



Charity Number: 1163562

Trustees' Annual Report & Financial Statements for the Period 1st January 2019 to 31st January 2020

13th July 2020

Reference & Administration Details

Charity Details:

Name: Kehillah North London
Number: 1163562
Address: 71-75 Shelton St, London WC2H 9JQ

Names of the Charity Trustees who Manage the Charity

Name	Office	Appointed	Resigned
Stephen Leonard Mendel		7 th March 2017	9 th December 2019
Joanne Hart		7 th March 2017	26 th June 2020
Benjamin Saul Lanyado		8 th July 2018	
Elizabeth Reiner	Honorary Secretary	16 th June 2019	
Susan Helen Maya Lukes	Vice Chair	16 th June 2019	
Robin David Samson	Interim Treasurer	16 th June 2019	
Miriam Batya Manon		16 th June 2019	
Omar Orlando Portillo	Education Officer		
	Digital Communications	5 th July 2020	
Dr Robert Aaron Brown Freudenthal	Chair	5 th July 2020	
Tamara Felisa Micner		5 th July 2020	
Kayla Erin Lean		5 th July 2020	
Caroline Elton		5 th July 2020	
Marilyn Hall		5 th July 2020	
Daniel Pablo Garay		5 th July 2020	

Names & Addresses of Advisors

Role	Name	Address
Bank	Co-operative Bank	PO Box 250, Skelmersdale, WN8 6WT
Independent Examiner	Brian Seaton	Small Charity Support, 46 Farm Road, Edgware HA8 9LT

Names of Senior Staff with Delegated Responsibilities

Role	Name	Responsibilities
Rabbi	Rabbi Leah Jordan	Work closely with Chair, Management Committee and Administrator to: <ul style="list-style-type: none"> • develop and nurture relationships • develop vision and strategy • plan and deliver programme • be key point of contact and communicator • task-manage Administrator and sessional teachers

Structure, Governance & Management

Description of the Charity's Trusts

Religious services, education, life-cycle ritual, pastoral care, befriending, social action.

Type of Governing Document

Constitution.

How the Charity is Constituted

Charitable Incorporated Organisation registered on 14th September 2015.

Trustee Selection Methods

Trustees are known as Management Committee members and are elected by the members of Kehillah North London at its Annual General Meeting, either by consent or show of hands if unopposed or otherwise by secret ballot, or are co-opted during the year. One-third of the Trustees must stand down each year (in a manner laid down in the Constitution) and are eligible for re-election. There must be a minimum number of three and a maximum number of twelve Trustees. Election to the Management Committee is open only to Full, voting Members.

How New Trustees are Inducted and Trained

According to the Constitution, a copy of the Constitution (together with any amendments) and a copy of the latest Trustees' Annual Report are made available to new Trustees. Further than that, Trustees are currently assumed to learn the role 'on the job' and this remains identified as an area in need of further development. It is a realistic expectation that with the appointment of our new rabbi, and with a significant additional number of members volunteering to become Trustees and take on some of the work of running the community, there will be capacity to address this properly during the second half of 2020.

Additional Governance Issues

None.

Objects

The advancement of progressive Judaism.

Statutory Declaration on Public Benefit

The trustees declare that they have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers or duties.

Kehillah North London's activities are of benefit to Jewish adults, children and families who are interested in being part of a Liberal Jewish community in inner north London. Our activities are open to everyone (unless occasionally restricted to members only, for reasons of safety and security) including members and non-members of Kehillah North London, people who are Jewish and people who are not Jewish.

We do not seek to convert people to Judaism. We do, however, provide a proselyte programme for those who approach us wishing to convert.

Executive Summary

Throughout 2019, Cantor Tamara Wolfson remained Spiritual Leader, continuing until 31st March 2020. Rabbi Danny Rich once again served in an interim capacity during April and May, with Rabbi Leah Jordan being appointed in February and taking up the post on 1st June 2020.

Ashleigh Loeb has continued successfully and remains our Administrator to date.

Orsi Plesz finished her work with us as Cheder Teacher in July 2019.

In April 2019 St Mary's Church began work on refurbishing/rebuilding the community rooms in preparation for re-opening as the St Mary's Centre, at which point we moved to our temporary home at William Patten Primary School.

