



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

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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', written over a light blue circular stamp.

.....
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>

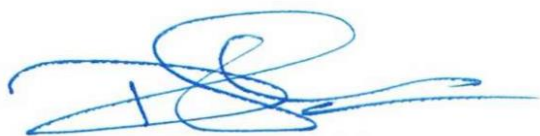
The notes form part of these financial statements

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>

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**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.