

# LOUGHTON, CHIGWELL & DISTRICT SYNAGOGUE

England & Wales · Charity number 1188590

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2020-03-17

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** Loughton Synagogue  
Borders Lane  
Loughton  
IG10 1TE

**Phone** 02085080303

**Email** [admin@loughtonsynagogue.com](mailto:admin@loughtonsynagogue.com)

**Website** <https://www.loughtonsynagogue.co.uk/>

## Activities

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**Objects:** THE OBJECTS OF THE CIO ARE THE ADVANCEMENT FOR THE PUBLIC BENEFIT OF THE JEWISH RELIGION ACCORDING TO THE PRECEPTS OF TRADITIONAL ORTHODOX JUDAISM, BY THE MAINTENANCE OF REGULAR SABBATH AND OTHER RELIGIOUS SERVICES, HEBREW AND RELIGION CLASSES AND OF SUCH OTHER ACTIVITIES AS MAY PROMOTE THE RELIGIOUS, SPIRITUAL AND GENERAL WELFARE OF PEOPLE OF THE JEWISH FAITH IN, BUT NOT LIMITED TO, LOUGHTON, ESSEX, AND ITS ENVIRONS.

**Activities:** The object of Loughton and Chigwell District Synagogue is the advancement for the public benefit of the Jewish religion according to the precepts of traditional Orthodox Judaism by the maintenance of regular Sabbath and other religious services, Hebrew and religion classes and of such other activities as may promote the religious, spiritual and general welfare of people of the Jewish faith in, but

## Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information, Other Charitable Activities
- **What:** Education/training, The Prevention Or Relief Of Poverty, Religious Activities, Arts/culture/heritage/science, Human Rights/religious Or Racial Harmony/equality Or Diversity, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, Other Defined Groups, The General Public/mankind

## Geography

- Barking And Dagenham
- Essex
- Havering
- Redbridge
- Waltham Forest

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£297,705	£296,260	-	-
2023-12-31	£261,914	£241,850	-	-
2022-12-31	£295,392	£289,147	-	-
2021-12-31	£296,122	£303,794	-	-
2020-12-31	£187,630	£173,299	-	-

## Trustees

Name	Role	Appointed
PHILLIP LEIGH	Chair	2020-01-05
Deborah Shulton		2020-01-05
JEFFREY PHILLIP WITZENFELD		2023-06-17
Leslie Gilbert		2023-05-17

**LOUGHTON, CHIGWELL & DISTRICT SYNAGOGUE**

England & Wales - Charity number 1188590

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# Accounts

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REGISTERED CHARITY NUMBER: 1188590

Trustees Annual Report and Unaudited Financial Statements for

Year Ended 31<sup>ST</sup> December 2024 for

LOUGHTON CHIGWELL & DISTRICT SYNAGOGUE

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Accounts for Y/E 31 <sup>st</sup> December 2024	See separate attachment

## Chairman's report – Mrs Lesley Adams

2023/24 was a very busy year for Loughton Shul.

We welcomed our new Treasurer, Robert Dacosta to the board. Robert has done a wonderful job of getting to grips and helping to sort out our finances. Not an easy task, but a massive thank you for all you've done in the past year, you have all our support.

**Thanks to Rabbi Yanky and Rochel** - for the incredible inspiration they bring and for their constant willingness to help with everything I ask for. Their support at both shul events, their dedication to shomering, and Rochel's weekly checking of eggs for the Made With Love Chicken Soup Run—all speak volumes about their devotion.

From creating flyers and posters to helping with IT and communications, their contributions are invaluable. They care for our members, especially staying connected with those who are unwell, reflecting their deep compassion and commitment to our community.

The services, jokes, and the special way the Rabbi makes every member feel seen and valued mean more than words can say.

**Wardens** - A massive heartfelt thank you to our head warden Gary Roll, together with Jeff Witzenfeld and Ray Cohen. They do a sterling job making our services run smoothly!

**Fundraising** - **David** Galman together with Steven Goldstone, Laurence Davies and Barry Bennett have taken Fundraising by the horns, organising some really great events.

Thank you so very much. They are undoubtedly one of the best fundraising teams that I have seen.

**Security** - I have to thank Les Gilbert for being our one-man band Security officer for the past few years dedicating his heart and soul to the task of keeping us safe. Including installing our amazing electric gates! An absolute G-D send in our troubled times right now.

Unfortunately, due to other commitments, Les is unable to continue, so Security has been struggling. My saviour has arrived in the shape of Danny Prever who has offered to organise the security as best he can, together with the help of Steven Goldstone Ryan Green and myself. I am eternally grateful. Danny, we will give you all our support.

These are scary times, and security is on high alert.

**Health and Safety** - Steven Goldstone has been my Health and Safety officer and has done such a dedicated and brilliant job in making sure everything is up to date, working well and we are insured. Thank you so much. Due to his many other tasks including Fundraising, membership, security and helping me, we have passed the baton back to our past Health and Safety officer Steven Gee. Thank you, Steven, so much for taking back this office

**Membership** - Steven Goldstone, my deputy, took on the role of membership, which has been seriously lacking for quite a few years. With Phillip's new special short-term joining package, Steven has managed to join up to Loughton Shul 12 new families.

**Functions** Pauline Witzenfeld, Deborah Shulton and myself as a team run all the functions in the shul.

Last year, we had some fabulous events, including a phenomenal music experience with Jeremy Sassoon, that Deborah and Trevor Shulton sponsored in memory of Deborah's wonderful dear Father, Ken Turner, and raised an incredible amount for our shul. We held our annual Loughton Shul Friday Night Dinner with Anton Eriera as the cabaret and a fantastic sing along, together with lots of toffee vodka! A visit from the rotary club. Steven Selby together with his band hired the hall and delighted us with a great dinner dance of which he donated jointly the proceeds to an IDF charity and our shul. A fantastic Shabbaton with the children from IJPS. A fun evening with a magician and hypnotist. A gorgeous communal baby blessing .

A few levoyers and stone settings which are becoming very popular to be held in the shul and we have a few enquiries already for this year, not only from our community.

Philip Leigh, celebrated his 2<sup>nd</sup> Barmitzvah, encouraging others to follow suit after a wonderful morning in shul with his family and friends and a spectacular kiddush.

We hosted many Barmitzvahs, Batmitzvahs, baby blessings, milestone birthdays, and sponsored kiddushim. And we have many more this year! Our kiddushim are the talk of many other shuls!

**The Chicken Soup Run** - The shul's special charity, and something so very close to my heart, The Made With Love Chicken Soup Run, is still going strong

I started up "**Cooking with Compliments**" last year and in the next few weeks we are having a community **cook-in** at the shul to prepare meals and freeze them for those that are unwell, sitting shiva and including births.

Our helpline, headed up by Marlene Sugarman, Loughton Shul's community Liaison and welfare Officer, is waiting in anticipation for calls for help from our members who are struggling, in total confidence.

She will be back on birthdays very soon, plus calling the elderly on a regular basis to make sure they are ok. Thank you, Marlene, you are the only one for this job as your heart is so big!

There are several more exciting projects in the pipeline for the coming year.

Lastly some very important thank you's

Catherine Rawlings for making sure our accounts are in order, payments made on time, and wages sorted.

Merle and Gary Lewis for their unstinting help whenever we need them. Especially during calendar time and Yomtov's.

Our new Administrator Heather Phillips, who in the very short time she has commenced her time with us, has been exceptional! I am so pleased to have you as part of our team.

Thank you to Richard Cohen, our representative on the Board of Deputies.

And now to the person that persuaded me to take this position as your chairman!! Philip Leigh.

Thank you for your guidance, help and your confidence in me.

