

**MOSAIC JEWISH COMMUNITY LIMITED (the Company)**

**2023 ANNUAL GENERAL MEETING**

**OF MEMBERS AND CONGREGANTS**

**TUESDAY 23<sup>rd</sup> MAY 2023 AT 8PM**

**AT 1a HALSBURY CLOSE, STANMORE HA7 3DY AND VIA ZOOM**

**MINUTES**

**1 – Welcome by the Chair, confirmation that the meeting is quorate and apologies for absence**

The Company Secretary advised the Chair that there were 37 Congregants present in the hall, and 28 on Zoom. Also, all 3 Members of the Company were present in person. The Chair welcomed all Congregants and Members, confirmed the Meetings were quorate and declared the Meetings open.

He reported that the following members had sent their apologies for absence from this meeting: Steve and Joan Noble, Ann and David Simon, and Ruth Hart.

**2 - Resolution to combine the meetings of Congregants and Members**

The Chair explained the reasons why it was necessary to hold two General Meetings, and proposed the resolution **THAT the Annual General Meetings of Congregants and Members of the Company be combined as one meeting**. The resolution was passed with no votes against.

**3 - Minutes of the AGM of 22<sup>nd</sup> December 2022**

There were no comments or questions on the draft minutes previously made available to Congregants, and the resolution **THAT this meeting approves the minutes of the 9<sup>th</sup> AGM of Mosaic Jewish Community held on 22<sup>nd</sup> December 2022** was passed with no votes against.

**4 – Report from the Chair**

The Chair delivered his report to the Meeting (see Appendix 1). He asked for questions and comments.

Michael Reik congratulated all those responsible for the building and remarked how pleased he was that the dire predictions about parking problems had proved unfounded.

Karen Pollak asked why the synagogue office was not open on Sunday mornings. The Chair advised that it had not proved possible to get any of the paid staff to agree to work a shift on Sunday mornings, so he will look at the possibility of organising a rota of volunteers to man the office (as had always been the case at 39 Bessborough Road).

## 5 – Report from the Treasurer

The Treasurer delivered his report to the Meeting (see Appendix 2). He explained the difference between the statutory financial statements and the management accounts, which gave much more detailed information on the Company's financial activities. He reported on the Company's fundraising activities, and confirmed the basis on which the vast majority of Company expenditures were allocated over the 3 Constituent Synagogues, that is, on the relative percentages of adult members.

Michael Reik asked what the actual numbers of members were for each synagogue, and the Treasurer reported that, at the end of March 2023, the statistics were as follows: MRS 443, MLS 229, MMS 154. Stephen Sanderson asked about the outlook for 2023, and the Treasurer confirmed that he was budgeting for total expenditure of some £260,000. Net expenditure year-to-date was on budget.

The Treasurer closed by recording his thanks to the accounting firm GHLD who had provided assistance with the statutory financial statements on a pro-bono basis.

## 6 – Other reports

Rabbi Anna delivered a verbal report on her work as Development Rabbi, and Jane Prentice gave a preview of forthcoming Cultural Hub events.

## 7 – Resolutions

The Chair then presented the listed resolutions to the meeting for approval.

**Treasurer:** the ordinary resolution **THAT, David Pollak, being the only nominee, be and is hereby elected as Treasurer for a term ending at the end of the next Annual General Meeting of the Company** was passed with no votes against.

**Chief Administration Officer:** the special resolution **THAT, notwithstanding the provisions of article 9.1.6 of the Articles of Association of the Company, the existing Chief Administration Officer, Elaine Glass be and is hereby re-elected as Chief Administration Officer for a term ending at the end of the next Annual General Meeting of the Company** was passed with no votes against

**Vice-Chair:** the ordinary resolution **THAT Lawrence Chadwick be and is hereby elected to the Board as Vice-Chair, for a term ending at the end of the next Annual General Meeting of the Company** was passed with no votes against.

## 6 – Other business

A number of new members commented on how pleased they were to join the Mosaic Community and how welcoming everyone from all 3 Constituent Synagogues had been.

**There being no further business**, the Chair declared the meeting closed at 8.45pm.



## Chairman' Report to AGM 23 May 2023

Firstly may I explain why we are having this AGM only 5 months after the last one in December 2022. Our financial year is from January to in December, so it is normal to hold an AGM three or four months after that to give the treasurer time to prepare the accounts. The 2021 accounts were finalised late in 2022 but now we are back on schedule.