In March 2020, along with the rest of the world, we moved online on to the Zoom platform in response to the COVID-19 pandemic.

Shabbat and festival celebrations have continued and flourished. Adult Education has taken place with varied frequency and success, and children's education has been consistently championed, driven and often delivered, with great success particularly with regard to the pre-B'nei Mitzvah group, by Omar Portillo with the help of Robert Freudenthal. Omar also formally took on the role of Education Officer. Pastoral and community building work have been pursued, and the community has as usual experienced the kind of 'urban churn' that means that, despite acquiring new members all the time, numbers have remained at a very similar level as the previous few years.

The newsletter, calendar, email bulletin and website have all received further attention, with new looks being developed and rolled out.

Our development as a community progressed alongside the leadership of Cantor Tamara Wolfson, with relationships deepened and strengthened, knowledge and expertise acquired, and confidence built. With hindsight, one can say that in many senses our interim period lasted much longer than the first six months, and during 2019 it became increasingly clear to Cantor Tamara that her true calling was indeed to cantorial work, for which an opportunity presented itself. Rabbi Danny Rich came to us for the second time in two years, with lock-down already under-way, and with the community ready to initiate, self-organise and collaborate with a rabbi in a way that had grown in stature and assurance in the meantime. The circumstances called for, and Zoom allowed, an increase in the amount of activity and provision, which the community stepped up and offered, complementing Rabbi Rich's enthusiastic and thorough-going contribution.

Rabbi Leah Jordan's arrival has brought with it new energy and a substantial increase in members coming forward to serve on the committee and take on the task of managing the community.

Activities, Achievements & Performance

Spiritual Leader's Report

As I write this from the first few weeks of our London lockdown, it is bittersweet to reflect back on the 2019-2020 period for Kehillah North London. This is the last piece of writing I'll pen as Kehillah's Spiritual Leader, and it's lovely to look back on so many wonderful moments we've shared during my time with you all. In the midst of social distancing, I wish I could go back in time to some of these moments and sit with you all a little longer. It has been inspirational, though, to watch our online presence ramp up over these past few weeks and discover how we build our virtual community. I know that we will look back on this chapter for Kehillah and feel proud of the ways we supported one another in these unprecedented, socially-isolated times.

This year was a packed one for Kehillah. Our community stepped up, embracing the characteristic Kehillah spirit the whole way. I'm particularly proud of the way the community adapted to some of the newness we encountered. We leaned into and clarified our Kehillah traditions as lay leadership guided us through our Shabbat and Festival services, including engaging with our new draft liturgy. Our High Holy Day services presented the challenge of a new venue, but we imbued the new setting with our Kehillah customs and made it feel like our spiritual home. And as I write this, we have an end-date in sight for the completion of construction on the New Community Rooms at St Mary's Church, which will become our old/new venue as soon as we can safely gather again. The move back to St Mary's will pose a different challenge, but one that we are well-equipped to handle once we can safely gather again.

Our other holiday observances this year balanced tradition and innovation as we gathered to mark these moments in Jewish time. Our Hanukkah party and candle-lighting filled our large meeting room with light from dozens of Hanukkiot, and families and friends came together to socialize, eat, craft, and play to bring light into a dark December evening. Our Sukkah-building was a particular highlight for me, and provided some of the most photogenic and memorable moments of the year. And our small but mighty Purim party was a lovely opportunity to tell the story of Purim, eat hamantaschen, and look ahead toward the Spring.

This year we also experimented with a new Cheder module that was spearheaded by Rob and Omar and guided by feedback from our families. It will continue to evolve as the community thrives. It has been amazing seeing the renewed energy of our young people and the commitment from their families to get this trial off the ground, and I am especially grateful to Rob and Omar for their leadership, time, and effort. We also celebrated a record number of B'nai Mitzvah this year, and we welcomed in a fantastic group of new members – some of whom have become actively involved volunteers, lay leaders, and committee members. Two of our active lay leaders have also enrolled in the Liberal Judaism Ba'alei Tefilah course, which is another exciting opportunity for our community to benefit from our members' leadership as they deepen their skills and experience.