Lastly, thank you to my incredible and amazing Board!

Not forgetting my wonderful husband, who has become my other partner in the chicken soup run, part time Gardner in the shul, general handyman, part time caretaker! He spends more time in shul than at home but can't thank you enough for everything you do for our community! and me!

**Let's all of us, members of Loughton shul, work together, in making this, the best Jewish community in the County! '**

## **LOUGHTON CHIGWELL & DISTRICT SYNAGOGUE** **Trustees Annual Report for Year Ended 31<sup>ST</sup> December 2024**

The trustees present their report with the financial statements of the charity for the year ended 31 December 2024. 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 Jan 2019).

### **Public Benefit Statement**

All charity trustees have complied with their duty to have due regard to the guidance on public benefit published by the commission in exercising their powers or duties.

## OBJECTIVES AND ACTIVITIES

### Objectives and Aims

The object of Loughton and Chigwell District Synagogue is the advancement for the public benefit of the Jewish religion according to the precepts of traditional Orthodox Judaism by the maintenance of regular Sabbath and other religious services, Hebrew and religion classes and of such other activities as may promote the religious, spiritual and general welfare of people of the Jewish faith in, but not limited to, Loughton, Essex, and its environs.

### Main Activities

We continued to run our weekly meal delivery service for the elderly, sick and vulnerable as well as engage regularly with our members through religious, social, and educational events that are now all held in person and are well attended. We also continue to run our Hebrew classes for 5–13-year-olds as well as various social groups and member services.

## ACHIEVEMENTS AND PERFORMANCE

### Main achievements

*Learning continues to be at the heart of our mission. We launched our Lunch & Learn program, which has been well received, and we look forward to the next session this June. We've also been active in outreach and education - School visits have brought Jewish life and learning to students of all backgrounds, Old age home visits before Yom Tovim and Shabbat have brought comfort, joy, and spiritual connection to our elders.*

*We aim to welcome even more visiting groups to our shul to learn about Judaism, strengthening mutual understanding and community relationships.*

This year our cheder saw 7 girls graduating from our Bat Mitzvah club.

Our meal delivery service, the "Made with Love Chicken Soup Run" – continues to reach approximately 200 recipients each week. This service continues to be funded through the receipts of donations from the community as well as grants that were successfully applied for and awarded as well as an annual sponsored walk that was again organised by the volunteers raising over £10000.

## FINANCIAL REVIEW

Loughton Chigwell and District Synagogue are financially independent, with income being generated through membership subscriptions, donations, and fundraising events.

Since the Charity started at the beginning of 2020 the accounts represent the charity's fourth year. Our policy is to hold reserves for future investment in the community when required.

### **Key Messages**

#### *Income:*

*Membership contributions are up to £102k from £94k in 2023 due to increase membership numbers.*

*Of the 46k donations, the Kol Nidre appeal raised £27k*

*The income from rent has increased to £18k from £8k to reflect the full occupancy of the property in the year*

#### **Expenses:**

*Administration costs have increased to £46k from £38k largely reflecting being under resourced in 2023.*

*The increase in soup run costs is reflective of an increase in customer base and also inflationary increases in ingredient prices*

*The management team have analysed the outstanding unpaid subscriptions over the last 4 years and deemed it necessary to accrue a doubtful debt provision at £18,000*

**Liabilities:**

*A portion of outstanding loans have been realigned as accruals but the overall liability balance has decreased by £6k*

**Net Assets:**

*Overall the Net Assets are up by £1,500 to just under £150k'*

**Summary**

- For y/e 31/12/2024 we made a net profit of £1444 vs £16935 last year

**STRUCTURE GOVERNANCE AND MANAGEMENT**

**Governing Document**

The charity was constituted as a Charity Incorporated Organisation (CIO) on 17<sup>th</sup> March 2020 and is controlled by its governing document, a constitution dated 5<sup>th</sup> January 2020, managed by trustees but with voting members other than its charity trustees – who's respective powers are set out in the constitution.

**Board of Trustees**

There should be a minimum of 3 trustees at any time. New trustees can be appointed in place of a trustee who has retired or as an additional trustee up to a maximum of 9. New trustees are nominated, voted for, and appointed at the AGM. The Life President of the Synagogue automatically, by virtue of holding that office ("ex officio"), be a charity trustee.

**REFERENCE AND ADMINISTRATIVE DETAILS**

Charity Registration Number: 1188590

Principal Address: 102 Borders Lane, Loughton, IG10 1TE, England

Current Trustees at time of submitting report: Mr P Leigh - Chair  
Mrs D Shulton  
Mr J Witzenfeld  
Mr L Gilbert

Accounts independently examined by

Steven Bracey F.C.C.A

Approved by order of the Trustees on 30/09/25 and signed on its behalf by



Mrs D Shulton – Trustee

PHOTOGRAPHS FROM COMMUNITY EVENTS HELD IN 2024









**Loughton Chigwell & District Synagogue Accounts  
For The Year To 31st December 2024**

**Loughton Chigwell & District Synagogue**

**31st December 2024 Accounts**

**Independent Examiners Report**

I report to the trustees on my examination of the accounts of the above charity (“the Trust”) for the year ended 31<sup>st</sup> December 2024.

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 have not carried out an audit.

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.

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:

- accounting records were not kept in accordance with section 130 of the Act

or

- the accounts do not accord with the accounting records

I have found 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.

Steven Bracey F.C.C.A

21<sup>st</sup> May 2025

**LOUGHTON, CHIGWELL & DISTRICT SYNAGOGUE**

England & Wales - Charity number 1188590

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# Accounts

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REGISTERED CHARITY NUMBER: 1188590

Trustees Annual Report and Unaudited Financial Statements for

Year Ended 31<sup>ST</sup> December 2023 for

LOUGHTON CHIGWELL & DISTRICT SYNAGOGUE

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## Chairman's report – Mrs Lesley Adams

Since becoming Chairman in August, I have been beyond busy both in the foreground and behind the scenes to try and build on our wonderful community and make things happen that can enhance this.

Last summer we ran a Stay and Play and I'm hoping to try this again this year, I'm currently looking for a team to help me set this up.

We have our "Jam Room" every month for those that play an instrument to get together with other musicians organised by Dougie Adams which has become really successful.

Marlene Sugarman has become our Community Liaison Officer, which includes wishing every member a Happy Birthday by a phone call! Welcoming our new members with a bunch of flowers, and will very soon be heading my new project, of a confidential community "Helpline" for any member struggling with life problems, children, marriage, death of a relative, depression etc. I have trained councillors who are waiting to guide them in the right direction.

My next project which is starting very soon is to resurrect our much needed "Cooking with Compliments" providing a cooked meal for those sitting shiva, had a baby or unwell. I have a few members that have volunteered and looking for a few more to expand our team as well as keep an eye on the WhatsApp group.

Our security one man team, Les Gilbert who has done such an incredible job on his own so far will be getting help to run this arduous task. I have set up a team ready to help him. Thank you so much Les for your absolute dedication to this job!

I am also starting a bereavement social group for like-minded men and women to get together and socialise amongst themselves.

So, lots have been happening and will be happening, including our Rebbetzen Rochel who stood down from being our Administrator to concentrate on organising events for the shul, our ladies and children. Thank you so much for all you did as our administrator for the past four years.

I cannot do my job as your chairman without the constant support of our President Phillip Leigh who is always at the end of the phone to help and guide me, together with my teammates, Deborah Shulton and Pauline Witzenfeld, my deputy Steven Goldstone, my incredible hard working-board members and The Trustees as well as Rachele and Catherine.

