



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

**Contents of the Financial Statements
for the year ended 31 July 2021**

	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 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

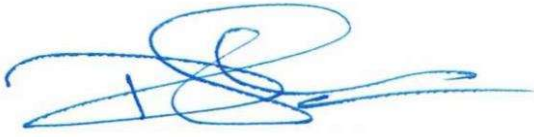
PUBLIC BENEFIT

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>

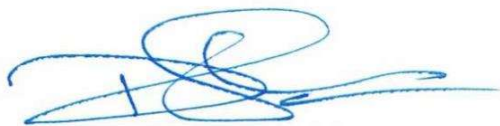
The notes form part of these financial statements

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).