I look forward to seeing the community thrive even from afar, and can't wait to see what other amazing things Kehillah have in store in the coming years.

Cantor Tamara Wolfson

Chair's Report

The period since the 2019 AGM has once again seen major change. Towards the end of 2019 it became increasingly clear that the structure and focus of Cantor Tamara's working life needed to change. From the point of view of the Kehillah, it became apparent that, despite the advantages that professional musical leadership offered, there were important respects in which we needed to look to the skills and expertise of an experienced rabbi. Cantor Tamara gave formal notice on 31st December 2019 that she would be taking up a new cantorial post at Alyth Gardens on 1st April. In January the search began for a new rabbi. Rabbi Leah Jordan was appointed before the end of February to start on 1st June. We once again secured the services of Rabbi Danny Rich as interim during April and May.

William Patten Primary School became our temporary home from April, while the community rooms at St Mary's Church were rebuilt and refurbished as the new St Mary's Centre. Our shabbat services were held there, as well as most of our festival celebrations. They were enjoyable, stimulating and well attended.

As a response to the increasingly urgent need to solve the climate crisis, a number of members became involved in activity around this issue, and this became something of an unofficial theme for the year. Shavuot 2019, in the cosy surroundings of the Ribbons and Taylor cafe, included a talk by 12-year-old Joss Goldstein with the active support of her mum Cath, about her participation in the young people's protests, the Management Committee began considering a proposal for the community to become an Eco Synagogue, with input from Michael Lomotey who is following a major course of study in climate activism, and our very successful Tu biSh'vat celebration at the home of Miriam, Suzanne and Noa also featured learning and activity around this theme. There is now a standing group continuing to work on this issue.

The High Holiday daytime services took us to a venue that had had a role in the very early life of our predecessor synagogue, which had held its first meetings and services in what is now known as the Gallery Room of Stoke Newington Library. The collaboration among Cantor Tamara and our team of lay leaders proved fruitful in offering a very satisfying experience for members and visitors, as it did on shabbat and other festivals throughout the year. Two Kehillah members, Liz Reiner and Rob Freudenthal, joined the Liberal Judaism Ba'alei Tefillah training programme, extending and deepening the Kehillah lay leadership capacity. Yom Kippur also once again featured yoga led by Miriam Manon.

Sukkot was held at the home of Omar and Rob, when it became clear that despite the willingness of the school management it wasn't going to be possible to build a sukkah on the premises. Chanukah saw us back at William Patten for a well-attended, all-ages, light-filled, and lively afternoon. Purim found us at yet another new venue, the Tower Theatre, for an unusually small but characteristically stimulating event.

Since the departure of our cheder teacher Orsi in July, it has proved difficult to find and appoint a new teacher, and in the meantime Omar Portillo (with the help of Rob Freudenthal) has championed, driven and largely delivered our youth programme with great success. Given the circumstances, the age-group provided for necessarily became narrowed to the B'nei Mitzvah preparation group. However, the strength of this provision has grown and the group has cohered, and the search for a new teacher continues. Meanwhile Omar has formally taken on the role of Education Officer. We have celebrated several B'nei Mitzvah, and several more are planned for the coming year.

The Adult Education highlight of 2019 was the Mussar series taught by Cantor Tamara, although this was an area of work that has suffered somewhat until the unusually long 2020 series, occasioned by the other big challenge of this past year.

Lock-down in the face of COVID-19 brought changes which, while not of our choosing, nevertheless have led to some positive side effects. All our activities went online in March 2020, and Zoom provided the opportunity to increase the volume of our output as a way of supporting each other in isolation. We ran an unprecedented 10-week continuous Adult Education series looking at aspects of Talmud with Rabbis Mark Solomon and Danny Rich. We created the weekly Tea With The Rabbi, which has attracted a regular group of about ten people each week. We instituted a weekly video message from the rabbi, and held short erev Shabbat candle-lighting or Havdalah gatherings on any weekend when there was no scheduled Shabbat activity. We founded Khelloh, a series of community initiatives to increase contact and connection among members, spearheaded by Jackie Richards and Marilyn Hall. Meanwhile, Rabbi Danny Rich assiduously telephoned every member, some more than once, during his two-months of interim service with us.

