

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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for the year ended 31 July 2024**

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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
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 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.

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: 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	-	-	-
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u><u>37,496</u></u>	<u><u>960</u></u>	<u><u>38,456</u></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><u>32,665</u></u>	<u><u>(32,752)</u></u>	<u><u>-</u></u>	<u><u>(87)</u></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	-	-	-
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS	<u><u>37,496</u></u>	<u><u>960</u></u>	<u><u>38,456</u></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><u>29,234</u></u>	<u><u>(28,274)</u></u>	<u><u>-</u></u>	<u><u>960</u></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>