£	£
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	11,758	-	11,758	25,652
Charitable activities	3	2,199	-	2,199	460
Other trading activities		-	-	-	-
Investment income	4	68	-	68	230
Other		-	-	-	-
Total		<u>14,025</u>	<u>-</u>	<u>14,025</u>	<u>26,342</u>
EXPENDITURE ON					
Raising funds		-	-	-	-
Charitable activities	5	14,431	-	14,431	21,891
Other		-	-	-	-
Total		<u>14,431</u>	<u>-</u>	<u>14,431</u>	<u>21,891</u>
NET INCOME / (EXPENDITURE)		(406)	-	(406)	4,451
RECONCILIATION OF FUNDS					
Total funds brought forward		33,026	3,820	36,846	32,395
Transfer from restricted to unrestricted		2,820	(2,820)	-	-
TOTAL FUNDS CARRIED FORWARD		<u>35,440</u>	<u>1,000</u>	<u>36,440</u>	<u>36,846</u>

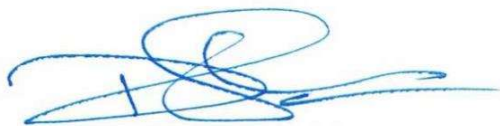
The notes form part of these financial statements

The Zemel Choir

**Balance Sheet
At 31 July 2021**

		Unrestricted fund	Restricted fund	2021 Total funds	2020 Total funds
	Notes	£	£	£	£
FIXED ASSETS					
Tangible assets	8	<u>3</u>	<u>-</u>	<u>3</u>	<u>4</u>
		<u>3</u>	<u>-</u>	<u>3</u>	<u>4</u>
CURRENT ASSETS					
Debtors	9	413	-	413	5,209
Cash at bank		<u>35,114</u>	<u>1,000</u>	<u>36,114</u>	<u>35,504</u>
		35,527	1,000	36,527	40,713
CREDITORS					
Amounts falling due within one year	10	<u>(90)</u>	<u>-</u>	<u>(90)</u>	<u>(3,871)</u>
NET CURRENT ASSETS		<u>35,437</u>	<u>1,000</u>	<u>36,437</u>	<u>36,842</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>35,440</u>	<u>1,000</u>	<u>36,440</u>	<u>36,846</u>
NET ASSETS		<u>35,440</u>	<u>1,000</u>	<u>36,440</u>	<u>36,846</u>
FUNDS	11				
Restricted funds				1,000	3,820
Unrestricted funds				<u>35,440</u>	<u>33,026</u>
TOTAL FUNDS				<u>36,440</u>	<u>36,846</u>

The financial statements were approved by the Board of Trustees on 15 November 2021 and were signed on its behalf by:



.....
Diane Sheer - Chairman

The notes form part of these financial statements

The Zemel Choir

Notes to the Financial Statements for the year ended 31 July 2021

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Going concern

The financial statements have been prepared on the going concern basis.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Membership subscriptions received in the nature of a gift are recognised in Donations and Legacies.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Taxation

The income of the charity is applied for charitable purposes and is therefore exempt from corporation tax.

Tangible fixed assets and depreciation

Tangible fixed assets are carried at cost, net of depreciation and any provision for impairment.

Depreciation is provided at rates calculated to write off the cost of fixed assets, less their residual value, over their expected useful lives as follows: Equipment – 33% per annum reducing balance.

Fund accounting

General funds are unrestricted funds and can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

The Zemel Choir

**Notes to the Financial Statements - continued
for the year ended 31 July 2021**

2. DONATIONS AND LEGACIES

	2021	2020
	£	£
Donations and gifts (2020: all restricted – see below)	3,249	2,820
Gift aid	1,914	3,117
Grants and legacies received	-	8,325
Membership subscriptions	<u>6,595</u>	<u>11,390</u>
	<u>11,758</u>	<u>25,652</u>

Donations of £2,820 were received in 2020 as additional contributions to cost for a tour to Sofia. Due to Covid-19, the tour did not take place, and the donors agreed that the monies could be used for unrestricted purposes.

3. CHARITABLE ACTIVITIES – INCOME

	2021	2020
	£	£
Concert receipts	-	390
Members contributions for ECJA recording	384	-
Supper quiz	1,799	-
Other	<u>16</u>	<u>70</u>
	<u>2,199</u>	<u>460</u>

4. INVESTMENT INCOME

	2021	2020
	£	£
Deposit account interest	<u>68</u>	<u>230</u>

5. CHARITABLE ACTIVITIES - EXPENDITURE

	2021	2020
	£	£
Advertising, publicity and printing		99
Charitable donations	150	270
Concert and event costs		385
Depreciation of equipment	1	1
Grant to Assistant Conductor & Research Fellow (formerly (2020) Junior Conducting Fellow	3,000	2,750
Hall hire, venue costs and insurance	738	3,676
Music, voice recordings and film	3,801	1,926
Professionals fees and expenses	5,780	11,281
Website and video conferencing	518	537
Other	<u>443</u>	<u>966</u>
	<u>14,431</u>	<u>21,891</u>

6. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 July 2021 nor for the year ended 31 July 2020.