Pesach occurred relatively soon after lock-down began, and we quickly adapted, in a collaboration among student rabbi Eleanor Davis and members Claire Helman and Liz Reiner, who led an extremely successful Zoom Seder.

With the move to online activities, the functions of the warden became very much reduced. When we return to in-person meetings, our warden team will need to be expanded and consolidated. Efforts to recruit new wardens during the year have begun well but faltered, and we need to reduce the burden on the few individuals who still serve. Thanks go to Ken Smith for leading us in this area.

Rabbi Leah Jordan began work with us before her formal contract started, by leading the preparation of our online Shavuot 2020 celebration, which included music devised and directed by Rebekka Wedell, and Rabbi Leah's teaching about aspects of Kabbalah. At the time of writing, Rabbi Leah is still in her first month with us. She has pitched in, is getting to know the community and the administrative structure, and has begun planning for the future alongside the lay leadership.

Membership numbers have remained around the level they have been at for some years now. This plateau has seemed to be closely related to the urban churn we have observed in our membership – the phenomenon whereby people arrive in the area and leave it again at a roughly similar rate. It is our goal to find a way to break through this plateau. There is an impression that there are increasingly Jews, either coming to live nearby or becoming newly interested in synagogue membership, that we could be tapping into. As at 31st January 2020 we had 169 members of whom 48 were under eighteen years old.

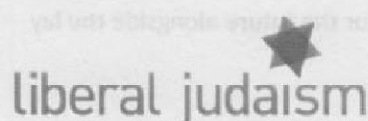
We also plan to make this the year when we begin a concerted effort at fund-raising over and above our subscription income. Benji Lanyado has for some time kindly indicated his willingness to share some expertise he has in this area, and we are hoping that we are now ready and have the capacity to take him up on his offer.

Ashleigh Loeb continues as our Administrator. She is an invaluable human resource for us, and as her knowledge and understanding of the community grows she is increasingly able to innovate and improve things.

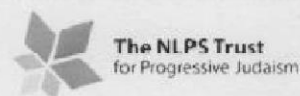
As ever, it remains for me to thank all the Trustees for their hard work and support during this past year. I must make special mention of Omar Portillo and Robert Freudenthal, who have both worked extraordinarily hard and with great generosity of time, effort and spirit, on behalf of the community. Particular thanks also to Joanne Hart, as we say goodbye to her as a Trustee. She will continue to do us the great service of editing the Newsletter. Liz Reiner has been of great support through a challenging period of change, and I also personally thank Claire Helman who, although not a Trustee, has also been another rock as listener, adviser and mentor in my learning how to do the job of Chair.

As we hit the halfway point of 2020, it looks as though there is a distinctly new energy and will to do the work to sustain the community, on the part of community members. An unprecedented number of members have stepped forward to volunteer to become Trustees, and a number of others are stepping up to various tasks and project leadership. I believe 2020 may well turn out to be the year that all of our accumulated and new-found confidence, solidarity, expertise and skill comes together with our new relationship with Rabbi Leah, and moves us forward to a new stage in our development as a community. In this time of huge global challenge in several regards, it says something that a smallish Jewish community can say with assurance that we look forward to a healthy and active future.

Robin Samson



Kehillah North London is a constituent congregation of Liberal Judaism



Kehillah North London is grateful for financial assistance from the NLPS Trust

Financial Review

Statement of the Charity's Policy on Reserves

Designated Fund: Operational Reserve

As a community charity, Kehillah North London has a duty of care to both its beneficiaries and the wider public to ensure that its beneficiaries are not left unsupported in the event that the charity has to cease operating.

Ensuring that all beneficiaries have been appropriately relocated to other charities providing a comparable level of care can take a period of between 6 and 12 months, i.e. potentially longer than the time it would take the charity to terminate its contractual obligations to staff and other service providers.

The Trustees have therefore determined that the charity should hold an operational reserve equivalent to the normal costs of running the charity for up to 9 months, i.e. 75% of £40,000 = £30,000.

This reserve meanwhile functions as a cushion against the possible effects of unexpected rises in running costs while we try to keep membership fees as low as possible.