Lastly a massive thank to our wonderful Rabbi Yanky! Who has done a great job in organising events, running a new Cheder Club with Rochel, sorting out our new Wi-Fi and

telephone system, something I had no idea what to do! And generally being there for all of us in happy and sad times.

I look forward to the coming year where I will hopefully continue to bring our community together with projects, entertainment and good food!

## **LOUGHTON CHIGWELL & DISTRICT SYNAGOGUE** **Trustees Annual Report for Year Ended 31<sup>ST</sup> December 2023**

The trustees present their report with the financial statements of the charity for the year ended 31 December 2023. 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 Jan 2019).

### **Public Benefit Statement**

All charity trustees have complied with their duty to have due regard to the guidance on public benefit published by the commission in exercising their powers or duties.

### **OBJECTIVES AND ACTIVITIES**

#### **Objectives and Aims**

The object of Loughton and Chigwell District Synagogue is the advancement for the public benefit of the Jewish religion according to the precepts of traditional Orthodox Judaism by the maintenance of regular Sabbath and other religious services, Hebrew and religion classes and of such other activities as may promote the religious, spiritual and general welfare of people of the Jewish faith in, but not limited to, Loughton, Essex, and its environs.

#### **Main Activities**

We continued to run our weekly meal delivery service for the elderly, sick and vulnerable as well as engage regularly with our members through religious, social, and educational events that are now all held in person and are well attended. We also continue to run our Hebrew classes for 5–13-year-olds as well as various social groups and member services that have recently been started up as described by our new chairman Lesley Adams.

### **ACHIEVEMENTS AND PERFORMANCE**

#### **Main achievements**

Our meal delivery service, the “Made with Love Chicken Soup Run” – continues to reach approximately 200 recipients each week. This service continues to be funded through the receipts of donations from the community as well as grants that were successfully applied for and awarded as well as an annual sponsored walk that was again organised by the volunteers raising over £10000. Our weekly Hebrew classes are still one of the only local classes available for children aged 5 – 13. This year, we transformed it into a club and joined the Jewq International programme. Each group studies different Judaic topics and participates in three tests throughout the year, earning special Jewq prizes for their achievements. The younger class focused on blessings, while the older class studied Jewish heroes. We are delighted to report that every child in cheder passed all the tests. Our programme also includes educational games, activities, crafts, and baking, making learning fun and engaging. Last summer, a group of Bar and Bat

Mitzvah children graduated from cheder and have continued as helpers, contributing greatly to our programme.

In addition, during last year we hosted a concert, a comedy night, an inspirational talk by Rabbi Schachet. We organized collections for Israel and an event with Magen David Adom featuring Jonathan, the former spokesman for the IDF. We celebrated two unsung heroes which was a very moving talk. held a drugs awareness talk, thanks to Sara and Barry Bennett. Ben served as a spoke's child for Israel, and we held a cross-communal women's paint night. Our Hebrew reading crash course was a great success. We also had the joy of inaugurating a new Sefer Torah, thanks to the Lane family, in memory of our dear departed Lewis. Reverend Hayley Ace spoke to us on a Friday night, and Rabbi Chaim Miller also delivered an enriching talk on a shabbat.

### FINANCIAL REVIEW

Loughton Chigwell and District Synagogue are financially independent, with income being generated through membership subscriptions, donations, and fundraising events.

Since the Charity started at the beginning of 2020 the accounts represent the charity's third year. Our policy is to hold reserves for future investment in the community when required.

### **Key Messages**

- Income has dropped by £33,478, from £295,392 to £261,914.
- Expenditure also dropped by £14,495 and exceptional items fell by £29,673.
- This left a profit for the year of £16,935 compared to £6,245 in the previous year.
- We have started to make provision for the repairs to the roof of this building and have accrued £8,000 in this year.
- As can be seen, these numbers are very tight. We have managed to get through the year on Cash Flow, by receiving several loans from members totalling £36,500. These loans have to be repaid, and we have started to do this
- In order to do this and continue to meet our costs, we will increase the fees for 2024.
- There is still a £312k unresolved disputed historical financial loan potentially owing to the Federation.

### **Summary**

- For y/e 31/12/2023 we made a net profit of £16,935 vs £6,245 last year

### STRUCTURE GOVERNANCE AND MANAGEMENT

#### **Governing Document**

The charity was constituted as a Charity Incorporated Organisation (CIO) on 17<sup>th</sup> March 2020 and is controlled by its governing document, a constitution dated 5<sup>th</sup> January 2020, managed by trustees but with voting members other than its charity trustees – who's respective powers are set out in the constitution.

#### **Board of Trustees**

There should be a minimum of 3 trustees at any time. New trustees can be appointed in place of a trustee who has retired or as an additional trustee up to a maximum of 9. New trustees are nominated, voted for, and appointed at the AGM. The Life President of the Synagogue automatically, by virtue of holding that office ("ex officio"), be a charity trustee.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Registration Number: 1188590

Principal Address: 102 Borders Lane, Loughton, IG10 1TE, England

Current Trustees at time of submitting report: Mr P Leigh  
Mrs D Shulton  
Mr J Witzenfeld  
Mr L Gilbert  
(NB Mr M. Goldstone retired as trustee in May 2023)

Accounts independently examined by

Steven Bracey F.C.C.A

Approved by order of the Trustees on 3rd September 2024 and signed on its behalf by

A handwritten signature in black ink, appearing to be 'D Shulton', written over a horizontal line.

Mrs D Shulton – Trustee

**PHOTOGRAPHS FROM COMMUNITY EVENTS HELD IN 2023**







**Loughton Chigwell & District Synagogue Accounts  
For The Year To 31st December 2023**

**Loughton Chigwell & District Synagogue**  
**Profit & Loss Account**  
**Year Ended 31<sup>st</sup> December 2023**

	<u>2023</u>	<u>2022</u>
	£	£
<b>Income:</b>		
Membership Contribution	93,474	96,045
Federation Burial fees	8,846	9,209
Cheder Donations	794	4,968
Gift Aid	37,837	44,921
Donations	38,432	48,389
Soup Run Grants	6,000	0
Soup Run Donations	36,215	51,933
Calendar Donations	2,445	2,610
Security Grant	4,250	7,031
Event Income	22,800	16,528
Rent Income	7,975	11,270
Shabbat UK	2,846	2,488
	261,914	295,392

	<u>2023</u>	<u>2022</u>
	£	£
<b>Expenses:</b>		
Ministers Salary	72,279	46,973
Caretakers Costs	7,647	8,673
Administration Costs	37,869	24,299
Teachers Salaries & Expenses	920	10,125
Rates & Water	2,211	4,070
Light & Heat	10,964	8,995
Insurance	1,618	4,469
Building Repairs & Maintenance	4,580	5,478
Security	0	4,714
Telephone & Broadband Costs	3,004	4,205
Burial Fees	8,250	9,021
Federation Dues	11,630	14,164
Event Costs	29,292	15,028
Cheder Costs	527	3,940
Festival Expenses	5,895	13,808
Motor & Travelling Costs	1,540	8,634
Professional Fees	5,664	4,466
Office Costs	3,023	5,076
IT costs	1,973	4,265
Cleaning & Sundry Expenses	4,510	3,527
Bank Charges	1,201	2,229
Shabbat UK	1,897	2,295
Soup Run Costs	25,357	47,891
	241,850	256,345

<b>Operational Profit Before</b>	20,064	39,047
<b>Exceptional Items</b>		

<b>Less: Exceptional Items:</b>		
Alderton Close Improvements	1,170	1,240
Synagogue Improvements	1,959	31,562
	3,129	32,802

<b>Profit for the Year</b>	<b>16,935</b>	<b>6,245</b>
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**Loughton Chigwell & District Synagogue**  
**Balance Sheet**  
**As At 31<sup>st</sup> December 2023**

