

SOUTH WEST ESSEX & SETTLEMENT REFORM SYNAGOGUE

England & Wales · Charity number 236663

Details

Other names	THE SETTLEMENT SYNAGOGUE, Oaks Lane Reform Synagogue, SWESRS
Status	Registered
Legal form	Other
Registered	1965-05-10
Register	View on the Charity Commission register

Contact

Address	Oaks Lane Ilford Essex IG2 7PL
Phone	02085990936
Email	admin@swesrs.org.uk
Website	www.swesrs.org.uk

Activities

Objects: (A) TO ADVANCE RELIGION IN ACCORDANCE WITH THE PRINCIPLES AND PRACTICES OF REFORM JUDAISM BY PROVIDING AND MAINTAINING A SYNAGOGUE FOR THE PURPOSE OF PUBLIC WORSHIP; (B) TO ADVANCE EDUCATION IN ACCORDANCE WITH THE PRINCIPLES AND PRACTICES OF REFORM JUDAISM; (C) FOR SUCH OTHER CHARITABLE PURPOSES AS THE SYNAGOGUE THROUGH ITS COUNCIL MAY FROM TIME TO TIME DETERMINE.

Activities: Religious Activities, Education and Youth work

Classification

- **How:** Provides Other Finance, Provides Buildings/facilities/open Space, Provides Services, Other Charitable Activities
- **What:** Education/training, Religious Activities, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** Children/young People, Elderly/old People, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies

Geography

- **Area of benefit:** FORMER M.B. OF STEPNEY AND SURROUNDING AREA
- Redbridge

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£461,586	£484,939	-	-
2023-12-31	£408,248	£374,607	-	-
2022-12-31	£417,335	£370,286	-	-
2021-12-31	£363,060	£316,249	-	-
2020-12-31	£373,375	£326,270	-	-

Trustees

Name	Role	Appointed
Iester Allen	Chair	2022-08-21
Ben Brickley		2026-07-12
Claire Hartley		2022-08-21
EVELYN DALTON		2012-10-30
Jeff Fenton		2025-07-13
Joe Crook		2026-07-12
Karen Janice Dalton		2019-05-30
Leah Biller		2024-07-14
Lee Goldsmith		2020-10-22
Miklos Hajnal		2026-07-12
Paul Flanagan		2022-08-21
RUTH CANN		2011-10-31
Robert Young		2022-08-21
Sasha Stoleran		2025-07-13
Susan Terpilowski		2018-07-30

Accounts

**Report of the Trustees and
Audited Financial Statements for the Year Ended 31 December 2024
for
South West Essex and Settlement Reform
Synagogue**

Prestons & Jacksons Partnership LLP
Statutory Auditors
364 - 368 Cranbrook Road
Ilford
Essex
IG2 6HY

**South West Essex and Settlement Reform
Synagogue**

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for the Year Ended 31 December 2024**

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South West Essex and Settlement Reform Synagogue

Report of the Trustees for the Year Ended 31 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 January 2019).

South West Essex and Settlement Reform Synagogue

Report of the Trustees for the Year Ended 31 December 2024

OBJECTIVES AND ACTIVITIES

Review of activities during the year

2024 was a year to continue stabilising the charity and continuing to plan for growth in membership numbers for SWESRS. Its staff and members were involved in various activities, much of which supported other SWESRS members, the local and wider Jewish community and the wider local community. Below is a list of some key activities in alphabetical order:

Adult Education: Activities have included the Access to Judaism, Hebrew classes and Lunch & Learn sessions. The majority of these sessions were run via Zoom.

AHADA: The synagogue encourages those who have recently been bereaved to use the services of AHADA Bereavement Counselling Service. AHADA also encompasses Empathy Counselling for those affected by separation and divorce.

Bnei Mitzvah Programme: For our younger members in school years 7 and 8 - supporting them and their families through the process and education to become Bar or Bat Mitzvah at 13! Some of the young people have used their knowledge and Hebrew skills to help lead our Family Services. Several of our post bar and bat mitzvah students have gone on to be excellent peer mentors and help run the programme.

Care4Calais: Care4Calais is a charity run by volunteers, delivering essential aid and support to refugees, including those living in the UK. When asylum-seekers arrive in the UK, they are often housed in large hotels whilst waiting for their claims to be processed. An estimated 10,000 people are housed in 100 such properties around the UK as the lengthy backlog in asylum processing and lack of suitable housing exacerbates the issue. Here at SWESRS, we support Care4Calais by opening our building to provide social connection and mental wellness for refugees. Care4Calais gathers 30 adults and many children from three of the nearby hotels for games and activities. The SWESRS community collected fruit and sweet treats and wrote cards of good wishes for local refugees following the Soutport riots.

Care Team: A small but caring team of volunteers who assist with pastoral support for some of our more needy congregants and, in some cases, non-members of SWESRS.

Choir: The choir sing at most Shabbat morning services and other festivals, holding rehearsals on Tuesdays. They are looking to recruit more members. They usually sing at the LB Redbridge Holocaust Memorial Day event in Valentines Park.

ECAMPS: In partnership with other local, Progressive and Masorti synagogues, SWESRS have been involved with joint services and events such as Tu B'Shvat Seder, Yom Hashoah, Shavuot and Tisha b'Av Service and Friday Night Services.

Festivals for Families: Chanukah, Purim and Lag B'Omer were led by fantastic young family volunteers who helped bring in over a hundred families to celebrate with us.

Masonic Lodges: SWESRS hosts two local masonic lodges.

New Essex Masorti Synagogue (NEMS): NEMS hold their fortnightly Shabbat morning and festival services in the Seminar Room. When they have a Bar/Bat Mitzvah they use SWESRS prayer hall. They also hold other services, meetings and events at SWESRS.

Passover Seder Service: SWESRS again held a Communal Seder Service - an intergenerational, family friendly traditional service.

South West Essex and Settlement Reform Synagogue

Report of the Trustees for the Year Ended 31 December 2024

School Visits: Again, a programme of school visits was put together for the 2024/25 academic year and 3 weeks were blocked out to host school visits - November, March, and June. By the end of 2024, just over 400 pupils, staff and parents had attended sessions, with at least 800 more booked for the following sessions. Some schools asked for visits by the Rabbinic team which were accommodated where possible.

Services: We have been holding our regular Shabbat Morning Services. We also hold themed Shabbats, Kol Hamishpachot - Family Services, Musical Services, Erev Friday Night services and joint services with other ECAMPS communities for various festivals. Almost all of these including our High Holy Day services have been run as hybrid services from the synagogue building so that they can be in-person and via Zoom. This worship would not be possible without the dedicated wardening and technology teams, as well as our choir members.

Strategic Planning: This is led by Sue Jackson and has continued building on previous years' work.

SWESRS Social and Community Group: This group continues to offer a wide variety of in-person and Zoom events for a wide-ranging audience.

Table Tennis: A weekly table tennis group meets at the synagogue.

Tots and Toys: A weekly gathering for toddlers has been held at Clore Tikva Primary School on Friday mornings and run through SWESRS. Average attendance is around ten parents with little ones. Each morning ends with a practice Shabbat, complete with Bim Bam and challah. Thank you to Laura Davis and Samantha Bendon for helping lead these experiences.

Tuesday Lunch Club: Lunches are held approx. 18 weeks a year with a speaker/entertainer programme organised for the community's senior members - this is open to the wider community and SWESRS members. This is highly popular with the numbers some weeks reaching over 60 and advanced booking essential!

U3A: U3A (University of the Third Age) is a UK movement of retired and semi-retired people who come together to continue educational, social and creative interests in a friendly and informal environment. U3A groups have met and used SWESRS facilities for many years, providing activities for SWESRS members and many others from the wider Redbridge community and beyond. They are steadily increasing the activities they offer having moved almost all their Redbridge U3A groups to Oaks Lane.

Public Benefit

The Trustees confirm that they have complied with the duty in section 4 of the Charities Act 2011 to have due regard to public benefit guidance published by the Commission in determining the activities undertaken by the Charity.

South West Essex and Settlement Reform Synagogue

Report of the Trustees for the Year Ended 31 December 2024

FINANCIAL REVIEW

Financial Position

The board of trustees is satisfied that the charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund.