Details of Any Funds Materially in Deficit

The Trustees declare that the charity had no funds which were materially in deficit at the date of the statement of assets & liabilities.

State of the Charity's Finances

Following a decision to change the Financial Year End date, in order to align it with the 'membership year', with a view to more simply achieving a more accurate picture, this set of accounts covers a 13-month period. As a result, both receipts and payments were somewhat higher than in the previous 12-month year, but still proportionally comparable to recent years. There was a small overall surplus of just under £2,500 (just over £2,000 in 2018).

Anticipated rise in expenditure in the coming year

1. With a view to enhancing the quality of its provision to beneficiaries, including both its members and the wider public, the Trustees took a decision, in planning for the new appointment, to increase the FTE-fraction of the rabbi. In order to pay for this rise in Ministerial Salary and associated costs, they also committed to both increasing membership numbers and establishing additional means of fund-raising during the coming year.
2. The cost to the Kehillah of affiliating to Liberal Judaism is set to rise in the coming period. Having been in receipt of considerable (though decreasing) discounts over the years, we are now required to move as rapidly as possible towards the full amount (calculated at 18% of all subscription income including the associated Gift Aid). This year's contribution is at 9%, so this expenditure will double at our current membership numbers and increase as we grow. This further underlines the need to substantially increase our income, and also the proportion of it raised by means other than membership subscriptions.

Restricted Funds

1. We operate a Burials Scheme, to which members voluntarily contribute. Their estates benefit from either a plot in a Jewish Cemetery or a cremation (via a central scheme administered by Liberal Judaism, for which the contributions are collected by us and passed to LJ) plus the cost of a basic funeral (paid for out of a fund accrued from an additional fixed contribution from its members). This scheme has not been professionally examined for some time, and the intention is to have it actuarially assessed in the course of the coming year.
2. Each year during High Holidays we collect charitable donations. We usually designate another charity as the recipient of either all or a proportion of the collection.

Particulars of Any Outstanding Guarantee Given by the Charity


The Trustees declare that the charity has given no guarantee where potential liability is outstanding at the date of the statement of assets & liabilities.

Particulars of Any Outstanding Debt

The Trustees declare that the charity has no outstanding debts which are secured by an express charge on any of the assets of the charity at the date of the statement of assets & liabilities.

Declaration and signature

The Trustees declare that they have approved the above report and authorised that it be signed on their behalf.



Robin Samson (*Retiring Chair*)

15th October 2020

Independent Examiner's Report on the Accounts

Report to the Trustees of Kehillah North London on the Accounts for the Year 1st January 2019 to 31st January 2020

I report to the Trustees on my examination of the accounts of Kehillah North London (Charity No: 1163562) for the year 1 January 2019 to 31 January 2020, as set out on pages 12-17.

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 2011 Act and in carrying out my examination I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

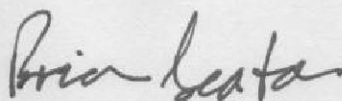
Independent Examiner's Statement

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

- accounting records were not kept in accordance with section 130 or the Act
- OR
- the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Brian Seaton



20 October 2020

Principal Trustee,
Small Charity Support, 46 Farm Road, Edgware HA8 9LT

Receipts & Payments for the Financial Year Ended 31-Jan-20				
	Current Financial Period, Jan'19-Jan'20			Last Year
	Unrestr'd Funds £	Restricted Funds £	Total £	Total £
A1 - RECEIPTS				
Voluntary Income	45,998		45,998	38,832
Income Generation	1,046		1,046	2,551
Investments Income	0		0	0
Charitable Income	1,719	5,198	6,917	5,862
Other Receipts	0	0	0	0
	<u>48,763</u>	<u>5,198</u>	<u>53,961</u>	<u>47,245</u>
A2 - ASSETS & INVESTMENTS				
Sale of Investments	0		0	0
Sale of Assets	0		0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
TOTAL RECEIPTS	<u>48,763</u>	<u>5,198</u>	<u>53,961</u>	<u>47,245</u>
A3 - PAYMENTS				
Generating Funds	-1,008		-1,008	-852
Charitable Activities	-22,177	-5,447	-27,624	-25,569
Support Costs	-22,887		-22,887	-18,801
Other Payments	0		0	0
	<u>-46,073</u>	<u>-5,447</u>	<u>-51,520</u>	<u>-45,222</u>
A4 - ASSETS & INVESTMENTS				
Purchase of Investments	0		0	0
Purchase of Assets	0		0	0
	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
TOTAL PAYMENTS	<u>-46,073</u>	<u>-5,447</u>	<u>-51,520</u>	<u>-45,222</u>
NET OF RECEIPTS-PAYMENTS	<u>2,690</u>	<u>-249</u>	<u>2,441</u>	<u>2,022</u>
A5 - Transfers Between Funds	-51	51	0	0
NET AFTER TRANSFERS	<u>2,639</u>	<u>-198</u>	<u>2,441</u>	<u>2,022</u>