	<u>2023</u>	<u>2022</u>
	£	£
<b>Fixed Assets</b>		
Freehold Property	450,000	450,000
Security System	19,945	(18,802)
Torah Scrolls	57,376	57,376
	<u>527,321</u>	<u>488,574</u>
<b>Current Assets</b>		
Sales Debtors	20,867	23,733
Prepayments	16,742	10,144
Cash & Bank	13,836	27,384
	<u>51,445</u>	<u>61,261</u>
<b>Current Liabilities</b>		
Loans	427,379	414,629
Accruals	3,084	3,838
	<u>430,463</u>	<u>418,467</u>
<b>Net Assets</b>	<u><b>148,303</b></u>	<u><b>131,368</b></u>
<b>Represented By:</b>		
<b>Capital Account</b>		
Balance brought forward	131,368	125,123
Profit/(Loss) for the year	16,935	6,245
<b>Balance carried forward</b>	<u><b>148,303</b></u>	<u><b>131,368</b></u>

**Loughton Chigwell & District Synagogue**

**31st December 2023 Accounts**

**Independent Examiners Report**

I report to the trustees on my examination of the accounts of the above charity (“the Trust”) for the year ended 31<sup>st</sup> December 2023.

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.

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- accounting records were not kept in accordance with section 130 of the Act

or

- the accounts do not accord with the accounting records

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Steven Bracey F.C.C.A

21<sup>st</sup> August 2024

**LOUGHTON, CHIGWELL & DISTRICT SYNAGOGUE**

England & Wales - Charity number 1188590

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# Accounts

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REGISTERED CHARITY NUMBER: 1188590

Trustees Annual Report and Unaudited Financial Statements for

Year Ended 31<sup>ST</sup> December 2022 for

LOUGHTON CHIGWELL & DISTRICT SYNAGOGUE

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## Chairman's report

During 2022 the role of chairman was taken on by Rabbi Yanky Abrams who coordinated the running of the synagogue together with the Board of Management.

Throughout the year there continued to be numerous community events held to celebrate religious festivals and other personal life events including Bar and Bat Mitzvah's, Auf Ruf's, birthdays and baby naming ceremonies as well as events held in memory of a loved one.

The main high holyday celebrations were well attended with up to 200 people in some cases. In addition, communal dinners were also held for the community during the year.

Rabbi Yanky feels that community social events are more important than ever as they allow some people to get involved that maybe wouldn't come to shul regularly for the services.

This year there was a special event held for the induction of Barbara Cohen - as the Lady Mayor of Loughton – with multi faiths attending – this has resulted in further visits from other communities to come in and see what we do in the shul.

Our membership is stable at around 200 families.

The Cheder continues to run and offers Jewish education to children aged 5 – 13.

Refurbishment of the synagogue continued as part of the 5-year legacy plan.

The Soup Run continues to deliver to around 200 old and vulnerable people every week. We thank our team of volunteers – especially Lesley Adams and Rachelle Orgel as well as volunteers from other surrounding synagogues. This year we held a dinner to say thank you to all the chicken soup run volunteers and their partners as well as some special guests that were recipients of the chicken soup run deliveries.

Thanks to the Board of management, Cat who does the bookkeeping, Steven Bracey who does the accounting, Lee the caretaker and the Events team – Pauline, Lesley and Deborah. There were a record number of Simchas this year and the Rabbi explained that holding an event in synagogue - small or large - adds to the shul environment.

Thanks to Rabbi Levi and Leah – who help to run the CSR, Cheder, as well as Friday Night Dinners in their home and help generally where necessary.

Thanks to the Rabbi's wife Rochel for her continued help and support to the Rabbi.

Looking forward to the year ahead –there will be an increased emphasis on bringing people together – through food, cooking and any other ideas that people may have and we encourage the community to bring their ideas forward.

Rabbi Yanky  
Chairman  
Loughton Synagogue

# LOUGHTON CHIGWELL & DISTRICT SYNAGOGUE

## Trustees Annual Report for Year Ended 31<sup>ST</sup> December 2022

The trustees 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 Jan 2019).

### Public Benefit Statement

All charity trustees have complied with their duty to have due regard to the guidance on public benefit published by the commission in exercising their powers or duties.

### OBJECTIVES AND ACTIVITIES

#### Objectives and Aims

The object of Loughton and Chigwell District Synagogue is the advancement for the public benefit of the Jewish religion according to the precepts of traditional Orthodox Judaism by the maintenance of regular Sabbath and other religious services, Hebrew and religion classes and of such other activities as may promote the religious, spiritual and general welfare of people of the Jewish faith in, but not limited to, Loughton, Essex, and its environs.

#### Main Activities

We continued to run our weekly meal delivery service for the elderly, sick and vulnerable as well as engage regularly with our members through religious, social, and educational events that are now all held in person and are well attended. We also continue to run our Hebrew classes for 5–13-year-olds.

### ACHIEVEMENTS AND PERFORMANCE

#### Main achievements

Our meal delivery service, the “Made with Love Chicken Soup Run” – now reaches approximately 200 recipients each week. This service continues to be funded through the receipts of donations from the community as well as grants that were successfully applied for and awarded as well as an annual sponsored walk that was again organised by the volunteers raising over £10000. The money raised from the sponsored walk enabled us to refit the kitchen which was much needed to keep up with the increased numbers receiving the weekly deliveries. The community is also able to benefit from the new kitchen when community events are held in the synagogue.

Our weekly Hebrew classes are still one of the only local classes available for children aged 5 – 13, Since we have had a large number of children graduate from the school the numbers have decreased slightly this year – but there are plans to recruit new children to build up the attendance again.

### FINANCIAL REVIEW

Loughton Chigwell and District Synagogue are financially independent, with income being generated through membership subscriptions, donations, and fundraising events.

Since the Charity started at the beginning of 2020 the accounts represent the charity’s second year. Our policy is to hold reserves for future investment in the community when required.

## Key Messages

- Overall, the income and expenditure were in line with 2021 with no material new or exceptional items to report.
- Income was in line with last year however:
- Government grants decreased by £22k year on year.
- Soup run donations were up £28k
- There is still a £312k unresolved disputed historical financial loan potentially owing to the Federation.

## Summary

- For y/e 31/12/2021 we made a net profit of £6k vs a £7k net loss last year

## STRUCTURE GOVERNANCE AND MANAGEMENT

### Governing Document

The charity was constituted as a Charity Incorporated Organisation (CIO) on 17<sup>th</sup> March 2020 and is controlled by its governing document, a constitution dated 5<sup>th</sup> January 2020, managed by trustees but with voting members other than its charity trustees – who's respective powers are set out in the constitution.

### Board of Trustees

There should be a minimum of 3 trustees at any time. New trustees can be appointed in place of a trustee who has retired or as an additional trustee up to a maximum of 9. New trustees are nominated, voted for, and appointed at the AGM. The Life President of the Synagogue automatically, by virtue of holding that office ("ex officio"), be a charity trustee.

## REFERENCE AND ADMINISTRATIVE DETAILS

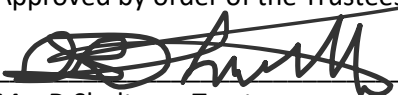
Charity Registration Number: 1188590

Principal Address: 102 Borders Lane, Loughton, IG10 1TE, England

Current Trustees at time of submitting report: Mr P Leigh  
Mr M Goldstone  
Mrs D Shulton  
Mr J Witzendorf Appointed May 23  
Mr L Gilbert Appointed May 23

Accounts independently examined by  
Nordens Limited  
The Retreat  
406 Roding Lane South  
Woodford Green  
Essex  
IG8 8EY

Approved by order of the Trustees on 21 June 2022 and signed on its behalf by



Mrs D Shulton – Trustee

PHOTOGRAPHS FROM COMMUNITY EVENTS HELD IN 2022





**Independent examiner's report to the trustees/members of Loughton Chigwell and District Synagogue**

I report to the trustees/members on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2022.

