

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

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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 Directors 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 of 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  
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17 May 2021

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**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
	<u>173,299</u>	<u>144,921</u>
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
	5,406	11,637
 Profit/-Loss for the Year	 8,925	 -359

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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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