The last five months have seen us settle into Stanmore Hill. We have exploited the flexible nature of the building to provide services for all three congregations in different ways and have also held large events successfully for up to 300 people. Synagogue membership is increasing across each of our communities leading to increased attendances on Shabbat morning with a warm welcome to members and visitors from our group of meeters and greeters and a friendly and nutritious kiddush from our team led by Caroline Chadwick, Gill Ross and Veronica Music, often sponsored by members celebrating a special event. The agreed kashrut policy is working well.

I can report that the building is working well, although there are still some snagging items to complete. There is still some work to be done to give our building the appearance of a synagogue and we have established a House committee to look after the building. Thanks to Joan Noble and Lawrence Chadwick and their teams for all their work so far and to Stefan Roos and Mark Phillips for help with technology. We have a team of two regular caretakers in place and some reserves for extra work and holiday cover. A regular security rota is now in operation and we are grateful to Daniel Brown and his team.

Thanks to Jane Prentice and Barbara Grant and a dedicated team of helpers, the Mosaic Cultural Hub has continued to offer a wide range of different social activities, now in person rather than on Zoom. Highlights have included the Jazz Psalms and MOJO evenings and the recent Coronation tea party. The Friendship Club is re-established and is appealing to a wider audience. New activities are springing up, such as games morning on Thursday and Mosaic Film but attempts to our younger generation to services and play sessions are proving to be challenging.

On the communications front, Kehila has continued to provide a vital link with the community together with the weekly newsletter. Ann Simon has carried most of the load for this but I am hopeful that we may have a new editor and advertising manager in the near future. Sharon is now leading the way on our communications; the website has been updated and our social media presence is developing and we may soon have some professional support for this activity. We are about to survey the membership to identify the best methods of communication.

Thanks to the team working on sorting library books to re-create the Mosaic library at Stanmore Hill which we hope will be completed shortly.

Our team of four Rabbis have worked together tirelessly to make our community work successfully in our new home which has included joint services. Rabbi Anna, as our development rabbi, has been working on outreach activities to bring in new members and offering alternative approaches to participating in a Jewish community. We have now recruited a second care coordinator, Hayley Renak, to work with Angela Peters in supporting members in need. HaMakom, our joint children's education programme with Kol Chai has now established itself successfully at Stanmore Hill, taking



advantage of the flexible nature of the building. Thanks to the Rabbis and Ruth Hart for beginning the work on developing Learning at Mosaic for adult learning.

David Pollak, who became Treasurer last December has now established strong financial management together with the Synagogue Treasurers. Elaine Glass has provided invaluable help on personnel matters as Chief Administration Officer and we are also grateful to Jeff Highfield, as Company Secretary, Joel Abrahams for managing our Health and Safety and to Gill Ross as our lead on safeguarding.

We have also established a management company to manage the site jointly with the flat owners upstairs with whom we have created a good working relationship in recent months.

There is one vital issue outstanding – the formal signing of the lease from Mosaic Reform Synagogue which owns the building, to Mosaic Jewish Community which will then issue licenses for the three synagogues to use the building. The wording of the documents has been agreed but there are some procedural issues, including updating the original Accord which set up Mosaic, still to be finalised. We hope that this will be completed in the next few weeks.

My priorities in the coming months are

1. To ensure the lease and licenses are signed
2. To ensure that the snagging list on the building is completed and finish the internal decoration
3. To complete the installation of the library
4. To maximise the communications with our members and the wider community and to promote the unique advantages of the Mosaic Jewish Community
5. To have a full programme of adult learning
6. To ensure that every aspect of our work for the membership is properly staffed and managed.

My thanks go to our Rabbis for their spiritual leadership, to Ann and our administrative and caretaking teams for overseeing the smooth running of the community, to my fellow board members especially Lawrence Chadwick as Vice Chairman, and to the huge number of volunteers amongst our members who contribute to the wonderful community we are .

There are many more volunteers who I could mention but they should know that we are as grateful to them as we are to those I have mentioned this evening.