Statement of Asset & Liabilities as at 31-Jan-20				Last Year
	Current Financial Year,			
	General Funds £	Restricted Funds £	Total £	Total £
B1 - Cash Assets				
General Fund	11,208			28,569
Net Payments in Advance	0			0
Designated Funds				
D1-OpReserve	30,000			10,000
Total Unrestricted Funds			41,208	38,569
Restricted Funds				
R1-Burial Fund		32,301		33,598
R2-HHD-Appeal		1,118		20
Total Restricted Funds			33,419	33,618
Total Cash Funds			74,627	72,186
B2 - Money Owed to the Charity {Other Monetary Assets}				
Gift Aid claim	0	0		0
Other	0	0		0
			0	0
B5 - Money Owed by the Charity {Liabilities}				
Independent Examination Fee	0			0
Other	0	-20		-20
			-20	-20
Net Cash Assets			74,607	72,166
B3 - Investment assets	0	0	0	0
B4 - Assets retained for charity's own use.	0	0	0	0
Total Current Funds			74,627	72,186
Total Funds (net of liabilities)			74,607	72,166

The accounts have been approved by the Board of Trustees and signed on their behalf.



Robin Samson (Retiring Chair/Interim Treasurer)

15th October 2020

Allocation of Actual Funds for the Financial Year To 31-Jan-20				
	Current Financial Year,			Last Year
	Unrestr'd Funds £	Restricted Funds £	Total £	Total £
Actual Funds Brought Forward	38,569	33,618	72,186	70,164
Movement After Transfers	2,639	-198	2,441	2,022
Total Funds Carried Forward	41,208	33,419	74,627	72,186

Movements in Actual Funds for the Financial Year To 31-Jan-20					
Cash Assets	Bt'Fwd at 01-Jan-19	Receipts in Period	Payments in Period	Transfers in Period	Cd'Fwd at 31-Jan-20
Cash at Bank & in Hand					
Bank, Current Account	19,251	55,236	-52,878	-6,599	15,010
Cash Account	0	0	0	0	0
PayPal Account	0	0	0	0	0
Bank, Deposit Account	52,935	83	0	6,599	59,617
Actual Cash Assets	72,186	55,319	-52,878	0	74,627
Owed to Charity (Overdue Receipts)	2,825				0
Owed by Charity (Overdue Payments)	-20				-20
Net Cash Assets	74,991				74,607

Notes to the Accounts

1. Preparation of the accounts.

- a. This is the second set of annual accounts of this CIO, to which the former North London Progressive Jewish Community (Charity No: 1097713) had transferred all its activities, assets and liabilities upon closure.
- b. With the approval of the Board of Trustees and in accordance with its governing document and Charity Commission guidelines, these accounts have been prepared on the Receipts & Payments basis.
- c. To maintain financial continuity, all reasonable efforts were made last year to replicate the structure of the accounts of the former North London Progressive Jewish Community, which were prepared on the Accruals basis. But, inevitably that was not possible in every respect, particularly in the recording of debtors & creditors from one year to the next. This year we continue to try to reflect the structure established last year, while striving to present an increasingly transparent and true picture of the charity's financial activity, resulting in some further minor changes in presentation.
- d. The financial record for the last financial year (FY2018) has been included to facilitate comparisons but, for the above reasons, such comparisons are not exact in every respect.