The financial statements have been prepared implementing the Charities Act 2011 and the Charities Financial Reporting Standard SORP FRS 102. As stated in the introduction to this report, the trustees consider the financial performance of the charity during the year to have been satisfactory.

The Statement of Financial Activities shows incoming resources for the year of £461,586 (2023: £408,248) and outgoing resources of £484,939 (2023: £374,607), making a net overall deficit of £23,353 (2023: surplus of £33,641). Unrestricted funds amounted to £3,188,431 (2023: £3,241,557) while restricted funds amounted to £127,967 (2023: £98,194). Total reserves carried forward as at 31 December 2024 were £3,316,398 (2023: £3,339,751).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

236663

Principal address

Oaks Lane
Newbury Park
Ilford
Essex
IG2 7PL

South West Essex and Settlement Reform Synagogue

Report of the Trustees for the Year Ended 31 December 2024

Trustees

Permanent Trustees

The permanent trustees are Farrel Igielman, Ruth Cann and Karen Janice Dalton. The permanent trustees have the power to vest property on behalf of the synagogue and are the only trustees who can, for example, sign leases with tenants on behalf of South West Essex & Settlement Reform Synagogue.

Elected Trustees as of 31 December 2024

Michael Dalton
Paul Flanagan
Lee Goldsmith
Claire Hartley
Ruth Konzon
Steve Robbins
Leah Biller (appointed on 14 July 2024)
Jeff Fenton (appointed on 14 July 2024)
Hayley Glassman (appointed on 14 July 2024)
Sue Jackson (resigned on 14 July 2024)
David Lawson (resigned on 14 July 2024)

President as of 31 December 2024

Valerie Garnelas

Life Vice Presidents as of 31 December 2024

Sheila Chiat
Evelyn Dalton (Trustee)
Bernard Davis
Lucille Leaf
Hugh Noble

Officers/Trustees as of 31 December 2024

Lester Allen (Chair)
Robert Young (Hon. Secretary)
Sue Terpilowski (Hon. Treasurer)

Auditors

Prestons & Jacksons Partnership LLP
Statutory Auditors
364 - 368 Cranbrook Road
Ilford
Essex
IG2 6HY

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

**South West Essex and Settlement Reform
Synagogue**

**Report of the Trustees
for the Year Ended 31 December 2024**

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

Charity law requires the trustees to prepare financial statements for each financial year. Under that law, the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

Under charity law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011 and The Charity (Accounts and Reports) Regulations 2008. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on ...30 October 2025..... and signed on its behalf by:



.....
Trustee

Report of the Independent Auditors to the Trustees of South West Essex and Settlement Reform Synagogue

Opinion

We have audited the financial statements of South West Essex and Settlement Reform Synagogue (the 'charity') for the year ended 31 December 2024 which comprise the Statement of Financial Activities, the Statement of Financial Position and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2024 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Report of the Independent Auditors to the Trustees of South West Essex and Settlement Reform Synagogue

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees are responsible for the preparation of the financial statements which give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Report of the Independent Auditors to the Trustees of South West Essex and Settlement Reform Synagogue

Our responsibilities for the audit of the financial statements

We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We identified and assessed the risks of material misstatement of the financial statements from irregularities, whether due to fraud or error, and discussed these between our audit team. We then designed and performed audit procedures responsive to those risks, including obtaining audit evidence sufficient and appropriate to provide a basis for our opinion.

We obtained an understanding of the legal and regulatory frameworks within which the charity operates, focusing on those laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements. The laws and regulations we considered in this context were the Charities Act 2011 together with the Charities SORP (FRS 102). We assessed the required compliance with these laws and regulations as part of our audit procedures on the related financial statement items.

Auditing standards limit the required audit procedures to identify non-compliance with these laws and regulations to enquiry of the Trustees and other management and inspection of regulatory and legal correspondence, if any.

We identified the greatest risk of material impact on the financial statements from irregularities, including fraud, to be within the timing of recognition of income and the override of controls by management. Our audit procedures to respond to these risks included enquiries of management and the Trustees about their own identification and assessment of the risks of irregularities, analytical procedures and sample testing of income, sample testing of expenditure, reviewing regulatory correspondence with the Charity Commission, and reading minutes of meetings of those charged with governance.

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example, the further removed non-compliance with laws and regulations (irregularities) is from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures required by auditing standards would identify it. In addition, as with any audit, there remained a higher risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

**Report of the Independent Auditors to the Trustees of
South West Essex and Settlement Reform
Synagogue**

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Prestons & Jacksons Partnership LLP
Statutory Auditors
364 - 368 Cranbrook Road
Ilford
Essex
IG2 6HY

Date:

**South West Essex and Settlement Reform
Synagogue**

**Statement of Financial Activities
for the Year Ended 31 December 2024**

		Unrestricted fund £	Restricted fund £	31/12/24 Total funds £	31/12/23 Total funds £
	Notes				
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	347,320	33,496	380,816	356,157
Other trading activities	3	24,690	3,498	28,188	153
Investment income	4	51,007	-	51,007	51,938
Other income		1,575	-	1,575	-
Total		424,592	36,994	461,586	408,248
EXPENDITURE ON					
Raising funds	5	267,568	-	267,568	168,369
Charitable activities	6				
Charitable activities		203,381	13,990	217,371	206,238
Total		470,949	13,990	484,939	374,607
NET INCOME/(EXPENDITURE)		(46,357)	23,004	(23,353)	33,641
Transfers between funds	19	(6,769)	6,769	-	-
Net movement in funds		(53,126)	29,773	(23,353)	33,641
RECONCILIATION OF FUNDS					
Total funds brought forward		3,241,557	98,194	3,339,751	3,306,110
TOTAL FUNDS CARRIED FORWARD		3,188,431	127,967	3,316,398	3,339,751

The notes form part of these financial statements

**South West Essex and Settlement Reform
Synagogue**

**Statement of Financial Position
31 December 2024**

	Notes	31/12/24 £	31/12/23 £
FIXED ASSETS			
Intangible assets	14	732	915
Tangible assets	15	<u>2,948,151</u>	<u>2,956,303</u>
		2,948,883	2,957,218
CURRENT ASSETS			
Debtors	16	76,206	26,719
Cash at bank and in hand		<u>350,967</u>	<u>384,474</u>
		427,173	411,193
CREDITORS			
Amounts falling due within one year	17	<u>(59,658)</u>	<u>(28,660)</u>
NET CURRENT ASSETS		<u>367,515</u>	<u>382,533</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>3,316,398</u>	<u>3,339,751</u>
NET ASSETS		<u><u>3,316,398</u></u>	<u><u>3,339,751</u></u>
FUNDS	19		
Unrestricted funds		3,188,431	3,241,557
Restricted funds		<u>127,967</u>	<u>98,194</u>
TOTAL FUNDS		<u><u>3,316,398</u></u>	<u><u>3,339,751</u></u>

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



.....
Trustee



.....
Trustee

The notes form part of these financial statements

South West Essex and Settlement Reform Synagogue

Notes to the Financial Statements for the Year Ended 31 December 2024

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Going concern

The Board of Trustees have reasonable expectation that the Synagogue has sufficient reserves, ongoing membership subscriptions and good tenants to continue in operational existence for the foreseeable future. It is for this reason the accounts have been prepared on a going concern basis.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Charitable activities

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Religious books are written off in the year of purchase.

Religious artefacts

The synagogue has a number of religious artefacts which are shown as religious appurtenances in note 15, fixed assets at residual value. The insurance value of these religious artefacts are reviewed annually.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- not provided
Security, fencing and lighting	- 10% on cost
Religious appurtenances	- not provided
Fixtures and fittings	- 20% on reducing balance
Computer equipment	- 20% on reducing balance

Freehold property is not depreciated as the trustees consider its useful life to be in excess of 100 years and the depreciation charge is therefore considered to be immaterial.

