

Maureen Kendler Educational Trust

A Charitable Trust

Charity Number 1180533

Annual Report for the 12 months ended

31st August 2020

The trustees present their report and the unaudited financial statements of the charity for the year ended 31st August 2020.

1. Reference and Administrative Details

Registered charity name:	Maureen Kendler Educational Trust
Charity registration number:	1180533
Principal office:	75 Halliwick Road, London N10 1AA
Trustees:	Adam Kendler Hayden Kendler Matthew Kendler Miriam Kendler

2. Structure, Governance and Management

a) Governing Document

The trustees drew up a Charitable Deed that established the objects and powers of the proposed Educational Trust. This Deed was submitted to the Charity Commissioners on the 1st September 2018 and the Educational Trust was successfully registered on the 2nd November 2018.

b) Appointment of Trustees

The 4 trustees listed above were appointed on the 1st November 2018 for periods of between 3 and 5 years. Hayden Kendler is the parent of the other 3 trustees. It is proposed to appoint another trustee from outside the immediate family once the Trust is fully operational.

c) Trustee Induction and Training

All trustees are already familiar with the basic operations of the Trust but the following documents published by the Charity Commission for England and Wales have been distributed for guidance:

- **Welcome Pack:** Welcome – you're a charity trustee
- **The Essential Trustee:** What you need to know, What you need to do (Guidance document CC3)

d) Organisation Structure

The Educational Trust operates an extremely "lean" structure at present and employs no staff and has no premises. All the day-to-day operations are handled by Hayden Kendler. The Trust has very low operational expenses which comprise postage and stationary, marketing, maintaining an online presence, and credit card handling fees levied on on-line donations via the Trust's website. These running costs are funded by the trustees.

e) Related Parties

The Educational Trust has no relationship with any third parties.

f) Risk Management

The trustees have evaluated the potential risks associated with the Educational Trust and considered them under two headings:

- Reputational
- Financial

As the Trust employs no staff and has no premises the trustees believe that risks are minimal, but have drawn up a separate Risk management Policy document to cover these eventualities.

3. Charitable Objectives and Activities

The principal objectives of the charity are described in the Trust Deed as follows:

To advance education in Jewish law and ritual primarily for Jewish women for whom it is widely recognised that they have been excluded from this opportunity, in particular but not exclusively by the provision of grants and bursaries to enable Jewish women to study at institutions of advanced Jewish learning in the UK and abroad, and by providing lectures and publications.

Scholar in Residence Scheme

At the Trustees meeting held on the 13th May 2020 the Trust had approximately £42,000 on deposit at 0.9% interest which would yield about £378 per annum. Realistically this level of interest would not be sufficient to provide bursaries and grants to women undertaking higher levels of Jewish Study.

It was therefore agreed that the Trust should re-focus and create a new funding format much more in line with its current finances. To this end it was decided to promote a “**Scholar in Residence Scheme**” whereby the Trust would provide an honorarium for orthodox women acting as Scholars in Residence at Synagogues, Jewish Schools and other organisations. Such bodies could apply to the Trust and if approved an honorarium of between £50 and £100 would be made available for payment to the Scholar.

Unfortunately, due to the current Covid19 situation most Synagogues and Jewish Schools are currently closed so there are no requirements for Scholars in Residence at present. However, this gives the Trust time to investigate the best way of publicising this new initiative and a bulk email was sent out in October to the existing donor base to that effect.

4. Strategic Report

The following sections covering achievements and performance and financial review for the Strategic Report of the Educational Trust

a) Achievements and Performance

The main focus of the Trust during the year has been on raising funds for its charitable objectives once the pandemic is over and synagogues and Jewish Schools re-open. This has been achieved via the following activities:

- The Trust has been set up with its own email address, and a website has been designed which allows online donations to be made. The website also contains archive material and publicises events and publications.
- Hampstead Garden Suburb Synagogue held a pre-Rosh Hashana shiur on the 18th of September in honour of Maureen. The shiur was presented by Dr. Aviva Zornberg and at the end, Lyndsay Simmons described the work of the Educational Trust.
- The trustees wrote to a number of synagogues where Maureen had taught to ask them to include the Educational Trust as one of the charities supported by their local Kol Nidre Appeals.

As a result of this contact, Ealing, Muswell Hill and Woodside Park Synagogues raised a total of £21,042.49 from their individual 2019 Kol Nidre Appeals.

- Maureen Kendler broadcast around 135 times for the **“Pause for Thought”** programme on BBC Radio 4 between 2000 and 2017. After her death the scripts for these programmes were edited by Shoshana Boyd-Gelfand and Hannah Skolnick and compiled into a book titled **“All Spoons and No Elbows”**.

Around 1000 copies of the book were digitally printed in time to be taken up to the annual Limmud Conference in Birmingham and sold in the bookstore.

The books have also been sold at other locations including LSJS, JW3 and Limmud South Africa.

- A flyer about the work and objectives of the Educational Trust has now been designed and printed and was distributed to those synagogues that distributed it with their Kol Nidre Appeals.

