

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 7<sup>th</sup> 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 70<sup>th</sup> 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 70<sup>th</sup> 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 13<sup>th</sup> January 2025)  
Martin Benton (elected as Treasurer on 13<sup>th</sup> January 2025)  
Geraldine Luder  
Stuart Luder  
Carmel Byers  
Susan Pearl  
Hazel Stein (co-opted 12<sup>th</sup> February 2025)  
Deborah Cooper (co-opted 12<sup>th</sup> 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 14<sup>th</sup> 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: 14<sup>th</sup> December 2025

**The Zemel Choir**

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

|                                                 |       | Unrestricted<br>fund | Restricted<br>fund | 2025<br>Total funds | 2024<br>Total funds |
|-------------------------------------------------|-------|----------------------|--------------------|---------------------|---------------------|
|                                                 | Notes | £                    | £                  | £                   | £                   |
| <b>INCOME AND ENDOWMENTS FROM</b>               |       |                      |                    |                     |                     |
| 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                  |
| <b>Total</b>                                    |       | 20,720               | -                  | 20,720              | 32,665              |
| <b>EXPENDITURE ON</b>                           |       |                      |                    |                     |                     |
| Charitable activities                           | 5     | 22,750               | -                  | 22,750              | 32,752              |
| Other                                           |       | -                    | -                  | -                   | -                   |
| <b>Total</b>                                    |       | 22,750               | -                  | 22,750              | 32,752              |
| <b>NET INCOME / (EXPENDITURE)</b>               |       | (2,030)              | -                  | (2,030)             | (87)                |
| <b>RECONCILIATION OF FUNDS</b>                  |       |                      |                    |                     |                     |
| <b>Total funds brought forward</b>              |       | 38,369               | -                  | 38,456              | 38,456              |
| <b>Transfer from restricted to unrestricted</b> |       | -                    | -                  | -                   | -                   |
| <b>TOTAL FUNDS CARRIED FORWARD</b>              |       | <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<br>fund | Restricted<br>fund | 2025<br>Total funds | 2024<br>Total funds |
|--------------------------------------------------|-------|----------------------|--------------------|---------------------|---------------------|
|                                                  | Notes | £                    | £                  | £                   | £                   |
| <b>FIXED ASSETS</b>                              |       |                      |                    |                     |                     |
| 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>           |
| <b>CURRENT ASSETS</b>                            |       |                      |                    |                     |                     |
| 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              |
| <b>CREDITORS</b>                                 |       |                      |                    |                     |                     |
| Amounts falling due within one year              | 10    | <u>(148)</u>         | <u>-</u>           | <u>(148)</u>        | <u>(6,070)</u>      |
| <b>NET CURRENT ASSETS</b>                        |       | <u>36,284</u>        | <u>-</u>           | <u>36,284</u>       | <u>38,369</u>       |
| <b>TOTAL ASSETS LESS CURRENT<br/>LIABILITIES</b> |       | <u>36,339</u>        | <u>-</u>           | <u>36,339</u>       | <u>38,456</u>       |
| <b>NET ASSETS</b>                                |       | <u>36,339</u>        | <u>-</u>           | <u>36,339</u>       | <u>38,369</u>       |
| <b>FUNDS</b>                                     | 11    |                      |                    |                     |                     |
| Restricted funds                                 |       |                      |                    | -                   | -                   |
| Unrestricted funds                               |       |                      |                    | <u>36,339</u>       | <u>38,369</u>       |
| <b>TOTAL FUNDS</b>                               |       |                      |                    | <u>36,339</u>       | <u>38,369</u>       |

The financial statements were approved by the Board of Trustees on 14<sup>th</sup> 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 | 402  | 313  |

**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<br>fund<br>£ | Restricted<br>fund<br>£ | Total funds<br>£     |
|------------------------------------------|---------------------------|-------------------------|----------------------|
| <b>INCOME AND ENDOWMENTS FROM</b>        |                           |                         |                      |
| 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>            |
| <b>Total</b>                             | <u>32,665</u>             | <u>-</u>                | <u>32,665</u>        |
| <br><b>EXPENDITURE ON</b>                |                           |                         |                      |
| Charitable activities                    | <u>32,752</u>             | <u>-</u>                | <u>32,752</u>        |
| <b>Total</b>                             | <u>32,752</u>             | <u>-</u>                | <u>32,752</u>        |
| <br><b>NET EXPENDITURE</b>               | <b>(87)</b>               | <b>-</b>                | <b>(87)</b>          |
| <br><b>RECONCILIATION OF FUNDS</b>       |                           |                         |                      |
| Total funds brought forward              | 38,456                    | -                       | 38,456               |
| Transfer from restricted to unrestricted | <u>-</u>                  | <u>-</u>                | <u>-</u>             |
| <br><b>TOTAL FUNDS CARRIED FORWARD</b>   | <u><u>38,369</u></u>      | <u><u>-</u></u>         | <u><u>38,369</u></u> |

**8. FIXED ASSETS: EQUIPMENT**

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

**9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

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

**10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

|                 | 2025<br>£  | 2024<br>£    |
|-----------------|------------|--------------|
| 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<br>£    | Net movement<br>in funds<br>£ | At 31.7.25<br>£   |
|---------------------------|-------------------|-------------------------------|-------------------|
| <b>Unrestricted funds</b> |                   |                               |                   |
| General fund              | 38,369            | (2030)                        | 36,339            |
| <b>Restricted funds</b>   | -                 | -                             | -                 |
|                           | <u>          </u> | <u>          </u>             | <u>          </u> |
| <b>TOTAL FUNDS</b>        | <u>38,369</u>     | <u>(2030)</u>                 | <u>36,339</u>     |

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

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

**Comparatives for movement in funds**

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

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

|                           | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Transfers<br>£ | Movement in<br>funds<br>£ |
|---------------------------|----------------------------|----------------------------|----------------|---------------------------|
| <b>Unrestricted funds</b> |                            |                            |                |                           |
| General fund              | <u>32,665</u>              | <u>(32,752)</u>            | <u>-</u>       | <u>(87)</u>               |
| <b>Restricted funds</b>   | <u>-</u>                   | <u>-</u>                   | <u>-</u>       | <u>-</u>                  |
| <b>TOTAL FUNDS</b>        | <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<br>£ | Net movement<br>in funds<br>£ | At 31.7.25<br>£ |
|---------------------------|----------------|-------------------------------|-----------------|
| <b>Unrestricted funds</b> |                |                               |                 |
| General fund              | 38,456         | (2,117)                       | 36,339          |
| <b>Restricted funds</b>   | <u>-</u>       | <u>-</u>                      | <u>-</u>        |
| <b>TOTAL FUNDS</b>        | <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<br>resources<br>£ | Resources<br>expended<br>£ | Transfers<br>£ | Movement in<br>funds<br>£ |
|---------------------------|----------------------------|----------------------------|----------------|---------------------------|
| <b>Unrestricted funds</b> |                            |                            |                |                           |
| General fund              | <u>53,385</u>              | <u>(55,502)</u>            | <u>-</u>       | <u>(2,117)</u>            |
| <b>Restricted funds</b>   | <u>-</u>                   | <u>-</u>                   | <u>-</u>       | <u>-</u>                  |
| <b>TOTAL FUNDS</b>        | <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<br>£    | 2024<br>£    |
|-------------|--------------|--------------|
| Subsistence | 2,033        | 332          |
| Other       | <u>1,119</u> | <u>1,353</u> |
|             | <u>3,152</u> | <u>1,685</u> |