Trustees' expenses

Expenses of £2,307 (2020: £6,274) were reimbursed to 5 trustees (2020: 6 trustees), including the spouse of one trustee, as set out in note 12.

The Zemel Choir

**Notes to the Financial Statements - continued
for the year ended 31 July 2021**

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	22,832	2,820	25,652
Charitable activities	460	-	460
Other trading activities	-	-	-
Investment income	230	-	230
Other	-	-	-
Total	23,522	2,820	26,342
EXPENDITURE ON			
Raising funds	-	-	-
Charitable activities	21,891	-	21,891
Other	-	-	-
Total	21,891	-	21,891
NET INCOME	1,631	2,820	4,451
RECONCILIATION OF FUNDS			
Total funds brought forward	31,395	1,000	32,395
TOTAL FUNDS CARRIED FORWARD	<u>33,026</u>	<u>3,820</u>	<u>36,846</u>

8. FIXED ASSETS: EQUIPMENT

	Cost £	Depreciation £	Net book value £
Brought forward	15	(11)	4
Additions	-	-	-
Disposals	-	-	-
Charge for year	-	(1)	(1)
Carried forward	<u>15</u>	<u>(12)</u>	<u>3</u>

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Prepayments and accrued income	<u>413</u>	<u>5,209</u>

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Other creditors	<u>90</u>	<u>3,871</u>

The Zemel Choir

**Notes to the Financial Statements - continued
for the year ended 31 July 2021**

11. MOVEMENT IN FUNDS

	At 1.8.20 £	Net movement in funds £	At 31.7.21 £
Unrestricted funds			
General fund	33,026	2,414	35,440
Restricted funds	3,820	(2,820)	1,000
TOTAL FUNDS	<u>36,846</u>	<u>(406)</u>	<u>36,440</u>

Net movement in funds, included in the above, is as follows:

	Incoming resources £	Resources expended £	Transfers £	Movement in funds £
Unrestricted funds				
General fund	<u>14,025</u>	<u>(14,431)</u>	<u>2,820</u>	<u>2,414</u>
Restricted funds	<u>-</u>	<u>-</u>	<u>(2,820)</u>	<u>(2,820)</u>
TOTAL FUNDS	<u>14,025</u>	<u>(14,431)</u>	<u>-</u>	<u>(406)</u>

Comparatives for movement in funds

	At 1.8.19 £	Net movement in funds £	At 31.7.20 £
Unrestricted Funds			
General fund	31,395	1,631	33,026
Restricted Funds	1,000	2,820	3,820
TOTAL FUNDS	<u>32,395</u>	<u>4,451</u>	<u>36,846</u>

Comparative net movement in funds, included in the above, is as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	23,522	(21,891)	1,631
Restricted Funds	2,820	-	2,820
TOTAL FUNDS	<u>26,342</u>	<u>(21,891)</u>	<u>4,451</u>

The Zemel Choir

Notes to the Financial Statements - continued for the year ended 31 July 2021

11. MOVEMENT IN FUNDS – continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.8.19 £	Net movement in funds £	At 31.7.21 £
Unrestricted funds			
General fund	31,395	4,045	35,440
Restricted funds	<u>1,000</u>	<u>-</u>	<u>1,000</u>
TOTAL FUNDS	<u>32,395</u>	<u>4,045</u>	<u>36,440</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above, is as follows:

	Incoming resources £	Resources expended £	Transfers £	Movement in funds £
Unrestricted funds				
General fund	<u>37,547</u>	<u>(36,322)</u>	<u>2,820</u>	<u>4,045</u>
Restricted funds	<u>2,820</u>	<u>-</u>	<u>(2,820)</u>	<u>-</u>
TOTAL FUNDS	<u>40,367</u>	<u>(36,322)</u>	<u>-</u>	<u>4,045</u>

12. RELATED PARTY DISCLOSURES

Certain providers of goods and services to the charity require payment via electronic fund transfer or credit card and do not accept cheques. As the charity does not have a credit card and for part of the year did not have on-line banking, a number of payments were made by individual trustees and/or their spouses who were later reimbursed by the charity by cheque. Cheques require two authorised signatures. The most significant payments in the prior period related to accommodation and other overseas festival costs for choir members on their tours: the payments by the charity were funded by deposits from the choir members participating on the tour. Other payments in the period principally related to on-line payments where the recipient was unable to bank cheques due to Covid; an international payment for a recording and website related costs (2020: gifts, the website, refreshments and catering for concerts and fund raising events).

Expenses were reimbursed to 5 trustees (2020: 6 trustees), including the spouse of one trustee, as follows:

	2021 £	2020 £
Travel	-	-
Subsistence	-	425
Accommodation	-	2,228
Other	<u>2,307</u>	<u>3,621</u>
	<u>2,307</u>	<u>6,274</u>

In 2020 a fee of £250 was paid to Robert Brody, the spouse of the Treasurer, for professional services (performing as a tenor). No fee was paid in 2021 (there were no concerts).