2. Rounding Errors

- a. These accounts have been prepared electronically using a standard spreadsheet.
- b. All numbers are rounded electronically to the nearest whole pound.
- c. In some cases such rounding results in displayed totals appearing not to be sum of the component numbers. But they are, nevertheless, correct.

3. Payments to Trustees

Kehillah North London Trustees are never expected to be out of pocket for any necessary expenses incurred in the course of discharging their duties, but the role is voluntary and no remuneration is paid. Trustees are expected to consult the Treasurer before incurring expenses. Agreed expenses are reimbursed upon production of receipts.

This year, no Trustee expenses were claimed and thus no Trustee received any remuneration or reimbursement of expenses during the period.

4. Payments to Employees

- a. The charity engaged a part-time Spiritual Leader for the entire period of this report.
- b. The charity has no other employees but engages administrative help on a contract basis and sessional teachers as required.
- c. No employee or contractor to the charity is remunerated at a rate exceeding the equivalent of £60,000pa. for Whole Time Employment.

5. Notes to specific items in tables of details below

- a. We paid two years of Ground Fees to Liberal Judaism this year, since 2019 was a 13-month year, and we are paying in a more timely fashion than previously. On the other hand, we collected one year's contributions from members as normal. This accounts for the net loss showing in the Burial Fund this year, which does not reflect the overall state of this Fund. (See also note above in Financial Review.)
- b. HHD Appeal: a remaining £100 was donated late and paid out to the previous year's charity, and this year's collection was not paid over to this year's charity until the 2020 year, for reasons beyond our control.
- c. In the 2018 accounts, 'Administrator Fees' was subsumed in 'Administration', rendering invisible the distinction between the amount spent on administrative supplies and the cost of paying the administrator. This has been made visible in the current year.
- d. The Liberal Judaism (LJ) Congregational Affiliation Fee is much higher this year for the reasons given in 5a (Ground Fees) above. (See also note above in Financial Review.)

6. Sources of Income

RECEIPTS		1-Jan-19 to 31-Jan 20		Year 2018
	Notes	General	Restricted	Total
VOLUNTARY INCOME				
Membership Fees		35,007		28,590
Donations & Bequests		2,751		2,612
Gift Aid		8,240		7,629
		45,998		38,832
INCOME GENERATION				
100 Draw Club		40		510
HHD Tickets		923		1,463
Weddings etc				550
Interest		32	51	28
		995		2,551
CHARITABLE INCOME				
HHD Lunch		397		465
Pesach Seder		470		437
Adult Education		50		520
Services		0		
Sale of Books		152		209
Ring-fenced Grants		650		0
Burial Fund	5a		4,000	3,451
HHD Appeal	5b		1,198	780
		1,719	5,198	5,862
TOTAL RECEIPTS		48,712	5,249	47,245
		53,961		

7. Charitable Activity & Administration Costs

PAYMENTS		1-Jan-19 to 31-Jan 20		Year 2018
	Notes	General	Restricted	Total
GENERATING FUNDS				
Fundraising				
100 Club Draw		0		0
Other				
HHD Expenses		1,008		852
		1,008	0	852
CHARITABLE ACTIVITIES				
Burial Fund	5a		5,347	2,780
HHD Appeal Donations	5b		100	2,165
Ministerial Salary		18,037		16,446
Ministerial Expenses		0		0
Ministerial T&D		190		0
Cheder		1,017		2,101
Kiddush		0		247
Member/volunteer T&D		520		0
Adult Education		0		90
Sale of Books		170		302
Pesach Seder		446		392
Other festivals and events		285		29
Website		120		0
Newsletter		469		1,018
Repair/replacement		923		0
		22,177	5,447	25,570
ADMINISTRATION				
Trustees Expenses		0		0
Recruitment		0		849
Administrator Fees	5c	9,406		
Administration		543		9,591
Rent		5,402		4,354
PO Box		214		122
Insurance		872		945
Congregational Affiliation Fee LJ	5d	6,300		2,230
Bank charges		0		
Professional Fees		100		600
Sundry Costs		50		111
		22,887	0	18,801
TOTAL PAYMENTS		46,073	5,447	45,222
		51,520		
NET RECEIPTS LESS PAYMENTS		2,441	0	2,022
		2,441		