South West Essex and Settlement Reform Synagogue

Notes to the Financial Statements - continued for the Year Ended 31 December 2024

1. ACCOUNTING POLICIES - continued

Tangible fixed assets

Tangible fixed assets are capitalised at cost or revaluation basis less accumulated depreciation and any accumulated impairment losses. Historical cost includes expenditure directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

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

2. DONATIONS AND LEGACIES

	31/12/24	31/12/23
	£	£
Subscriptions	273,594	269,325
Donations	50,478	42,957
Gift aid	45,456	43,860
Legacies	11,288	15
	<u>380,816</u>	<u>356,157</u>

3. OTHER TRADING ACTIVITIES

	31/12/24	31/12/23
	£	£
Fundraising events	-	153
Religious services	28,188	-
	<u>28,188</u>	<u>153</u>

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2024**

4. INVESTMENT INCOME

	31/12/24	31/12/23
	£	£
Rent and service charges receivable	49,404	50,741
Deposit account interest	1,603	1,197
	<u>51,007</u>	<u>51,938</u>

5. RAISING FUNDS

Raising donations and legacies

	31/12/24	31/12/23
	£	£
Premises upkeep	49,201	44,215
Office costs	10,613	9,268
Finance costs	3,432	2,122
Affiliation fees	42,137	33,629
Sundries	3,661	3,912
Office staff costs	80,460	71,572
Depreciation	8,335	10,179
Burial costs	69,729	(6,528)
	<u>267,568</u>	<u>168,369</u>

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7) £	Support costs (see note 8) £	Totals £
Charitable activities	<u>165,543</u>	<u>51,828</u>	<u>217,371</u>

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2024**

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31/12/24	31/12/23
	£	£
Staff costs	120,037	124,918
Religious services	20,495	4,289
High holy day costs	4,612	-
Security costs	6,844	25,150
Education and youth	9,455	-
Torah repairs	4,100	-
	<u>165,543</u>	<u>154,357</u>

8. SUPPORT COSTS

	Other	Governance	Totals
	£	costs	£
	£	£	£
Charitable activities	<u>38,751</u>	<u>13,077</u>	<u>51,828</u>

Support costs, included in the above, are as follows:

	31/12/24	31/12/23
	Charitable	Total
	activities	activities
	£	£
Caretakers and cleaners	24,969	23,272
Telephone	5,273	3,872
Printing and stationery	7,476	4,702
Hire of office equipment	598	176
High holy day appeal	-	4,907
Jack Petchey award scheme	90	2,212
Education and youth	285	176
Sefer Torah repair fund	60	-
Car park reserve fund	-	90
Community and youth	-	4,510
Auditors' remuneration	6,400	5,250
Legal and professional fees	5,893	1,377
Accountancy	784	1,337
	<u>51,828</u>	<u>51,881</u>

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2024**

9. OTHER

GOVERNANCE COSTS

	31/12/24	31/12/23
	£	£
Auditor's remuneration	6,400	5,250
Legal and professional fees	5,893	1,377
Accountancy	784	1,337
	13,077	7,964

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2024 nor for the year ended 31 December 2023.

Volunteers

The charity is dependent on the voluntary work of the trustees in administering its funds and many other aspects of Synagogue working. As this work has no quantifiable value, this is not recognised in the financial statements.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2024 nor for the year ended 31 December 2023.

11. STAFF COSTS

	31/12/24	31/12/23
	£	£
Wages and salaries	201,090	196,587
	201,090	196,587

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

	31/12/24	31/12/23
Ministerial	2	2
Administrative	3	3
Education and youth	2	2
Other	2	2
	9	9

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2024**

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	31/12/24	31/12/23
£60,001 - £70,000	-	1
£70,001 - £80,000	1	-
	<u> </u>	<u> </u>

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES 31 DECEMBER 2023

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	336,252	19,905	356,157
Other trading activities	153	-	153
Investment income	51,938	-	51,938
	<u> </u>	<u> </u>	<u> </u>
Total	388,343	19,905	408,248
	<u> </u>	<u> </u>	<u> </u>
EXPENDITURE ON			
Raising funds	168,369	-	168,369
Charitable activities			
Charitable activities	194,343	11,895	206,238
	<u> </u>	<u> </u>	<u> </u>
Total	362,712	11,895	374,607
	<u> </u>	<u> </u>	<u> </u>
NET INCOME	25,631	8,010	33,641
Transfers between funds	5,650	(5,650)	-
	<u> </u>	<u> </u>	<u> </u>
Net movement in funds	31,281	2,360	33,641
	<u> </u>	<u> </u>	<u> </u>
RECONCILIATION OF FUNDS			
Total funds brought forward	3,210,276	95,834	3,306,110
	<u> </u>	<u> </u>	<u> </u>
TOTAL FUNDS CARRIED FORWARD	3,241,557	98,194	3,339,751
	<u> </u>	<u> </u>	<u> </u>

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2024**

13. KEY MANAGEMENT PERSONNEL

The trustees consider themselves to be the key management personnel in accordance with the Synagogue's constitution.

14. INTANGIBLE FIXED ASSETS

	Website £
COST	
At 1 January 2024 and 31 December 2024	4,767
AMORTISATION	
At 1 January 2024	3,852
Charge for year	183
At 31 December 2024	4,035
NET BOOK VALUE	
At 31 December 2024	732
At 31 December 2023	915

15. TANGIBLE FIXED ASSETS

	Freehold property £	Security, fencing and lighting £	Religious appurtenan £
COST			
At 1 January 2024 and 31 December 2024	2,900,000	43,559	7,535
DEPRECIATION			
At 1 January 2024	-	43,559	3,989
Charge for year	-	-	-
At 31 December 2024	-	43,559	3,989
NET BOOK VALUE			
At 31 December 2024	2,900,000	-	3,546
At 31 December 2023	2,900,000	-	3,546

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2024**

15. TANGIBLE FIXED ASSETS - continued

	Fixtures and fittings £	60th Anniversary Torah Scroll £	Computer equipment £	Totals £
COST				
At 1 January 2024 and 31 December 2024	124,339	24,000	11,468	3,110,901
DEPRECIATION				
At 1 January 2024	89,004	7,200	10,846	154,598
Charge for year	7,068	960	124	8,152
At 31 December 2024	96,072	8,160	10,970	162,750
NET BOOK VALUE				
At 31 December 2024	28,267	15,840	498	2,948,151
At 31 December 2023	35,335	16,800	622	2,956,303

We have changed the basis of our accounting policy and have now moved to a valuations basis for the freehold property. The buildings were last professionally valued by B Bailey & Co Ltd, Chartered Surveyors and Valuers on 2 July 2018. The valuation was based on the cost of acquiring a similar property, as there is a restrictive covenant in place on the land. The historical cost of the freehold property was £945,669 with historic depreciation of £148,002. The Trustees are of the opinion that the valuation above fairly reflects the current market value of the buildings. The buildings used by the charity have not been depreciated as the trustees consider their useful life to be in excess of 100 years and the depreciation charge is therefore considered to be immaterial. The freehold property is stated at fair value.

16. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/24	31/12/23
	£	£
Trade debtors	22,952	14,272
Other debtors	50,867	10,999
Prepayments and accrued income	2,387	1,448
	76,206	26,719

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2024**

17. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/24	31/12/23
	£	£
Trade creditors	28,945	3,228
Other creditors	30,713	25,432
	<u>59,658</u>	<u>28,660</u>

Contingent Liability

There is a contingent liability to Reform Judaism (RJ) for 2024 in the sum of £54,905 (2023: £54,905) which would crystallise should the Synagogue leave the Movement for Reform Judaism.

18. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted fund £	Restricted fund £	31/12/24 Total funds £	31/12/23 Total funds £
Fixed assets	2,948,883	-	2,948,883	2,957,218
Current assets	299,206	127,967	427,173	411,193
Current liabilities	(59,658)	-	(59,658)	(28,660)
	<u>3,188,431</u>	<u>127,967</u>	<u>3,316,398</u>	<u>3,339,751</u>

19. MOVEMENT IN FUNDS

	At 1/1/24 £	Net movement in funds £	Transfers between funds £	At 31/12/24 £
Unrestricted funds				
General fund	3,241,557	(46,357)	(6,769)	3,188,431
Restricted funds				
Restricted Funds	98,194	23,004	6,769	127,967
TOTAL FUNDS	<u>3,339,751</u>	<u>(23,353)</u>	<u>-</u>	<u>3,316,398</u>

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2024**

19. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	424,592	(470,949)	(46,357)
Restricted funds			
Restricted Funds	36,994	(13,990)	23,004
TOTAL FUNDS	<u>461,586</u>	<u>(484,939)</u>	<u>(23,353)</u>

Comparatives for movement in funds

	At 1/1/23 £	Net movement in funds £	Transfers between funds £	At 31/12/23 £
Unrestricted funds				
General fund	3,210,276	25,631	5,650	3,241,557
Restricted funds				
Restricted Funds	95,834	8,010	(5,650)	98,194
TOTAL FUNDS	<u>3,306,110</u>	<u>33,641</u>	<u>-</u>	<u>3,339,751</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	388,343	(362,712)	25,631
Restricted funds			
Restricted Funds	19,905	(11,895)	8,010
TOTAL FUNDS	<u>408,248</u>	<u>(374,607)</u>	<u>33,641</u>

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2024**

19. MOVEMENT IN FUNDS - continued

	At 1/1/24 £	Net movements in funds £	Transfer between funds £	At 31/12/24 £
Unrestricted funds				
General fund	1,224,569	(40,413)	(6,769)	1,177,387
Legacies and bequests	19,801	(5,944)	-	13,857
Revaluation reserve	1,997,187	-	-	1,997,187
	3,241,557	(46,357)	(6,769)	3,188,431
Restricted funds				
Special burial fund	31,890	-	-	31,890
Charitable trust fund	417	-	-	417
Blumenthal prize fund	490	-	-	490
Krasnador fund	245	-	-	245
B'nei Torah scheme	6,935	-	-	6,935
Education and youth	2,397	(6,242)	3,845	-
High holy day appeal	37,848	7,721	-	45,569
Israel action group	625	-	-	625
Building fund	2,387	24	-	2,411
Jack Petchey award scheme	-	810	-	810
Sefer Torah repair fund	1,236	(4,160)	2,924	-
Harry Jassby grave maintenance fund	210	-	-	210
Handrails prayer hall fund	3,929	-	-	3,929
General refurbishment fund	100	600	-	700
Miriam Landsman prize fund	5,000	-	-	5,000
Library fund	4,485	-	-	4,485
Bayfield fund	-	8,531	-	8,531
Gilbert fund	-	15,720	-	15,720
	98,194	23,004	6,769	127,967
TOTAL FUNDS	3,339,751	(23,353)	-	3,316,398

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2024**

19. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above as follows:

	31/12/24 Incoming resources £	31/12/24 Resources expended £	31/12/24 Movement in funds £
Unrestricted funds			
General funds	420,461	(460,874)	(40,413)
Legacies and bequests	4,131	(10,075)	(5,944)
	424,592	(470,949)	(46,357)
Restricted funds			
Education and youth	3,498	(9,740)	(6,242)
High holy day appeal	7,721	-	7,721
Building fund	24	-	24
Jack Petchey award scheme	900	(90)	810
Sefer Torah repair fund	-	(4,160)	(4,160)
General refurbishment fund	600	-	600
Bayfield fund	8,531	-	8,531
Gilbert fund	15,720	-	15,720
	36,994	(13,990)	23,004
TOTAL MOVEMENT OF FUNDS	461,586	(484,939)	(23,353)

Restricted funds

Restricted funds are funds donated or set aside for specific educational or religious projects such as Harry Jassby grave maintenance fund or Sefer Torah repair fund. Special burial fund represents payments of overage fees by members, to be utilised at their future burial.

High holy day appeal fund comprises donations from the membership, for the annual appeal for specific selected charities.

South West Essex and Settlement Reform Synagogue

Notes to the Financial Statements - continued for the Year Ended 31 December 2024

20. RELATED PARTY DISCLOSURES

The synagogue is a constituent member of the Movement for Reform Judaism, for which it pays a membership levy. The levy due for 2024 was £42,137 (2023: £33,629) of which it owed the Movement £1,959 as at 31 December 2024 (2023: £1,959).

The synagogue has entered into a contract with the Jewish Joint Burial Society. The synagogue collects burial fees from its members and pays these to the Burial Society. In return, the Burial Society provides a comprehensive funeral services.

**South West Essex and Settlement Reform
Synagogue**

**Detailed Statement of Financial Activities
for the Year Ended 31 December 2024**

	31/12/24 £	31/12/23 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Subscriptions	273,594	269,325
Donations	50,478	42,957
Gift aid	45,456	43,860
Legacies	11,288	15
	380,816	356,157
Other trading activities		
Fundraising events	-	153
Religious services	28,188	-
	28,188	153
Investment income		
Rent and service charges receivable	49,404	50,741
Deposit account interest	1,603	1,197
	51,007	51,938
Other income		
Insurance claim proceeds	1,575	-
Total incoming resources	461,586	408,248
EXPENDITURE		
Raising donations and legacies		
Premises upkeep	49,201	44,215
Office costs	10,613	9,268
Finance costs	3,432	2,122
Affiliation fees	42,137	33,629
Sundries	3,661	3,912
Office staff costs	80,460	71,572
Depreciation	8,335	10,179
Burial costs	69,729	(6,528)
	267,568	168,369

This page does not form part of the statutory financial statements

**South West Essex and Settlement Reform
Synagogue**

**Detailed Statement of Financial Activities
for the Year Ended 31 December 2024**

	31/12/24 £	31/12/23 £
Raising donations and legacies		
Charitable activities		
Wages	120,037	124,918
Religious services	20,495	4,289
High holy day costs	4,612	-
Security costs	6,844	25,150
Education and youth	9,455	-
Torah repairs	4,100	-
	165,543	154,357
 Support costs		
Other		
Caretakers and cleaners	24,969	23,272
Telephone	5,273	3,872
Printing and stationery	7,476	4,702
Hire of office equipment	598	176
High holy day appeal	-	4,907
Jack Petchey award scheme	90	2,212
Education and youth	285	176
Sefer Torah repair fund	60	-
Car park reserve fund	-	90
Community and youth	-	4,510
	38,751	43,917
 Governance costs		
Auditors' remuneration	6,400	5,250
Legal and professional fees	5,893	1,377
Accountancy	784	1,337
	13,077	7,964
 Total resources expended		
	484,939	374,607
 Net (expenditure)/income		
	(23,353)	33,641

This page does not form part of the statutory financial statements

Accounts

**Report of the Trustees and
Audited Financial Statements for the Year Ended 31 December 2023
for
South West Essex and Settlement Reform
Synagogue**

**Prestons & Jacksons Partnership LLP
Statutory Auditors
364 - 368 Cranbrook Road
Ilford
Essex
IG2 6HY**

**South West Essex and Settlement Reform
Synagogue**

**Contents of the Financial Statements
for the Year Ended 31 December 2023**

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**South West Essex and Settlement Reform
Synagogue**

**Report of the Trustees
for the Year Ended 31 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 January 2019).

South West Essex and Settlement Reform Synagogue

Report of the Trustees for the Year Ended 31 December 2023

OBJECTIVES AND ACTIVITIES

Review of activities during the year

2023 was a year of stabilising the charity and starting to plan for growth in membership numbers for SWESRS. Its staff and members were involved in various activities, much of which supported other SWESRS members, the local and wider Jewish community and the wider local community. Below is a list of some key activities in alphabetical order:

Adult Education: Activities have included the Access to Judaism and Hebrew classes. The majority of these sessions were run via Zoom.

AHADA: The synagogue encourages those who have recently been bereaved to use the services of AHADA Bereavement Counselling Service. AHADA also encompasses Empathy Counselling for those affected by separation and divorce.

Bnei Mitzvah Programme: For our younger members in school years 7 and 8 - supporting them and their families through the process and education to become Bar or Bat Mitzvah at 13! Some of the young people have used their knowledge and Hebrew skills to help lead our Family Services. Several of our post bar and bat mitzvah students have gone on to be excellent peer mentors and help run the programme.

Care4Calais: Care4Calais is a charity run by volunteers, delivering essential aid and support to refugees, including those living in the UK. When asylum-seekers arrive in the UK, they are often housed in large hotels whilst waiting for their claims to be processed. An estimated 10,000 people are housed in 100 such properties around the UK as the lengthy backlog in asylum processing and lack of suitable housing exacerbates the issue. Here at SWESRS, we support Care4Calais by opening our building to provide social connection and mental wellness for refugees. Care4Calais gathers 30 adults and many children from three of the nearby hotels for games and activities.

Care Team: A small but caring team of volunteers who assist with pastoral support for some of our more needy congregants and, in some cases, non-members of SWESRS.