**Respective responsibilities of trustees and examiner**

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 Trust'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.

**Basis of independent examiner's report**

My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the account presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently, no opinion is given as to whether the accounts present a 'true and fair' view, and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In the course of my examination, I confirm that no material matters have come to my attention in connection with the examination which gives me reasonable 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.



Lorraine Curtis ACA BFP FCCA  
Nordens Audit Limited  
The Retreat  
406 Roding Lane South  
Woodford Green  
Essex  
IG8 8EY  
16 March 2023

**Loughton Chigwell & District Synagogue**

**Accounts For The Year To**

**31st December 2022**

**Loughton Chigwell & District Synagogue  
Profit & Loss Account  
Year Ended 31<sup>st</sup> December 2022**

	2022	2021
<b>Income:</b>		
Membership Contribution	96,045	89,992
Government Grant	0	8,817
Federation Burial fees	9,209	9,298
Cheder Donations	4,968	8,872
Gift Aid	44,921	38,885
Donations	48,389	44,278
Soup Run Grants	0	22,691
Soup Run Donations	51,933	24,343
Youth Grants	0	18,000
Calendar Donations	2,610	2,365
Security Grant	7,031	1,613
Event Income	16,528	13,818
Rent Income	11,270	13,150
Shabbat UK	2,488	0
	295,392	296,122

**Loughton Chigwell & District Synagogue  
Profit & Loss Account (Continued)  
Year Ended 31<sup>st</sup> December 2022**

	2022	2021
<b>Expenses:</b>		
Ministers Salary	40,575	44,701
Caretakers Costs	8,673	7,418
Administration Costs	24,299	24,407
Teachers Salaries & Expenses	10,125	13,924
Staff National Insurance & pension Costs	6,398	6,500
Rates & Water	4,070	4,575
Light & Heat	8,995	7,729
Insurance	4,469	5,295
Building Repairs & Maintenance	5,478	11,808
Security	4,714	5,744
Telephone & Broadband Costs	4,205	3,262
Burial Fees	9,021	9,298
Federation Dues	13,174	11,835
Event Costs	15,028	13,392
Cheder Costs	3,940	7,497
Festival Expenses	13,808	13,610
Motor & Travelling Costs	8,634	8,725
Rabbi Inauguration	0	3,748
Professional Fees	4,466	3,695
Office Costs	5,076	6,124
IT costs	4,265	4,475
Board of Deputies Subscription	990	990
Cleaning & Sundry Expenses	3,527	3,918
Bank Charges	2,229	2,483
Shabbat UK	2,295	0
Soup Run Costs	47,891	37,371
	256,345	262,524
<b>Operational Profit Before Exceptional Items</b>	39,047	33,598

	<b>2022</b>	<b>2021</b>
<b>Exceptional Items:</b>		
Alderton Close Improvements	1,240	3,270
Synagogue Improvements	31,562	38,000
	<u>32,802</u>	<u>41,270</u>
<b>Profit/(Loss) for the Year</b>	<u><b>6,245</b></u>	<u><b>(7,672)</b></u>

**Loughton Chigwell & District Synagogue**  
**Balance Sheet**  
**31<sup>st</sup> December 2022**

	2022	2021
<b>Fixed Assets</b>		
Freehold Property	450,000	450,000
Security System	(18,802)	0
Torah Scrolls	57,376	57,376
	488,574	507,376
<b>Current Assets</b>		
Sales Debtors	23,733	399
Prepayments	10,144	3,553
Cash & Bank	27,384	26,800
	61,261	30,752
<b>Current Liabilities</b>		
Deferred Income	0	15,000
Loans	414,629	395,824
Accruals	3,838	2,181
	418,467	413,005
<b>Net Assets</b>	131,368	125,123
<b>Represented By:</b>		
<b>Capital Account</b>		
Balance brought forward	125,123	132,795
Profit/(Loss) for the year	6,245	(7,672)
<b>Balance carried forward</b>	131,368	125,123

**LOUGHTON, CHIGWELL & DISTRICT SYNAGOGUE**

England & Wales - Charity number 1188590

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# Accounts

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REGISTERED CHARITY NUMBER: 1188590

Trustees Annual Report and Unaudited Financial Statements for

Year Ended 31<sup>ST</sup> December 2021 for

LOUGHTON CHIGWELL & DISTRICT SYNAGOGUE

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Photographs	7
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Accounts for Y/E 31 <sup>st</sup> December 2021	9 - 13

## Chairman's report

Last year was my 4<sup>th</sup> year as Chairman. Last year we welcomed Rabbi Levi and Leah to the synagogue with Zelig – and they are now joined by Rafi who was born in May of this year.

We continued to put Loughton Synagogue on the map over the last year showing that we outreach to the whole Jewish community rather than just staying insular.

The Soup Run continues to grow and now delivers to around 200 old and vulnerable people every week. We thank our team of volunteers – especially Lesley Adams and Rachelle Orgel. We deliver to many members of other shuls locally, and some of the volunteers that help us are from those shuls, including Chigwell and Woodford Forest.

As a community we raised £12000 for the CST being the 4th highest shul fundraiser in the country.

Our membership is stable at around 200 families, equating to approximately 450 members. Usually, we lose around 6 or 7 families a year as they are moving out of the area – however we have also gained approximately 5 members that have transferred from Ilford Federation. The small number of members does make it difficult to attract higher numbers of volunteers – although proportionately we do better than some other synagogues.

Rosh Hashanah and Yom Kippur services this year were successful – and we accommodated people with and without masks.

The Cheder continues going from strength to strength – also with the help of Grants applied for by M Goldstone.

This was the 2<sup>nd</sup> year of 5-year legacy working – and those that committed have paid again raising around £35000 – which has gone towards the refurbishment of the shul. Approximately 40% of the membership gave to the legacy appeal. Money has paid for new ark, painted interior, new lighting, flooring, decking, roofs, shed and portacabin roofs and refurbishment. The Portacabin was funded by a donation from the Szlezinger family and has been named the 'Joe and Catherine Szlezinger Portacabin'. Trees in back garden have been removed. Next year enhancements planned include CCTV, gates and security fencing and panic lock down system. Thanks to Kas for all the work he has done in the shul.

Rabbi Yanky and Rebbetzen Rochel have now been here for 3 ½ years. They have already and continue to transform the shul and thanks to them for another great year. They are non-judgemental and understand where each of us is at. They host families for dinner on Friday nights, pastoral duties, comforting mourners, visiting the sick.

Thanks to Catherine Rawles (who works as a bookkeeper approx. 25 hours a week) and Stephen Bracey (approx. 4 hours a month) for all their help with the financial side of the shul running.

Thanks to Pauline Witzefeld for all the work she does – and so much of it in the background. Every shul needs a Pauline!

Thanks to Lee and his wife Jo for helping. Lee is now a qualified SIA security guard.

Thanks to Phillip for his continued help and guidance both personally and with the Shul running in general.

Thanks to Michael Goldstone for all his work behind the scenes sourcing and applying for grants. (£28000 received to date).

Thanks to Deborah Shulton for all her work as Honorary Secretary.