To finish. When I was Chairman at Bessborough Road, I was most proud of achieving two significant changes – getting the clock to work regularly and providing remote window winders. My prized achievement at Stanmore Hill so far is persuading Transport for London to rename the bus stop on Stanmore Hill “Mosaic”, which also helps to meet our obligation to Harrow Council to minimise the use of cars and reduce any issues with parking.

Finally thanks to my long-suffering chief critic – Jeanette – I couldn't do it without you!!!



## **MOSAIC JEWISH COMMUNITY LIMITED**

### **FINANCE REPORT FOR 2022 AGM**

The financial statement for Mosaic Jewish Community Limited for the year ended 31 December 2022 can be found in the Appendix to this report.

#### **SUMMARY**

Following the completion of our new premises and move to Stanmore in October 2023, there has been a significant increase in our operating costs with the result that our operating deficit has increased from £71K in 2021 to £175K in 2022.

The main reason for this increase is the employment of additional staff in administration, community care, caretaker and rabbinic outreach development areas. Also, because traditionally, expenses charged in one financial year are charged to that year, insurance costs have increased from £4.8K in 2021 to £14.7K in 2022. Those charges, in fact, related to 2022 and 2023 respectively.

Another change to our financial picture has been the introduction of communal events which in 2022 generated income of £7.9K at a cost of £6.5K. This area of activity promises to expand as we take advantage of the opportunities offered in our new premises.

Marketing costs in 2022 totalled £3.6K. There has been no further activity in 2023 and will resume when suitable resources have been identified.

The constituent synagogues have continued to fund MJC's net operating costs fully and promptly, with the result that in 2022, they contributed £176K against £76K the previous year. Costs are allocated based on their membership as a percentage of the total membership of all three communities. In 2022, that percentage was as follows:

Mosaic Reform	54%
Mosaic Liberal	33%
Mosaic Masorti	13%

I should like to thank the synagogue treasurers for their help and support in making sure that the funding processes worked effectively throughout the year. I should also like to add a large vote of thanks to Tony Fineberg, who has acted as MJC treasurer up to his retirement in December 2022, and to Jeff Highfield, both of whom have managed and monitored our finances during the years leading up to our arrival in our new premises.

**David Pollak**  
**10 May 2023**

**Appendix to Finance Report 2023 AGM  
MOSAIC JEWISH COMMUNITY LIMITED  
MANAGEMENT ACCOUNTS 2022**

	<b>2022</b>	<b>2021</b>
	<b>£</b>	<b>£</b>
<b>INCOME</b>		
Funding from constituent synagogues	176,249	76,402
Income from community events	7,903	-
Donations	1,093	-
Advertising Income	75	150
<b>Total Income</b>	<b>185,320</b>	<b>76,552</b>
<b>EXPENDITURE</b>		
Salaries and related costs	125,121	42,357
Insurance (relates to following year)	14,713	4,898
Community events	6,476	738
Kehila and other publications	6,039	7,656
Computer and IT	5,248	5,339
Marketing	3,600	-
Telephone	3,140	2,769
Legal Fees	3,048	
Other (all less than £3,000)	20,105	7,319
<b>Total Expenditure</b>	<b>187,490</b>	<b>71,076</b>
<b>Difference between income and expenditure</b>	<b>(2,170)</b>	<b>5,476</b>
<b>CASH FLOW STATEMENT</b>		
Opening Cash	9,411	14,594
<b>Operating (Deficit)/surplus</b>	<b>(2,170)</b>	<b>5,476</b>
Movement in receivables/payables	233	(10,659)
<b>CLOSING CASH</b>	<b>7,474</b>	<b>9,411</b>
<b>BALANCE SHEET AT 31 DECEMBER</b>		
<b>ASSETS</b>		
Cash at bank	7,474	9,411
Receivables	8,426	362
<b>Total Current Assets</b>	<b>15,900</b>	<b>9,773</b>
<b>LIABILITIES</b>		
Payables (Trade creditors/NI and accruals)	5,502	1,967
<b>NET CURRENT ASSETS</b>	<b>10,398</b>	<b>7,806</b>
Due to constituent synagogues	12,633	11,690
Due from constituent synagogues	(2,235)	(3,884)
<b>NET BALANCES WITH CONSTITUENT SYNAGOGUES</b>	<b>10,398</b>	<b>7,806</b>

**REGISTERED COMPANY NUMBER: 08825132 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1157109**

**Report of the Trustees and**  
**Unaudited Financial Statements for the Year Ended 31 December 2022**  
**for**  
**Mosaic Jewish Community Limited**

**Mosaic Jewish Community Limited**

**Contents of the Financial Statements  
for the year ended 31 December 2022**

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## **Mosaic Jewish Community Limited**

### **Report of the Trustees for the year ended 31 December 2022**

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2022. 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).