Choir: The choir sing at most Shabbat morning services and other festivals, holding rehearsals on Tuesdays. They are looking to recruit more members.

ECAMPS: In partnership with other local, Progressive and Masorti synagogues, SWESRS have been involved with several joint services and events such as Tu B'Shvat Seder, Yom Hashoah, Shavuot and Tisha b'Av Service and more recently Friday Night Services.

Festivals for Families: Chanukah and Purim were led by fantastic young family volunteers who helped bring in over a hundred families to celebrate with us.

Masonic Lodges: SWESRS hosts two local masonic lodges.

NEMS: hold their fortnightly Shabbat morning and festival services in the Seminar Room and have had a couple of Bar Mitzvahs where they used SWESRS prayer hall for them.

Passover Seder Service: SWESRS again held two Communal Seder Services - the first was a family friendly service and the second was a traditional service.

South West Essex and Settlement Reform Synagogue

Report of the Trustees for the Year Ended 31 December 2023

School Visits: Again, a programme of school visits was put together for the 2023/24 academic year and 3 weeks were blocked out to host school visits - November, March, and June. By the end of 2023, just over 200 pupils, staff and parents had attended sessions, with at least 650 more booked for the following sessions. Some schools asked for visits by the Rabbinic team which were accommodated where possible.

Services: With two full-time rabbis, we have been holding our regular Shabbat Morning Services. We also hold themed Shabbats, Kol Hamishpachot - Family Services, Musical Services, Erev Friday Night services and joint services with other ECAMPS communities for various festivals. Almost all of these including our High Holy Day services have been run as hybrid services from the synagogue building so that they can be in-person and via Zoom. We also hold Wednesday evening worship, especially for those saying kaddish for a loved one. This worship would not be possible without the dedicated wardening and technology teams, as well as our choir members.

Strategic Planning: This is led by Sue Jackson and has continued building on previous years' work.

SWESRS Social and Community Group: This group continues to offer a wide variety of in-person and Zoom events for a wide-ranging audience.

Table Tennis: A weekly table tennis group meets at the synagogue.

Tots and Toys: A weekly gathering for toddlers has been held at Clore Tikva Primary School on Friday mornings and run through SWESRS. Average attendance is around ten parents with little ones. Each morning ends with a practice Shabbat, complete with Bim Bam and challah. Thank you to Laura Davis and Samantha Bendon for helping lead these experiences.

Tuesday Lunch Club: Lunches are held approx. 18 weeks a year with a speaker/entertainer programme organised for the community's senior members - this is open to the wider community and SWESRS members. This is highly popular with the numbers some weeks reaching over 60 and advanced booking is essential!

U3A: U3A (University of the Third Age) is a UK movement of retired and semi-retired people who come together to continue educational, social and creative interests in a friendly and informal environment. U3A groups have met and used SWESRS facilities for many years, providing activities for SWESRS members and many others from the wider Redbridge community and beyond. They are steadily increasing the activities they offer having moved almost all their Redbridge U3A groups to Oaks Lane.

Public Benefit

The Trustees confirm that they have complied with the duty in section 4 of the Charities Act 2011 to have due regard to public benefit guidance published by the Commission in determining the activities undertaken by the Charity.

South West Essex and Settlement Reform Synagogue

Report of the Trustees for the Year Ended 31 December 2023

FINANCIAL REVIEW

Financial Position

The board of trustees is satisfied that the charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund.

The financial statements have been prepared implementing the Charities Act 2011 and the Charities Financial Reporting Standard SORP FRS 102. As stated in the introduction to this report, the trustees consider the financial performance of the charity during the year to have been satisfactory.

The Statement of Financial Activities shows incoming resources for the year of £408,248 (2022: £417,335) and outgoing resources of £374,607 (2022: £370,286), making a net overall surplus of £33,641 (2022: £47,049). Unrestricted funds amounted to £3,241,557 (2022: £3,210,276) while restricted funds amounted to £98,194 (2022: £95,834). Total reserves carried forward as at 31 December 2023 were £3,339,751 (2022: £3,306,110).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

236663

Principal address

Oaks Lane
Newbury Park
Ilford
Essex
IG2 7PL

South West Essex and Settlement Reform Synagogue

Report of the Trustees for the Year Ended 31 December 2023

Trustees

Permanent Trustees

The permanent trustees are Farrel Igielman, Ruth Cann and Karen Janice Dalton. The permanent trustees have the power to vest property on behalf of the synagogue and are the only trustees who can, for example, sign leases with tenants on behalf of South West Essex & Settlement Reform Synagogue.

Elected Trustees as of 31 December 2023

Lee Goldsmith
David Lawson
Paul Flanagan
Claire Hartley
Farrel Igielman
Ruth Konzon
Steve Robbins
Robert Young
Raina Dalton (sadly passed away 21 February 2024)

President as of 31 December 2023

Valerie Garnelas

Life Vice Presidents as of 31 December 2023

Sheila Chiat
Evelyn Dalton (Trustee)
Bernard Davis
Lucille Leaf
Hugh Noble

Officers/Trustees as of 31 December 2023

Lester Allen (Chair)
Michael Dalton (Vice Chair)
Sue Jackson (Hon. Secretary)
Sue Terpilowski (Hon. Treasurer)

Auditors

Prestons & Jacksons Partnership LLP
Statutory Auditors
364 - 368 Cranbrook Road
Ilford
Essex
IG2 6HY

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

**South West Essex and Settlement Reform
Synagogue**

**Report of the Trustees
for the Year Ended 31 December 2023**

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

14 July 2024

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

Sue Terpilowski

.....
Trustee - Sue Terpilowski

Report of the Independent Auditors to the Trustees of South West Essex and Settlement Reform Synagogue

Opinion

We have audited the financial statements of South West Essex and Settlement Reform Synagogue (the 'charity') for the year ended 31 December 2023 which comprise the Statement of Financial Activities, the Statement of Financial Position and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2023 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Report of the Independent Auditors to the Trustees of South West Essex and Settlement Reform Synagogue

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees are responsible for the preparation of the financial statements which give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

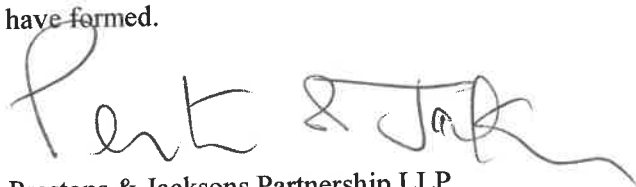
We obtained an understanding of the legal and regulatory framework applicable to the entity and how the entity is complying with that framework by discussing with management and checking compliance with regulators.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

**Report of the Independent Auditors to the Trustees of
South West Essex and Settlement Reform
Synagogue**

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Prestons & Jacksons Partnership LLP
Statutory Auditors
364 - 368 Cranbrook Road
Ilford
Essex
IG2 6HY

Date: 22/10/24

**South West Essex and Settlement Reform
Synagogue**

**Statement of Financial Activities
for the Year Ended 31 December 2023**

	Notes	Unrestricted fund £	Restricted fund £	31/12/23 Total funds £	31/12/22 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	336,252	19,905	356,157	341,921
Other trading activities	3	153	-	153	130
Investment income	4	51,938	-	51,938	52,987
Other income		-	-	-	22,297
Total		388,343	19,905	408,248	417,335
EXPENDITURE ON					
Raising funds	5	176,333	-	176,333	210,728
Charitable activities	6				
Charitable activities		186,379	11,895	198,274	159,558
Total		362,712	11,895	374,607	370,286
NET INCOME		25,631	8,010	33,641	47,049
Transfers between funds	18	5,650	(5,650)	-	-
Net movement in funds		31,281	2,360	33,641	47,049
RECONCILIATION OF FUNDS					
Total funds brought forward		3,210,276	95,834	3,306,110	3,259,061
TOTAL FUNDS CARRIED FORWARD		3,241,557	98,194	3,339,751	3,306,110