Gary Stern  
Chairman  
Loughton Synagogue  
Tel:07973265427

# LOUGHTON CHIGWELL & DISTRICT SYNAGOGUE

## Trustees Annual Report for Year Ended 31<sup>ST</sup> December 2020

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

### Public Benefit Statement

All charity trustees have complied with their duty to have due regard to the guidance on public benefit published by the commission in exercising their powers or duties.

### OBJECTIVES AND ACTIVITIES

#### Objectives and Aims

The object of Loughton and Chigwell District Synagogue is the advancement for the public benefit of the Jewish religion according to the precepts of traditional Orthodox Judaism by the maintenance of regular Sabbath and other religious services, Hebrew and religion classes and of such other activities as may promote the religious, spiritual and general welfare of people of the Jewish faith in, but not limited to, Loughton, Essex, and its environs.

#### Main Activities

We continued to not only maintain but grow our weekly meal delivery service for the elderly, sick and vulnerable as well as engage regularly with our members through religious, social, and educational events. As the Covid restrictions eased off we were able to start in person religious events as well as host several community celebrations. We also continue to run our Hebrew classes for 5–13-year-olds and this year introduced a bi-monthly youth club for Bar and Bat Mitzvah children – with different visiting speakers and workshops.

### ACHIEVEMENTS AND PERFORMANCE

#### Main achievements

Our meal delivery service, the “Made with Love Chicken Soup Run” – now reaches approximately 200 recipients each week. Lat year also saw deliveries to local ambulance crews during the Covid peak. This has been funded through the receipts of donations from the community as well as grants that were successfully applied for and awarded and a sponsored walk that was organised by the volunteers raising over £10000. This has meant that we have been able to purchase essential kitchen equipment to enable the service to continue whilst being run at a balanced budget.

Our weekly Hebrew classes are one of the only local classes available for children aged 5 – 13, with a current weekly attendance of approximately 30 children. This year a new youth group has been introduced which has been possible through the receipt of grants together the current donations received by the attendees - we will continue to offer this service as we believe that it is an integral part of our objectives and ultimately, we trust that it will attract younger families to our Synagogue.

### FINANCIAL REVIEW

Loughton Chigwell and District Synagogue are financially independent, with income being generated through membership subscriptions, donations, and fundraising events.

Since the Charity started at the beginning of 2020 the accounts represent the charity's second year. Our policy is to hold reserves for future investment in the community when required

### **Key Messages**

- Income up by 50% year on year
- Government grants slightly decreased from last year
- Federation dues are similar to previous years.
- Grants and donations received towards the Soup run have increased and are enabling the service to run at a balance budget as well as to have the kitchen equipment upgraded where necessary.
- Youth Grants of £18000 have been received and used towards a new Bar Mitzvah club. The money has been used to equip the renovated portacabin with much needed youth related equipment as well as to finance visiting speakers and workshops.
- There is a £312k unresolved disputed historical financial loan potentially owing to the Federation.

### **Expenditure**

- Ministers' expenditure increased on last year due to the employment of an assistant Rabbi.
- Admin slight increase on last year
- Cheder costs and teachers' expenses have increased to cover the new Bar and Bat Mitzvah club that has been running.
- Building repair and maintenance has increased – due to repairs and renewals carried out to the interior and exterior of the building.
- Professional costs increased due to financial management costs
- IT costs increased due to upgrading website and new CRM system
- 

### **Exceptional Items (outside normal trading)**

- Includes Alderton Close improvements (to rent out the house) and shul refurbishment.

### **Summary**

- For y/e 31/12/2021 we made a loss of £7672
- Current liabilities include grant and project income that has been ring fenced to spend in 2022

## **STRUCTURE GOVERNANCE AND MANAGEMENT**

### **Governing Document**

The charity was constituted as a Charity Incorporated Organisation (CIO) on 17<sup>th</sup> March 2020 and is controlled by its governing document, a constitution dated 5<sup>th</sup> January 2020, managed by trustees but with voting members other than its charity trustees – who's respective powers are set out in the constitution.

### **Board of Trustees**

There should be a minimum of 3 trustees at any time. New trustees can be appointed in place of a trustee who has retired or as an additional trustee up to a maximum of 9. New trustees are nominated, voted for and appointed at the AGM. The Life President of the Synagogue automatically, by virtue of holding that office ("ex officio"), be a charity trustee.

## REFERENCE AND ADMINISTRATIVE DETAILS

Charity Registration Number: 1188590

Principal Address: 102 Borders Lane, Loughton, IG10 1TE, England

Current Trustees at time of submitting report: Mr P Leigh  
Mr G Stern  
Mr M Goldstone  
Mrs D Shulton

Accounts independently examined by  
Nordens Limited  
The Retreat  
406 Roding Lane South  
Woodford Green  
Essex  
IG8 8EY

Approved by order of the Trustees on 21 June 2022 and signed on its behalf by



---

Mrs D Shulton – Trustee

PHOTOGRAPHS FROM THE CHICKEN SOUP RUN 2021



**Independent examiner's report to the trustees/members of Loughton Chigwell and District Synagogue**

I report to the trustees/members on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2021.

**Respective responsibilities of trustees and examiner**

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 Trust'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.

**Basis of independent examiner's report**

My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the account presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently, no opinion is given as to whether the accounts present a 'true and fair' view, and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In the course of my examination, I confirm that no material matters have come to my attention in connection with the examination which gives me reasonable 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.

Lorraine Curtis ACA BFP FCCA  
Nordens Audit Limited  
The Retreat  
406 Roding Lane South  
Woodford Green  
Essex  
IG8 8EY  
1<sup>st</sup> March 2022

**Loughton Chigwell & District Synagogue**

**Accounts For The Year To**

**31st December 2021**

**Nordens**  
Chartered Accountants  
The Retreat  
406 Roding Lane South  
Woodford Green  
Essex IG8 8EY

**Loughton Chigwell & District Synagogue**

**Profit & Loss Account**

**Year Ended 31<sup>st</sup> December 2021**

	2021	2020
<b>Income:</b>		
Membership Contribution	89,992	65,383
Government Grant	8,817	11,158
Federation Burial fees	9,298	16,342
Cheder Donations	8,872	6,180
Gift Aid	38,885	24,827
Donations	44,278	36,321
Soup Run Grants	22,691	4,555
Soup Run Donations	24,343	8,786
Youth Grants	18,000	0
Calendar Donations	2,365	1,655
Security Grant	1,613	4,800
Event Income	13,818	4,171
Rent Income	13,150	0
Loughton Shabbaton	0	3,452
	<hr/>	<hr/>
	296,122	187,630

**Loughton Chigwell & District Synagogue**

**Profit & Loss Account (Continued)**

**Year Ended 31<sup>st</sup> December 2021**

	2021	2020
<b>Expenses:</b>		
Ministers Salary & Expenses	44,701	35,210
Caretakers Costs	7,418	7,501
Administration Costs	24,407	20,630
Teachers Salaries & Expenses	13,924	10,731
Staff National Insurance & pension Costs	6,500	2,470
Cantorial Expenses	0	3,000
Rates & Water	4,575	4,297
Light & Heat	7,729	6,150
Insurance	5,295	4,961
Building Repairs & Maintenance	11,808	5,560
Security	5,744	3,772
Telephone & Broadband Costs	3,262	2,348
Burial Fees	9,298	16,342
Federation Dues	11,835	0
Event Costs	13,392	6,025
Cheder Costs	7,497	0
Festival Expenses	13,610	7,557
Motor & Travelling Costs	8,725	6,160
Rabbi Inauguration	3,748	0
Professional Fees	3,695	2,808
Office Costs	6,124	4,350
IT costs	4,475	3,510
Board of Deputies Subscription	990	495
Cleaning & Sundry Expenses	3,918	2,273
Bank Charges	2,483	1,026
Shabbaton	0	2,783
Soup Run Costs	37,371	13,341
	262,524	173,299
Operational Profit Before Exceptional Items	33,598	14,331