#### **OBJECTIVES AND ACTIVITIES**

##### **Objectives and aims**

##### **Objectives**

The principal objectives of the charity are to advance the beliefs and values of progressive Judaism for the benefit of the public and to provide, maintain and carry on a place or places of worship on behalf of the member synagogues and to conduct activities consistent with the objectives of the three member synagogues.

##### **Activities**

The charity provides a range of religious and cultural activities.

##### **Public benefit**

The charity carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities provide benefit to both community members and the wider communities of Stanmore, Pinner, Bushey, Harrow and surrounding areas. These activities include the provision of accommodation for its constituent synagogues for religious worship, religious education for both children and adults, inter-faith dialogue, a wide range of cultural activities such as music performances, book and film clubs, art and photography groups, community care and support for the welfare of members of community

#### **FINANCIAL REVIEW**

##### **Financial position**

The financial position of Mosaic Jewish Community Ltd (MJC) as at 31 December 2022 is set out in the attached balance sheet on page 4 and financial results for year ended on that date are set out in the statement of financial activities on page 3.

Following the completion of new premises at Halsbury Close, Stanmore, at the end of October 2022, and the recruitment of additional staff in order to meet the needs and requirements of the three communities making up MJC, there has been a significant increase in expenditure. However, expenditure is allocated to and recovered from the three communities that make up MJC and therefore, only minimal income or expenditure is reflected in the accounts and no surplus or deficit is generated by its financial activities.

#### **FUTURE DEVELOPMENTS**

The charity will continue to maintain and extend its relationship with Mosaic Reform, Mosaic Masorti and Mosaic Liberal Synagogues

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

##### **Recruitment and appointment of new trustees**

Trustees are recruited from existing members of the three synagogues that make up the charity.

##### **Organisational structure**

The charity trustees are responsible for the general control and management of the charity. The trustees give their time freely and receive no remuneration or other financial benefits. The trustees will normally meet together as a body regularly as a board. In addition, the charity also holds a General Meeting of its Company Members and Congregant Members on an annual basis. The board is responsible for all decisions taken in relation to running the charity and its activities. To assist in the smooth running of the charity, the trustees will appoint additional members of the board who will help to oversee certain aspects of the charity's work.

**Mosaic Jewish Community Limited**

**Report of the Trustees  
for the year ended 31 December 2022**

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Induction and training of new trustees**

Following election and appointment, new trustees are introduced to their role and guidance on the policies and procedures adopted by the charity. They are given a role on the board to represent a particular aspect of the charity's activity.

**Risk management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The Board is in the process of revising its Risk Register to reflect the material change in the charity's circumstances in October 2022, when the charity took occupation of its building at 1a Halsbury Close, Stanmore Hill.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**

08825132 (England and Wales)

**Registered Charity number**

1157109

**Registered office**

1a Halsbury Close  
Stanmore  
HA7 3DY

**Trustees**

J Highfield (resigned 13.12.2022)  
M D Phillips (resigned 13.12.2022)  
Ms A L Cohen  
E R Lucas  
Ms J P Prentice (resigned 2.2.2022)  
L S Chadwick  
A Cohen  
J M Abrahams (resigned 13.12.2022)  
A H Grant  
Ms E P Glass  
D A Leibling (appointed 13.12.2022)  
S M Levinson (resigned 13.12.2022)  
O Kenton (resigned 13.12.2022)  
Mrs R Hart  
J P Feldman  
Mrs M A Freeman (resigned 28.2.2023)  
D Pollak (appointed 13.12.2022)  
G Ross (appointed 23.10.2022)

