

**REPORT OF THE TRUSTEES AND  
UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 JULY 2020  
FOR  
THE CHAI CENTER  
TRADING AS  
THE JEWISH LIFE CENTRE**

KBSP Partners LLP  
Chartered Accountants  
Harben House  
Harben Parade  
Finchley Road  
LONDON  
NW3 6LH

**THE CHAI CENTER  
TRADING AS THE JEWISH LIFE CENTRE  
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FOR THE YEAR ENDED 31 JULY 2020**

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**THE CHAI CENTER  
TRADING AS THE JEWISH LIFE CENTRE**

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31 JULY 2020**

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The trustees present their report with the financial statements of the charity for the year ended 31 July 2020. 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 2019).

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charity number**

1174613

**Principal address**

Unit 12E Keystone Passage  
Borehamwood Shopping Park  
Hertfordshire  
WD6 4PR

**Trustees**

M Goldstein (resigned 20.1.2020)  
Ms M Redbart  
A Brandman  
A Braun (appointed 23.7.2020)

**Independent Examiner**

KBSP Partners LLP  
Chartered Accountants  
Harben House  
Harben Parade  
Finchley Road  
LONDON  
NW3 6LH

15/09/2021

Approved by order of the board of trustees on ..... and signed on its behalf by:

*Abraham Braun*

.....  
A Braun - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
THE CHAI CENTER**

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**Independent examiner's report to the trustees of The Chai Center**

I report to the charity trustees on my examination of the accounts of The Chai Center (the Trust) for the year ended 31 July 2020.

**Responsibilities and basis of report**

As the charity trustees of the Trust 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 Trust'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 Trust 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 have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

*KBSP Partners LLP*

Anthony Cowan  
KBSP Partners LLP  
Chartered Accountants  
Harben House  
Harben Parade  
Finchley Road  
LONDON  
NW3 6LH

Date: 15/09/2021 .....

**THE CHAI CENTER  
TRADING AS THE JEWISH LIFE CENTRE**

**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 JULY 2020**

		<b>2020 Unrestricted fund £</b>	2019 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>	Notes		
Donations and legacies		<b>68,925</b>	132,714
<b>EXPENDITURE ON</b>			
Raising funds		<b>33,861</b>	11,357
Other		<b>60,141</b>	58,087
<b>Total</b>		<b>94,002</b>	69,444
<b>NET INCOME/(EXPENDITURE)</b>		<b>(25,077)</b>	63,270
<b>RECONCILIATION OF FUNDS</b>			
<b>Total funds brought forward</b>		<b>63,949</b>	679
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>38,872</b>	63,949

The notes form part of these financial statements

**THE CHAI CENTER  
TRADING AS THE JEWISH LIFE CENTRE**

**BALANCE SHEET  
31 JULY 2020**

		<b>2020 Unrestricted fund £</b>	2019 Total funds £
<b>FIXED ASSETS</b>	Notes		
Tangible assets	4	<b>68,099</b>	79,125
<b>CURRENT ASSETS</b>			
Debtors	5	-	6,766
Cash at bank		<b>47,046</b>	12,286
		<b>47,046</b>	19,052
<b>CREDITORS</b>			
Amounts falling due within one year	6	<b>(43,273)</b>	(34,228)
<b>NET CURRENT ASSETS</b>		<b>3,773</b>	(15,176)
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<b>71,872</b>	63,949
<b>CREDITORS</b>			
Amounts falling due after more than one year	7	<b>(33,000)</b>	-
<b>NET ASSETS</b>		<b>38,872</b>	63,949
<b>FUNDS</b>	9		
Unrestricted funds		<b>38,872</b>	63,949
<b>TOTAL FUNDS</b>		<b>38,872</b>	63,949

The financial statements were approved by the Board of Trustees and authorised for issue on .....15/09/2021..... and were signed on its behalf by:

*Abraham Braun*

.....  
A Braun - Trustee

NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 JULY 2020

**THE CHAI CENTER  
TRADING AS THE JEWISH LIFE CENTRE**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 JULY 2020**

**3. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted fund £
<b>INCOME AND ENDOWMENTS FROM</b>	
Donations and legacies	132,714
<b>EXPENDITURE ON</b>	
Raising funds	11,357
Other	58,087
<b>Total</b>	<u>69,444</u>
<b>NET INCOME</b>	<u>63,270</u>
<b>RECONCILIATION OF FUNDS</b>	
Total funds brought forward	679
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u><u>63,949</u></u>