<b>Exceptional Items:</b>	<b>2021</b>	<b>2020</b>
Alderton Close Improvements	3,270	1,200
Synagogue Improvements	<u>38,000</u>	<u>4,206</u>
	41,270	5,406
-Loss/Profit for the Year	<u>-(7,672)</u>	<u>8,925</u>

**Loughton Chigwell & District Synagogue**

**Balance Sheet**

**31<sup>st</sup> December 2021**

	2021	2020
<b>Fixed Assets</b>		
Freehold Property	450,000	450,000
Torah Scrolls	<u>57,376</u>	<u>57,376</u>
	507,376	507,376
<b>Current Assets</b>		
Overdue Fees	399	12,367
Prepayments	3,554	0
Cash & Bank	<u>26,800</u>	<u>35,504</u>
	30,753	47,871
<b>Current Liabilities</b>		
Deferred Income	-15,000	-11,199
Donations	0	-8,000
PAYE & Social Security	0	-1,030
Loans	-395,825	-397,000
Accruals	<u>-2,181</u>	<u>-5,223</u>
	-413,006	-422,452
<b>Net Assets</b>	<u>125,123</u>	<u>132,795</u>
<b>Represented By:</b>		
<b>Capital Account</b>		
Balance brought forward	132,795	123,870
-Loss/Profit for the year	-(7,672)	8,925
<b>Balance carried forward</b>	<u>125,123</u>	<u>132,795</u>

**LOUGHTON, CHIGWELL & DISTRICT SYNAGOGUE**

England & Wales - Charity number 1188590

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# Accounts

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REGISTERED CHARITY NUMBER: 1188590

Trustees Annual Report and Unaudited Financial Statements for

Year Ended 31<sup>ST</sup> December 2020 for

LOUGHTON CHIGWELL & DISTRICT SYNAGOGUE

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## Chairman's report

We really put Loughton Synagogue on the map over the last year showing that we outreach to the whole Jewish community rather than just staying insular.

The Soup Run delivers to over 120 old and vulnerable people every week. We thank our team of volunteers and drivers. We deliver to many members of other shuls locally, and some of the volunteers that help us are from those shuls, including Chigwell and Woodford Forest.

As a community we raised £15000 for the CST being the 5th highest shul fundraiser in the country.

Our most visual achievement was being the featured shul on the BBC 1 programme 'Being Jewish'. The feedback was extraordinary showing the true variety in Jewish life in this country. We thank the Corrigan family for shining the light, and Rabbi and Rebbetzin for representing us in such an inspiring way.

Our membership is stable at 188 families, equating to approximately 450 members. I believe our smallness as a community gives us our specialness - although it does mean financially, we must work a lot harder.

We had a very small amount of Bar Mitzvahs and special birthday celebration last year because of the shul closure due to covid.

As with all synagogues last year it was a very surreal reset. For a long time, we were completely closed, but we managed to connect to our members even more so. For all the major festivals we delivered appropriate goody bags which were hand delivered by the Rabbi and volunteer drivers. We did not charge for this as we felt it was extremely important to make everyone feel connected to the shul and that we cared about our member families. This massive outreach programme really showed that in times of adversity we pull together for one and other.

When we did open the shul for Rosh Hashanah and Yom Kippur, I am pleased to say even with strict covid rules organised by our health and safety officer we did not turn away anyone who requested to come to shul.

Our Head warden made sure that when we re-opened everyone booked in.

The Cheder, although mostly virtual last year, is going from strength to strength with over 30 children attending and we have recently added to our team of teachers.

We relaunched for 2020 our shul magazine, that was edited and funded by a Shul member.

Our fundraising efforts for the shul have been exceptional. This includes securing a

5-year legacy programme that will give us stability and enable enhancements to the shul as well as support community activities which we could not have properly planned for without the extreme generosity of our members.

The Rabbi and Rebbetzin in their 2 years with us have transformed the shul in so many ways.

Their non-judgemental approach and appreciating where each of us are at on our journey has led to more involvement from members. The Rabbi leads our services delivering regular sermons and shiurim in Shul and online. Hopefully later this year they will be able to start inviting us over for Friday night dinners again. His pastoral duties have been very active visiting the sick, conducting funerals and comforting the mourners and participating in celebrations. He has also undertaken many duties not normally expected of a rabbi maintaining the shul Facebook page and Twitter account, organizing speakers for the shul and overseeing the Zoom account. In addition the Rabbi and Rebbetzin were a member of the team which organised a highly successful Loughton Shabbaton in Feb 2020, just before lockdown.

Our bookkeeper has transformed our financial control and our accountant has looked after the financial management.

I would like to thank all the board members for the hard work they have put in over the past year in keeping the synagogue going.

The community owes a great debt to Phillip Leigh in his constant commitment as President and he has given me great counsel over the past 3 years. He has driven the Ark project which is nearing completion and he has also led our negotiations with the Federation.

Thank you to all the community for making OUR shul the best little shul in town punching way above our weight.

Gary Stern  
Chairman  
Loughton Synagogue  
Tel:07973265427

# LOUGHTON CHIGWELL & DISTRICT SYNAGOGUE

## Trustees Annual Report for Year Ended 31<sup>ST</sup> December 2020

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

### Public Benefit Statement

All charity trustees have complied with their duty to have due regard to the guidance on public benefit published by the commission in exercising their powers or duties.

### OBJECTIVES AND ACTIVITIES

#### **Objectives and Aims**

The object of Loughton and Chigwell District Synagogue is the advancement for the public benefit of the Jewish religion according to the precepts of traditional Orthodox Judaism by the maintenance of regular Sabbath and other religious services, Hebrew and religion classes and of such other activities as may promote the religious, spiritual and general welfare of people of the Jewish faith in, but not limited to, Loughton, Essex, and its environs.

#### **Main Activities**

Our first year as a charity was a challenging year, most especially due to the restrictions placed upon our activities as a result of COVID. Notwithstanding this, we were able to establish a weekly meal delivery service for the elderly, sick and vulnerable as well as engage regularly with our members through 'virtual' religious, social and educational events. Additionally, we distributed packages containing food, literature and gifts throughout the year pertaining to different religious festival. Our Hebrew classes were consistently maintained through an online service and regular religious services were also offered online within the constraints of Orthodox Judaism.

### ACHIEVEMENTS AND PERFORMANCE

#### **Main achievements**

Our meal delivery service, the "Made with Love Chicken Soup Run" – reaches approximately 120 recipients each week. This has been funded through the receipts of donations from the community of £8,786 as well as grants of £4,555 that were successfully applied for and awarded. As such this service runs at a balanced budget.

Our weekly Hebrew classes are one of the only local classes available for children aged 5 – 13, with a current weekly attendance of approximately 30 children. Whilst the cost of providing this service £10,371 outweighs the current donations received by the attendees £6,180, we will continue to offer this service as we believe that it is an integral part of our objectives and ultimately, we trust that it will attract younger families to our Synagogue.

The festival packages that were distributed to all of our members were very gratefully received and gave many physically isolated members a feeling of being cared for and of being part of a community that was looking out for them at a time when they were unable to get out of their homes and mix with other people.

## FINANCIAL REVIEW

Loughton Chigwell and District Synagogue are financially independent, with income being generated through membership subscriptions, donations, and fundraising events.