The notes form part of these financial statements

**South West Essex and Settlement Reform
Synagogue**

**Statement of Financial Position
31 December 2023**

	Notes	31/12/23 £	31/12/22 £
FIXED ASSETS			
Intangible assets	13	915	1,144
Tangible assets	14	2,956,303	2,961,521
		<u>2,957,218</u>	<u>2,962,665</u>
CURRENT ASSETS			
Debtors	15	26,719	73,842
Cash at bank and in hand		384,474	319,673
		<u>411,193</u>	<u>393,515</u>
CREDITORS			
Amounts falling due within one year	16	(28,660)	(50,070)
NET CURRENT ASSETS		<u>382,533</u>	<u>343,445</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>3,339,751</u>	<u>3,306,110</u>
NET ASSETS		<u>3,339,751</u>	<u>3,306,110</u>
FUNDS	18		
Unrestricted funds		3,241,557	3,210,276
Restricted funds		98,194	95,834
TOTAL FUNDS		<u>3,339,751</u>	<u>3,306,110</u>

The financial statements were approved by the Board of Trustees and authorised for issue on
14/07/2024 and were signed on its behalf by:

Sue Terpilowski

Trustee - Sue Terpilowski

Lester Allen

Trustee - Lester Allen

The notes form part of these financial statements

South West Essex and Settlement Reform Synagogue

Notes to the Financial Statements for the Year Ended 31 December 2023

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Going concern

The Board of Trustees have reasonable expectation that the Synagogue has sufficient reserves, ongoing membership subscriptions and good tenants to continue in operational existence for the foreseeable future. It is for this reason the accounts have been prepared on a going concern basis.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Charitable activities

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Religious books are written off in the year of purchase.

Religious artefacts

The synagogue has a number of religious artefacts which are shown as religious appurtenances in note 14, fixed assets at residual value. The insurance value of these religious artefacts are reviewed annually.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- not provided
Security, fencing and lighting	- 10% on cost
Religious appurtenances	- not provided
Fixtures and fittings	- 20% on reducing balance
Computer equipment	- 20% on reducing balance

South West Essex and Settlement Reform Synagogue

Notes to the Financial Statements - continued for the Year Ended 31 December 2023

1. ACCOUNTING POLICIES - continued

Tangible fixed assets

Freehold property is not depreciated as the trustees consider its useful life to be in excess of 100 years and the depreciation charge is therefore considered to be immaterial.

Tangible fixed assets are capitalised at cost or revaluation basis less accumulated depreciation and any accumulated impairment losses. Historical cost includes expenditure directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

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

2. DONATIONS AND LEGACIES

	31/12/23	31/12/22
	£	£
Subscriptions	269,325	253,695
Donations	42,957	27,046
Gift aid	43,860	42,394
Legacies	15	18,786
	356,157	341,921

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2023**

3. OTHER TRADING ACTIVITIES

	31/12/23	31/12/22
	£	£
Fundraising events	153	130

4. INVESTMENT INCOME

	31/12/23	31/12/22
	£	£
Rent and service charges receivable	50,741	52,864
Deposit account interest	1,197	123
	51,938	52,987

5. RAISING FUNDS

Raising donations and legacies

	31/12/23	31/12/22
	£	£
Premises upkeep	44,215	25,686
Office costs	9,268	8,141
Finance costs	2,122	1,686
Affiliation fees - RJ	33,629	33,776
Sundries	3,912	1,206
Office staff costs	71,572	72,414
Depreciation	10,179	11,300
Burial costs - JJBS	(6,528)	49,052
Auditors remuneration	5,250	5,250
Professional fees	1,377	1,210
Accountancy	1,337	1,007
	176,333	210,728

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2023**

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7) £	Support costs (see note 8) £	Totals £
Charitable activities	154,357	43,917	198,274

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31/12/23 £	31/12/22 £
Staff costs	124,918	101,714
Religious services	4,289	5,086
High holy day costs	-	21
Security costs	25,150	14,779
Education youth & adult study	-	1,431
	154,357	123,031

8. SUPPORT COSTS

	Other £
Charitable activities	43,917

Support costs, included in the above, are as follows:

	31/12/23 Charitable activities £	31/12/22 Total activities £
Caretakers and cleaners	23,272	23,418
Telephone	3,872	3,492
Printing, postage & stationery	4,702	4,539
Hire of office equipment	176	564
High holy day appeal	4,907	-
Jack Petchey award scheme	2,212	30
B'nei Torah scheme	-	100
General refurbishment fund	-	180
Education and youth	176	309
Sefer Torah repair fund	-	3,400
Technology appeal	-	495
Car park reserve fund	90	-
Community and youth	4,510	-
	43,917	36,527

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2023**

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2023 nor for the year ended 31 December 2022.

Volunteers

The charity is dependent on the voluntary work of the trustees in administering its funds and many other aspects of Synagogue working. As this work has no quantifiable value, this is not recognised in the financial statements.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2023 nor for the year ended 31 December 2022.

10. STAFF COSTS

	31/12/23	31/12/22
	£	£
Wages and salaries	196,587	171,302
	<u>196,587</u>	<u>171,302</u>

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

	31/12/23	31/12/22
Ministerial	2	2
Administrative	3	3
Education and youth	2	2
Other	2	3
	<u>9</u>	<u>10</u>

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	31/12/23	31/12/22
£60,001 - £70,000	1	1
	<u>1</u>	<u>1</u>

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2023**

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES 31 DECEMBER 2022

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	332,866	9,055	341,921
Other trading activities	130	-	130
Investment income	52,987	-	52,987
Other income	22,297	-	22,297
Total	408,280	9,055	417,335
 EXPENDITURE ON			
Raising funds	210,728	-	210,728
Charitable activities			
Charitable activities	155,044	4,514	159,558
Total	365,772	4,514	370,286
 NET INCOME	42,508	4,541	47,049
 RECONCILIATION OF FUNDS			
Total funds brought forward	3,167,768	91,293	3,259,061
 TOTAL FUNDS CARRIED FORWARD	3,210,276	95,834	3,306,110

12. KEY MANAGEMENT PERSONNEL

The trustees consider themselves to be the key management personnel in accordance with the Synagogue's constitution.

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2023**

13. INTANGIBLE FIXED ASSETS

	Website £
COST	
At 1 January 2023 and 31 December 2023	<u>4,767</u>
AMORTISATION	
At 1 January 2023	3,623
Charge for year	<u>229</u>
At 31 December 2023	<u>3,852</u>
NET BOOK VALUE	
At 31 December 2023	<u>915</u>
At 31 December 2022	<u>1,144</u>

14. TANGIBLE FIXED ASSETS

	Freehold property £	Security, fencing and lighting £	Religious appurtenances £
COST			
At 1 January 2023	2,900,000	43,559	7,535
Additions	-	-	-
At 31 December 2023	<u>2,900,000</u>	<u>43,559</u>	<u>7,535</u>
DEPRECIATION			
At 1 January 2023	-	43,559	3,989
Charge for year	-	-	-
At 31 December 2023	<u>-</u>	<u>43,559</u>	<u>3,989</u>
NET BOOK VALUE			
At 31 December 2023	<u>2,900,000</u>	<u>-</u>	<u>3,546</u>
At 31 December 2022	<u>2,900,000</u>	<u>-</u>	<u>3,546</u>

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2023**

14. TANGIBLE FIXED ASSETS - continued

	Fixtures and fittings £	60th Anniversary Torah Scroll £	Computer equipment £	Totals £
COST				
At 1 January 2023	119,607	24,000	11,468	3,106,169
Additions	4,732	-	-	4,732
At 31 December 2023	124,339	24,000	11,468	3,110,901
DEPRECIATION				
At 1 January 2023	80,170	6,240	10,690	144,648
Charge for year	8,834	960	156	9,950
At 31 December 2023	89,004	7,200	10,846	154,598
NET BOOK VALUE				
At 31 December 2023	35,335	16,800	622	2,956,303
At 31 December 2022	39,437	17,760	778	2,961,521

We have changed the basis of our accounting policy and have now moved to a valuations basis for the freehold property. The buildings were last professionally valued by B Bailey & Co Ltd, Chartered Surveyors and Valuers on 2 July 2018. The valuation was based on the cost of acquiring a similar property, as there is a restrictive covenant in place on the land. The historical cost of the freehold property was £945,669 with historic depreciation of £148,002. The Trustees are of the opinion that the valuation above fairly reflects the current market value of the buildings. The buildings used by the charity have not been depreciated as the trustees consider their useful life to be in excess of 100 years and the depreciation charge is therefore considered to be immaterial. The freehold property is stated at fair value.