**Company Secretary**

J Highfield

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

.....  
D Pollak - Trustee

Mosaic Jewish Community Limited

Statement of Financial Activities  
for the year ended 31 December 2022

	Notes	2022 Unrestricted fund £	2021 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
<b>Charitable activities</b>			
Charitable activities		-	594
Other activities	2	9,071	151
<b>Total</b>		<u>9,071</u>	<u>745</u>
<b>EXPENDITURE ON</b>			
Raising funds			
		6,476	738
<b>Charitable activities</b>			
Charitable activities		2,595	7
<b>Total</b>		<u>9,071</u>	<u>745</u>
<b>NET INCOME</b>			
		-	-
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward			
		-	-
<b>TOTAL FUNDS CARRIED FORWARD</b>			
		<u>-</u>	<u>-</u>

The notes form part of these financial statements

**Mosaic Jewish Community Limited**

**Balance Sheet  
31 December 2022**

	Notes	2022 Unrestricted fund £	2021 Total funds £
<b>CURRENT ASSETS</b>			
Debtors	6	10,661	4,246
Cash at bank		7,474	9,411
		18,135	13,657
<b>CREDITORS</b>			
Amounts falling due within one year	7	(18,135)	(13,657)
		-	-
<b>NET CURRENT ASSETS</b>			
		-	-
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			
		-	-
<b>NET ASSETS/(LIABILITIES)</b>			
		-	-
<b>FUNDS</b>			
	8	-	-
<b>TOTAL FUNDS</b>			
		-	-

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2022 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

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

.....  
D Pollak - Trustee

## Mosaic Jewish Community Limited

### Notes to the Financial Statements for the year ended 31 December 2022

#### 1. ACCOUNTING POLICIES

##### **Basis of preparing the financial statements**

The financial statements of the charitable company, 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 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

##### **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.

##### **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.

##### **Taxation**

The charity is exempt from corporation tax on its charitable activities.

##### **Fund accounting**

Unrestricted funds 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.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

#### 2. OTHER ACTIVITIES

	2022	2021
	£	£
Advertising income	75	150
Fundraising activities	7,903	1
Donations	1,093	-
	<u>9,071</u>	<u>151</u>

#### 3. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2022 nor for the year ended 31 December 2021.

##### **Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 December 2022 nor for the year ended 31 December 2021.

**Mosaic Jewish Community Limited**

**Notes to the Financial Statements - continued  
for the year ended 31 December 2022**

**4. STAFF COSTS**

The average monthly number of employees during the year was as follows:

	2022	2021
Support staff	6	3
	<u>6</u>	<u>3</u>

No employees received emoluments in excess of £60,000.

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

	Unrestricted fund £
<b>INCOME AND ENDOWMENTS FROM</b>	
<b>Charitable activities</b>	
Charitable activities	594
Other activities	151
<b>Total</b>	<u>745</u>
 <b>EXPENDITURE ON</b>	
Raising funds	
	738
<b>Charitable activities</b>	
Charitable activities	7
<b>Total</b>	<u>745</u>
 <b>NET INCOME</b>	 -
 <b>TOTAL FUNDS CARRIED FORWARD</b>	 <u>-</u>

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

	2022	2021
	£	£
Amounts owed by group undertakings	2,235	3,884
Other debtors	7,941	280
Prepayments	485	82
	<u>10,661</u>	<u>4,246</u>

**Mosaic Jewish Community Limited**

**Notes to the Financial Statements - continued  
for the year ended 31 December 2022**

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

	2022	2021
	£	£
Trade creditors	1,134	891
Amounts owed to group undertakings	12,633	11,691
Social security and other taxes	1,875	471
Other creditors	591	-
Accrued expenses	1,902	604
	<u>18,135</u>	<u>13,657</u>

**8. MOVEMENT IN FUNDS**

	At 1.1.22	Net movement in funds	At 31.12.22
	£	£	£
<b>TOTAL FUNDS</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	9,071	(9,071)	-
	<u>9,071</u>	<u>(9,071)</u>	<u>-</u>
<b>TOTAL FUNDS</b>	<u>9,071</u>	<u>(9,071)</u>	<u>-</u>

**9. RELATED PARTY DISCLOSURES**

There were amounts owing to the constituent members of the charity totalling £12,633 (2021: £11,691) and amounts owing from constituent members of the charity of £2,235 (2021: £3,884).