

Trustees Annual Report and Unaudited Financial Statements for

Year Ended 31ST December 2021 for

LOUGHTON CHIGWELL & DISTRICT SYNAGOGUE

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Chairman's report

Last year was my 4th 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 2nd 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 Witzendorf 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 31ST 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 17th March 2020 and is controlled by its governing document, a constitution dated 5th 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
1st 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 31st December 2021

	2021	2020
Income:		
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 31st December 2021

	2021	2020
Expenses:		
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
	<hr/> 262,524	<hr/> 173,299
Operational Profit Before Exceptional Items	<hr/> 33,598	<hr/> 14,331

Exceptional Items:	2021	2020
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

31st December 2021

	2021	2020
Fixed Assets		
Freehold Property	450,000	450,000
Torah Scrolls	<u>57,376</u>	<u>57,376</u>
	507,376	507,376
Current Assets		
Overdue Fees	399	12,367
Prepayments	3,554	0
Cash & Bank	<u>26,800</u>	<u>35,504</u>
	30,753	47,871
Current Liabilities		
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
Net Assets	<u>125,123</u>	<u>132,795</u>
Represented By:		
Capital Account		
Balance brought forward	132,795	123,870
-Loss/Profit for the year	<u>-(7,672)</u>	<u>8,925</u>
Balance carried forward	<u>125,123</u>	<u>132,795</u>