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/23 £	31/12/22 £
Trade debtors	14,272	20,657
Other debtors	10,999	51,914
Prepayments and accrued income	1,448	1,271
	<u>26,719</u>	<u>73,842</u>

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2023**

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/23	31/12/22
	£	£
Trade creditors	3,228	25,425
Taxation and social security	-	1,833
Other creditors	25,432	22,812
	<u>28,660</u>	<u>50,070</u>

Contingent Liability

There is a contingent liability to Reform Judaism (RJ) for 2023 in the sum of £54,905 (2022: 54,905) which would crystallise should the Synagogue leave the Movement for Reform Judaism.

17. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted fund	Restricted fund	31/12/23 Total funds	31/12/22 Total funds
	£	£	£	£
Fixed assets	2,957,218	-	2,957,218	2,962,665
Current assets	312,999	98,194	411,193	393,515
Current liabilities	(28,660)	-	(28,660)	(50,070)
	<u>3,241,557</u>	<u>98,194</u>	<u>3,339,751</u>	<u>3,306,110</u>

18. MOVEMENT IN FUNDS

	At 1/1/23 £	Net movement in funds £	Transfers between funds £	At 31/12/23 £
Unrestricted funds				
General fund	3,210,276	25,631	5,650	3,241,557
Restricted funds				
Restricted Funds	95,834	8,010	(5,650)	98,194
TOTAL FUNDS	<u>3,306,110</u>	<u>33,641</u>	<u>-</u>	<u>3,339,751</u>

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2023**

18. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	388,343	(362,712)	25,631
Restricted funds			
Restricted Funds	19,905	(11,895)	8,010
TOTAL FUNDS	<u>408,248</u>	<u>(374,607)</u>	<u>33,641</u>

Comparatives for movement in funds

	At 1/1/22 £	Net movement in funds £	At 31/12/22 £
Unrestricted funds			
General fund	3,167,768	42,508	3,210,276
Restricted funds			
Restricted Funds	91,293	4,541	95,834
TOTAL FUNDS	<u>3,259,061</u>	<u>47,049</u>	<u>3,306,110</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	408,280	(365,772)	42,508
Restricted funds			
Restricted Funds	9,055	(4,514)	4,541
TOTAL FUNDS	<u>417,335</u>	<u>(370,286)</u>	<u>47,049</u>

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2023**

18. MOVEMENT IN FUNDS - continued

	At 01/01/23	Net movements	Transfers	At 31/12/23
	£	£	£	£
Unrestricted funds				
General fund	1,212,089	25,616	(13,136)	1,224,569
Legacies and bequests	1,000	15	18,786	19,801
Revaluation reserve	1,997,187	-	-	1,997,187
	3,210,276	25,631	5,650	3,241,557
Restricted funds				
Special burial fund	31,890	-	-	31,890
Charitable trust fund	417	-	-	417
Blumenthal prize fund	490	-	-	490
Krasnador fund	245	-	-	245
B'nai Torah scheme	6,935	-	-	6,935
Education and youth	843	1,554	-	2,397
High holy day appeal	25,604	12,244	-	37,848
Israel action group	625	-	-	625
Building fund	2,363	24	-	2,387
Community and youth	4,510	(4,510)	-	-
Jack Petchey award scheme	6,962	(1,312)	(5,650)	-
Sefer Torah repair fund	1,236	-	-	1,236
Harry Jassby grave maintenance fund	210	-	-	210
Handrails prayer hall fund	3,929	-	-	3,929
General refurbishment fund	-	100	-	100
Car park reserve fund	90	(90)	-	-
Miriam Landsman prize fund	5,000	-	-	5,000
Library fund	4,485	-	-	4,485
	95,834	8,010	(5,650)	98,194
TOTAL FUNDS	3,306,110	33,641	-	3,339,751

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2023**

18. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above as follows:

	31/12/23 Incoming resources £	31/12/23 Resources expended £	31/12/23 Movement in funds £
Unrestricted funds			
General funds	388,328	(362,712)	25,616
Legacies and bequests	15	-	15
	388,343	(362,712)	25,631
Restricted funds			
High holy day appeal	17,151	(4,907)	12,244
Jack Petchey award scheme	900	(2,212)	(1,312)
Education and youth	1,730	(176)	1,554
Building fund	24	-	24
General refurbishment fund	100	-	100
Car park reserve fund	-	(90)	(90)
Community and Youth	-	(4,510)	(4,510)
	19,905	(11,895)	8,010
TOTAL MOVEMENT OF FUNDS	408,248	(374,607)	33,641

Restricted funds

Restricted funds are funds donated or set aside for specific educational or religious projects such as Harry Jassby grave maintenance fund or Sefer Torah repair fund. Special burial fund represents payments of overage fees by members, to be utilised at their future burial.

High holy day appeal fund comprises donations from the membership, for the annual appeal for specific selected charities.

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2023**

19. RELATED PARTY DISCLOSURES

The synagogue is a constituent member of the Movement for Reform Judaism, for which it pays a membership levy. The levy due for 2023 was £33,629 (2022: 33,776) of which it owed the Movement £1,959 as at 31 December 2023 (2022: £1,959).

The synagogue has entered into a contract with the Jewish Joint Burial Society. The synagogue collects burial fees from its members and pays these to the Burial Society. In return, the Burial Society provides a comprehensive funeral services.

**South West Essex and Settlement Reform
Synagogue**

**Detailed Statement of Financial Activities
for the Year Ended 31 December 2023**

	31/12/23 £	31/12/22 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Subscriptions	269,325	253,695
Donations	42,957	27,046
Gift aid	43,860	42,394
Legacies	15	18,786
	356,157	341,921
 Other trading activities		
Fundraising events	153	130
 Investment income		
Rent and service charges receivable	50,741	52,864
Deposit account interest	1,197	123
	51,938	52,987
 Other income		
Insurance claim proceeds	-	22,297
Total incoming resources	408,248	417,335
 EXPENDITURE		
Raising donations and legacies		
Premises upkeep	44,215	25,686
Office costs	9,268	8,141
Finance costs	2,122	1,686
Affiliation fees - RJ	33,629	33,776
Sundries	3,912	1,206
Office staff costs	71,572	72,414
Depreciation	10,179	11,300
Burial costs - JJBS	(6,528)	49,052
Auditors remuneration	5,250	5,250
Professional fees	1,377	1,210
Accountancy	1,337	1,007
	176,333	210,728

This page does not form part of the statutory financial statements

**South West Essex and Settlement Reform
Synagogue**

**Detailed Statement of Financial Activities
for the Year Ended 31 December 2023**

	31/12/23 £	31/12/22 £
Raising donations and legacies		
Charitable activities		
Wages	124,918	101,714
Religious services	4,289	5,086
High holy day costs	-	21
Security costs	25,150	14,779
Education youth & adult study	-	1,431
	<u>154,357</u>	<u>123,031</u>
Support costs		
Other		
Caretakers and cleaners	23,272	23,418
Telephone	3,872	3,492
Printing, postage & stationery	4,702	4,539
Hire of office equipment	176	564
High holy day appeal	4,907	-
Jack Petchey award scheme	2,212	30
B'nei Torah scheme	-	100
General refurbishment fund	-	180
Education and youth	176	309
Sefer Torah repair fund	-	3,400
Technology appeal	-	495
Car park reserve fund	90	-
Community and youth	4,510	-
	<u>43,917</u>	<u>36,527</u>
Total resources expended	<u>374,607</u>	<u>370,286</u>
Net income	<u>33,641</u>	<u>47,049</u>

This page does not form part of the statutory financial statements

Accounts

**Report of the Trustees and
Audited Financial Statements for the Year Ended 31 December 2022
for
South West Essex and Settlement Reform
Synagogue**

Prestons & Jacksons Partnership LLP
Statutory Auditors
364 - 368 Cranbrook Road
Ilford
Essex
IG2 6HY

**South West Essex and Settlement Reform
Synagogue**

**Contents of the Financial Statements
for the Year Ended 31 December 2022**

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**South West Essex and Settlement Reform
Synagogue**

**Report of the Trustees
for the Year Ended 31 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 January 2019).

South West Essex and Settlement Reform Synagogue

Report of the Trustees for the Year Ended 31 December 2022

OBJECTIVES AND ACTIVITIES

Review of activities during the year

2022 continued to be a very challenging time for everyone at SWESRS. Its staff and members were involved in various activities, much of which supported other SWESRS members, the local and wider Jewish community and the wider local community as a whole. Below is a list of some key activities in alphabetical order:

Adult Education: Activities have included the Access to Judaism and Hebrew classes. The majority of these sessions were run via Zoom.