The flyer incorporates a Gift Aid return slip for people wishing to make donations and mentions that the “All Spoons and No Elbows” publication will be despatched as a gift to anyone who donates £50 or more to the Trust.

b) Financial Review

The financial result for the full year 1 September 2019 to 31 August 2020 is as follows::

	£
Gift and donation income	25,277.22
Income from publication sales	1,176.00
Gift Aid	546.00
Bank interest earned	343.36
Total Gross income	27,342.58
LESS Credit card handling fees	-59.83
LESS Other Support costs	-1,278.87
Total Net income	£26,003.88

At 31 August 2020 there were no liabilities, and the assets of the charity comprised:

Total cash at bank	£50,848.67
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Further detail is provided in the Statement of Financial Activities and Balance Sheet on pages 8 and 9 of these accounts

c) Reserve Policy

The Trustees have agreed that at present the Educational Trust will adopt a “**zero level**” Reserves Policy. This is due to the fact that the Trust has no employees or premises and all day-to-day expenses are currently being underwritten. Furthermore, due to the current Covid 19 situation no grants, bursaries or honoraria have been awarded so there is no pressure on existing funds.

The Trustees will review the situation regularly and implement a Reserves Policy as and when it is required due to changes in circumstances.

c) Investment Policy

At the present time the Educational Trust does not have a particularly large amount of funds to invest. The Trustees have therefore decided that the Educational Trust will transfer any surplus funds from the Trust's current account into a linked, interest-bearing, deposit account.

The Trustees are also considering whether to transfer some of the money held on deposit into ethical investments with fund managers who specialise in the charity sector.

d) Public Benefit

The Educational Trust is at a very early stage in its development, and has had limited activity to date.

However, it has certainly made a good start in the way it has publicised its charitable objectives and has carried out fundraising activities. It has also produced publications and a number of lectures have been given in honour of Maureen Kendler's memory.

In particular, the Trustees feel that once the Covid 19 situation is fully under control and the Scholar in Residence Scheme becomes operational, the Trust will be able to expand its operations and increase its level of activity.

To date, the Trustees consider that the Charity has complied fully with the public benefit requirements as described in the guidance published by the Charity Commission.

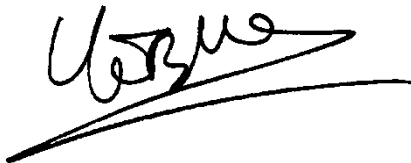
e) Plans for future periods

The Educational Trust plans to continue carrying out the activities highlighted in the Strategic Report in its future undertakings, particularly in respect to the Scholar in Residence Scheme.

5. Trustee's Statement

As far as the Trustees are aware, there is no relevant financial information that has not been made available to the Independent Examiner in connection with the preparation of his report. Furthermore, the Trustees have taken all the steps they ought to have taken in their role of Trustees in order to make themselves aware of this information and to establish that the Independent Examiner is also aware of this information.

The Trustees' Annual Report (including the Strategic Report) was approved on 4th March 2021 and signed on behalf of the Trustees by:

A handwritten signature in black ink, appearing to read 'Hayden', with a long, sweeping horizontal line underneath it.

**Hayden Kendler
Chair of Trustees**

Independent Examiner's Report

I report to the trustees on my examination of the accounts of the Maureen Kendler Educational Trust ("the Charity") for the year ended 31 August 2020.

As the charity's trustees, 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 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.



Ben Crowne ACA

Statement of financial activities for the period ended 31 August 2020

	2020 £	2019 £
Income from:		
Donations and Gift Aid	25,823	
Publication Sales	1,176	24,938
Interest Received	343	
Total incoming resources	27,343	24,938
Expenditure on Charitable Activities:		
Support costs	(1,339)	(92)
Total resources expended	(1,339)	(92)
Net incoming resources	26,004	24,845
Funds brought forward at 1 September 2019	24,845	-
Funds carried forward at 31 August 2020	50,849	24,845

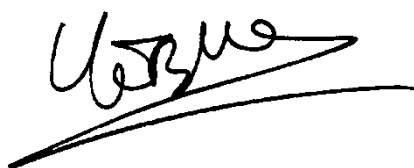
The statement of financial activities includes all gains and losses recognised in the period. All incoming resources and resources expended derive from continuing activities.

Balance sheet as at 31 August 2020

	2020	2019
	£	£
Current Assets:		
Cash at bank	50,849	24,845
Net assets	<u>50,849</u>	<u>24,845</u>
 The funds of the charity:		
Unrestricted funds	50,849	24,845
Total charity funds	<u>50,849</u>	<u>24,845</u>

The Trustees have prepared the accounts in accordance with section 138 of the Charities Act 2011.

These financial statements were approved and authorised for issue by the board of trustees on 4th March 2021 and are signed on their behalf by:



Hayden Kendler
Chair of Trustees

The notes on page 10 form part of these financial statements.

Notes to the accounts for the period ended 31 August 2020

1. Accounting policies

a) Basis of preparation

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), and the Charities Act 2011. The Charity is a public benefit entity as defined by FRS 102.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated.

b) Going concern

Having assessed the charitable company's financial position and plans for the foreseeable future the Trustees are satisfied that it remains appropriate to prepare the financial statements on a going concern basis.

c) Income

All incoming resources are recognised once the charity has entitlement to the resources, it is certain that the resources will be received and the monetary value of incoming resources can be measured with sufficient reliability. Gift Aid is recognised at the point of receipt from HMRC.

d) Resources expended

Liabilities are recognised as resources expended as soon as there is a legal or constructive obligation committing the charitable company to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the heading.

e) Cash at bank in hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less.