Since the Charity started at beginning of 2020 the accounts represent the charity's first year. The figures shown for 2019 are shown for comparison and from before registration as a charity. Our policy is to hold reserves for future investment in the community when required

### **Key Messages**

- Membership income is up slightly up from last year.
- Government grants received due to Covid.
- Federation dues are similar to previous years.
- Grants and donations received towards the Soup run are new and are enabling the service to run as a balance budget
- Overall income up £30k – mainly due to soup run and grants.
- There is a £312k unresolved disputed historical financial loan potentially owing to the Federation.

### **Expenditure**

- Ministers' expenditure is similar to previous years.
- No recruitment expenses in 2020
- Caretakers' expenses down – as furloughed for part of the year.
- Admin similar cost
- Cheder costs have increased due to virtual teaching requiring more teachers. However, it is felt that it is important that we retain the cheder as other shuls in the area don't offer one.
- Festival expenses – increased due to gifts for the members (although partly subsidised by donations).
- Professional costs due to setting up CIO
- IT costs increased due to offering more online services.

### **Exceptional Items (outside normal trading)**

- Includes Alderton Close improvements (to rent out the house) and shul refurbishment.

### **Summary**

- For y/e 31/12/2020 we made a profit £8925
- Current liabilities include grant and project income that has been ring fenced to spend in 2021

## STRUCTURE GOVERNANCE AND MANAGEMENT

### **Governing Document**

The charity was constituted as a Charity Incorporated Organisation (CIO) on 17<sup>th</sup> March 2020 and is controlled by its governing document, a constitution dated 5<sup>th</sup> January 2020, managed by trustees but with voting members other than its charity trustees – who's respective powers are set out in the constitution.

### **Board of Trustees**

There should be a minimum of 3 trustees at any time. New trustees can be appointed in place of a trustee who has retired or as an additional trustee up to a maximum of 9. New trustees are nominated, voted for and appointed at the AGM. The Life President of the Synagogue automatically, by virtue of holding that office ("ex officio"), be a charity trustee.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Registration Number: 1188590

Principal Address: 102 Borders Lane, Loughton, IG10 1TE, England

Current Trustees at time of submitting report: Mr P Leigh  
Mr G Stern  
Mr M Goldstone  
Mrs D Shulton

Accounts independently examined by  
Nordens Limited  
The Retreat  
406 Roding Lane South  
Woodford Green  
Essex  
IG8 8EY

Approved by order of the Trustees on 1 July 2021 and signed on its behalf by

---

Mrs D Shulton – Trustee

PHOTOGRAPHS FROM THE CHICKEN SOUP RUN





**Independent Examiner's Report to the trustees/members of Loughton Chigwell and District Synagogue.**

I report on the accounts for the year ended 31<sup>st</sup> December 2020 of which are attached.

**Respective responsibilities of trustees and examiner**

The charity's trustees consider that an audit is not required for this year (under section 43(2) of the Charities Act 1993 (the Act)) and that an independent examination is needed.

It is my responsibility to:

- Examine the accounts (under section 43 of the Act),
- To follow the procedures laid down in the General Directions given by the Charity Commission (under section 43(7)(b) of the Act), and
- To state whether particular matters have come to my attention.

**Basis of independent examiner's report**

My examination was carried out in accordance with General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the account presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

**Independent examiner's statement**

In the course of my examination, no matter has come to my attention:

1. Which gives me reasonable cause to believe that in, any material respect, the requirements:
  - To keep accounting records in accordance with section 41 of the Act; and
  - To prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Act; have not been met; or
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Lorraine Curtis FCCA  
Nordens Chartered Accountants  
The Retreat  
406 Roding Lane South  
Woodford Green  
Essex, IG8 8EY

17 May 2021

**NORDENS**  
Chartered Accountants  
The Retreat, 406 Roding Lane South  
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enquiries@nordens.co.uk

**Loughton Chigwell & District Synagogue**

**Accounts For The Year To**

**31st December 2020**

**NORDENS**  
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17-5-21

Loughton Chigwell & District Synagogue

Profit & Loss Account

Year Ended 31<sup>st</sup> December 2020

	2020	2019
<b>Income:</b>		
Membership Contribution	65,383	60,053
Government Grant	11,158	0
Federation Burial fees	16,342	15,446
Cheder Donations	6,180	8,499
Gift Aid	24,827	19,115
High Holy Day Donations	16,366	11,930
Soup Run Grants	4,555	0
Soup Run Donations	8,786	0
Donations Received	19,955	23,155
Windows Project Income	0	500
Calendar Donations	1,655	1,810
Security Grant	4,800	4,810
Sundry Income	0	1,050
Kiddish Donations	4,171	2,325
Shabbat UK	0	3,601
Loughton Shabbaton	3,452	3,905
	<u>187,630</u>	<u>156,199</u>

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(7.5.21)

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**Loughton Chigwell & District Synagogue**

**Profit & Loss Account (Continued)**

17-5-21

**Year Ended 31<sup>st</sup> December 2020**

	2020	2019
<b>Expenses:</b>		
Ministers Salary & Expenses	35,210	35,554
Recruitment Expenses	0	1,595
Caretakers Costs	7,501	11,627
Administration Costs	20,630	19,221
Teachers Salaries & Expenses	10,731	6,357
Staff National Insurance & pension Costs	2,470	3,252
Cantorial Expenses	3,000	2,638
Rates & Water	4,297	3,217
Light & Heat	6,150	4,944
Insurance	4,961	4,920
Building Repairs & Maintenance	5,560	3,033
Security	3,772	3,828
Telephone & Broadband Costs	2,348	2,070
Burial Fees	16,342	15,446
Festival Expenses	7,557	1,592
Communal Event Costs	3,225	2,687
Motor & Travelling Costs	6,160	6,925
Rabbi's Expenses	0	1,141
Professional Fees	2,808	1,078
Office Costs	4,350	3,517
IT costs	3,510	1,044
Board of Deputies Subscription	495	495
Cleaning & Sundry Expenses	2,273	1,834
Rabbi's Moving Costs	0	1,248
Bank Charges	1,026	202
Shabbat UK	0	2,490
Shabbaton	2,783	2,966
Kiddish Costs	2,800	0
Soup Run Costs	13,341	0
	173,299	144,921
Operational Profit Before Exceptional Items	14,331	11,278

Loughton Chigwell & District Synagogue

Profit & Loss Account (Continued)

Year Ended 31<sup>st</sup> December 2020

	2020	2019
<b>Exceptional Items:</b>		
Alderton Close Improvements	1,200	1,344
Synagogue Improvements	4,206	10,293
	<u>5,406</u>	<u>11,637</u>
Profit/-Loss for the Year	<u>8,925</u>	<u>-359</u>

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17-5-21

Loughton Chigwell & District Synagogue

Balance Sheet

31<sup>st</sup> December 2020

	2020	2019
<b>Fixed Assets</b>		
Freehold Property	450,000	450,000
Torah Scrolls	57,376	57,376
	<u>507,376</u>	<u>507,376</u>
<b>Current Assets</b>		
Overdue Fees	12,367	16,226
Prepayments	0	907
Cash & Bank	35,504	9,187
	<u>47,871</u>	<u>26,320</u>
<b>Current Liabilities</b>		
Deferred Soup Grant	-11,199	0
Deferred High Holiday Projects Income	-8,000	0
PAYE & Social Security	-1,030	-1,350
Loans	-397,000	-405,000
Accruals	-5,223	-3,476
	<u>-422,452</u>	<u>-409,826</u>
<b>Net Assets</b>	<u>132,795</u>	<u>123,870</u>
<b>Represented By:</b>		
<b>Capital Account</b>		
Balance brought forward	123,870	124,229
Profit for the year	8,925	-359
<b>Balance carried forward</b>	<u>132,795</u>	<u>123,870</u>

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17-5-21