**4. TANGIBLE FIXED ASSETS**

	Fixtures and fittings £
<b>COST</b>	
At 1 August 2019	<b>98,999</b>
Additions	<b>5,421</b>
At 31 July 2020	<b><u>104,420</u></b>
<b>DEPRECIATION</b>	
At 1 August 2019	<b>19,874</b>
Charge for year	<b>16,447</b>
At 31 July 2020	<b><u>36,321</u></b>
<b>NET BOOK VALUE</b>	
At 31 July 2020	<b><u><u>68,099</u></u></b>
At 31 July 2019	<u><u>79,125</u></u>



**THE CHAI CENTER  
TRADING AS THE JEWISH LIFE CENTRE**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 JULY 2020**

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

	<b>2020</b>	2019
	<b>£</b>	£
Other debtors	-	6,766
	<u>          </u>	<u>          </u>

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

	<b>2020</b>	2019
	<b>£</b>	£
Trade creditors	<b>27,531</b>	11,495
Other creditors	<b>15,742</b>	22,733
	<u>          </u>	<u>          </u>
	<b>43,273</b>	34,228
	<u>          </u>	<u>          </u>

**7. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR**

	<b>2020</b>	2019
	<b>£</b>	£
Bank loans (see note 8)	<b>33,000</b>	-
	<u>          </u>	<u>          </u>

**8. LOANS**

An analysis of the maturity of loans is given below:

	<b>2020</b>	2019
	<b>£</b>	£
Amounts falling between one and two years:		
Bank loans - 1-2 years	<b>5,500</b>	-
	<u>          </u>	<u>          </u>
Amounts falling due between two and five years:		
Bank loans - 2-5 years	<b>16,500</b>	-
	<u>          </u>	<u>          </u>
Amounts falling due in more than five years:		
Repayable by instalments:		
Bank loans more 5 yr by instal	<b>11,000</b>	-

**9. MOVEMENT IN FUNDS**

	At 1.8.19	Net movement in funds	At 31.7.20
	£	£	£
<b>Unrestricted funds</b>			
General fund	<b>63,949</b>	<b>(25,077)</b>	<b>38,872</b>
	<u>          </u>	<u>          </u>	<u>          </u>
<b>TOTAL FUNDS</b>	<b>63,949</b>	<b>(25,077)</b>	<b>38,872</b>
	<u>          </u>	<u>          </u>	<u>          </u>

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
<b>Unrestricted funds</b>			
General fund	<b>68,925</b>	<b>(94,002)</b>	<b>(25,077)</b>
	<u>          </u>	<u>          </u>	<u>          </u>
<b>TOTAL FUNDS</b>	<b>68,925</b>	<b>(94,002)</b>	<b>(25,077)</b>
	<u>          </u>	<u>          </u>	<u>          </u>

**THE CHAI CENTER  
TRADING AS THE JEWISH LIFE CENTRE**

**NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 JULY 2020**

**9. MOVEMENT IN FUNDS - continued**

**Comparatives for movement in funds**

	At 1.8.18 £	Net movement in funds £	At 31.7.19 £
<b>Unrestricted funds</b>			
General fund	679	63,270	63,949
	<u>679</u>	<u>63,270</u>	<u>63,949</u>
<b>TOTAL FUNDS</b>	<u><u>679</u></u>	<u><u>63,270</u></u>	<u><u>63,949</u></u>

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	132,714	(69,444)	63,270
	<u>132,714</u>	<u>(69,444)</u>	<u>63,270</u>
<b>TOTAL FUNDS</b>	<u><u>132,714</u></u>	<u><u>(69,444)</u></u>	<u><u>63,270</u></u>

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

	At 1.8.18 £	Net movement in funds £	At 31.7.20 £
<b>Unrestricted funds</b>			
General fund	679	38,193	38,872
	<u>679</u>	<u>38,193</u>	<u>38,872</u>
<b>TOTAL FUNDS</b>	<u><u>679</u></u>	<u><u>38,193</u></u>	<u><u>38,872</u></u>

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	201,639	(163,446)	38,193
	<u>201,639</u>	<u>(163,446)</u>	<u>38,193</u>
<b>TOTAL FUNDS</b>	<u><u>201,639</u></u>	<u><u>(163,446)</u></u>	<u><u>38,193</u></u>

**THE CHAI CENTER  
TRADING AS THE JEWISH LIFE CENTRE  
NOTES TO THE FINANCIAL STATEMENTS - continued  
FOR THE YEAR ENDED 31 JULY 2020**

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**10. RELATED PARTY DISCLOSURES**

During the year, there were payments of £5,000 made to related parties for services provided to the charity.