AHADA: The synagogue encourages those who have recently been bereaved to use the services of AHADA Bereavement Counselling Service. AHADA also encompasses Empathy Counselling for those affected by separation and divorce.

Bnei Mitzvah Programme: For our younger members in school years 7 and 8 - supporting them and their families through the process and education to become Bar or Bat Mitzvah at 13! Some of the programme was held over Zoom and the young people used their knowledge and Hebrew skills to help lead our Family Services. A number of our post bar and bat mitzvah students have gone on to be excellent peer mentors and help run the programme.

Care Team: A small but caring team of volunteers who assist with pastoral support for some of our more needy congregants and, in some cases, non-members of SWESRS.

Care4Calais: Care4Calais is a charity run by volunteers, delivering essential aid and support to refugees, including those living in the UK. When asylum-seekers arrive in the UK, they are often housed in large hotels whilst waiting for their claim to be processed. An estimated 10,000 people are housed in 100 such properties around the UK as the lengthy backlog in asylum processing and lack of suitable housing exacerbates the issue. Here at SWESRS, we support Care4Calais by opening our building to provide social connection and mental wellness for refugees. Care4Calais gathers 30 adults and many children from three of the nearby hotels for games and activities. With your generous help, SWESRS can give fuller support to Care4Calais here in the UK.

Choir: The choir are now singing at most Shabbat morning services and other festivals, holding rehearsal on Tuesday. They are looking to recruit more members and have undertaken a number of initiatives, including an open Zoom meeting showing their rehearsals night.

ECAMPS: In partnership with other local, Progressive and Masorti synagogues, SWESRS have been involved with several joint services and events such as Tu B'Shvat Seder, Yom Hashoah, Shavuot and Tisha b'Av Service.

Festivals for Families: Chanukah and Purim were led by fantastic young family volunteers who helped bring in over a hundred families to celebrate with us.

Masonic Lodges: SWESRS hosts two local masonic lodges -

NEMS: are now holding services and have had a couple of Bar Mitzvahs where they used SWESRS prayer hall for them.

Passover Seder Service: As always, SWESRS held a Communal Seder Service back in person.

South West Essex and Settlement Reform Synagogue

Report of the Trustees for the Year Ended 31 December 2022

School Visits: With COVID restrictions lifted, a programme of school visits was put together for the 2022/23 academic year and 3 weeks were blocked out to host school visits - 22 November, 23 February, and 23 May. By the end of 2022, just over 100 pupils, staff and parents had attended sessions, with at least 500 more booked for the following sessions. Some schools asked for visits by the Rabbinic team which were accommodated where possible.

Services: With two full-time rabbis, we have been holding our regular Shabbat Morning Services. We also hold themed Shabbats, Kol Hamishpachot - Family Services, Musical Services, Erev Friday Night services and joint services with other ECAMPS communities for various festivals. Almost all of these including our High Holy Day services have been run as hybrid services from the synagogue building so that they can be in-person and via Zoom. This worship would not be possible without the dedicated wardening and technology teams, as well as our choir members. This year the synagogue has also added Wednesday evening worship, especially for those saying kaddish for a loved one.

Strategic Planning: This is led by Sue Jackson and has continued building on previous years' work.

SWESRS Social & Community Group: This group continues to offer a wide variety of in-person and Zoom events for a wide-ranging audience.

Table Tennis: A weekly table tennis group meets at the synagogue.

Tots and Toys: A weekly gathering for toddlers has been held at Clore Tikva Primary School on Friday mornings and run through SWESRS. Average attendance is around ten parents with little ones. Each morning ends with a practice Shabbat, complete with Bim Bam and challah. Thank you to Laura Davis and Samantha Bendon for helping lead these experiences.

Tuesday Lunch Club: This is a weekly lunch and speaker programme organised for the community's senior members - this is open to the wider community and SWESRS members. This is highly popular with the numbers some weeks reaching over 60 and advanced booking essential!

U3A: U3A (University of the Third Age) is a UK movement of retired and semi-retired people who come together to continue educational, social and creative interests in a friendly and informal environment. U3A groups have met and used SWESRS facilities for many years, providing activities for SWESRS members and many others from the wider Redbridge community and beyond. They are still not up to pre-Covid levels but are steadily increasing their activities.

Public Benefit

The Trustees confirm that they have complied with the duty in section 4 of the Charities Act 2011 to have due regard to public benefit guidance published by the Commission in determining the activities undertaken by the Charity.

South West Essex and Settlement Reform Synagogue

Report of the Trustees for the Year Ended 31 December 2022

FINANCIAL REVIEW

Financial Position

The board of trustees is satisfied that the charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund.

The financial statements have been prepared implementing the Charities Act 2011 and the Charities Financial Reporting Standard SORP FRS 102. As stated in the introduction to this report, the trustees consider the financial performance of the charity during the year to have been satisfactory.

The Statement of Financial Activities shows incoming resources for the year of £417,335 (prior year: £363,060) and outgoing resources of £370,286 (prior year: £316,249), making a net overall surplus of £47,049 (prior year: £46,811). Unrestricted funds amounted to £3,210,276 (prior year: £3,167,768) while restricted funds amounted to £95,834 (prior year: £91,293). Total reserves carried forward as at 31 December 2022 were £3,306,110 (prior year: £3,259,061).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

236663

Principal address

Oaks Lane
Newbury Park
Ilford
Essex
IG2 7PL

South West Essex and Settlement Reform Synagogue

Report of the Trustees for the Year Ended 31 December 2022

Trustees

Permanent Trustees

The permanent trustees are Farrel Igielman, Ruth Cann and Karen Janice Dalton. The permanent trustees have the power to vest property on behalf of the synagogue and are the only trustees who can, for example, sign leases with tenants on behalf of South West Essex & Settlement Reform Synagogue.

Elected Trustees

Raina Dalton
Lee Goldsmith
David Lawson
Sue Jackson
Leslie Gilbert
Paul Flanagan (appointed 21 August 2022)
Claire Hartley (appointed 21 August 2022)
Ruth Konzon (appointed 21 August 2022)
Robert Young (appointed 21 August 2022)

President

Sheila Chiat

Life Vice Presidents

Evelyn Dalton
Bernard Davis
Lucille Leaf
Hugh Noble
Leslie Gilbert (sadly passed away 17 March 2023)

Officers

Lester Allen (Chair)
Michael Dalton (Vice Chair)
Farrel Igielman (Hon. Secretary)
Sue Terpilowski (Hon. Treasurer)
Steve Robbins (Senior Warden)

Auditors

Prestons & Jacksons Partnership LLP
Statutory Auditors
364 - 368 Cranbrook Road
Ilford
Essex
IG2 6HY

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

**South West Essex and Settlement Reform
Synagogue**

**Report of the Trustees
for the Year Ended 31 December 2022**

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

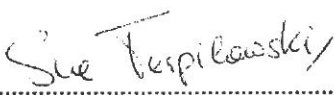
The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

16 July 2023

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


.....

Trustee

SUE TERPILOWSKI

Report of the Independent Auditors to the Trustees of South West Essex and Settlement Reform Synagogue

Opinion

We have audited the financial statements of South West Essex and Settlement Reform Synagogue (the 'charity') for the year ended 31 December 2022 which comprise the Statement of Financial Activities, the Statement of Financial Position and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2022 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Report of the Independent Auditors to the Trustees of South West Essex and Settlement Reform Synagogue

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees are responsible for the preparation of the financial statements which give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

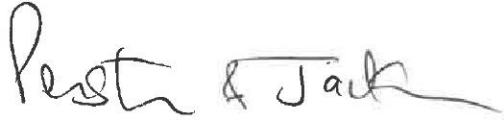
We obtained an understanding of the legal and regulatory framework applicable to the entity and how the entity is complying with that framework by discussing with management and checking compliance with regulators.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

**Report of the Independent Auditors to the Trustees of
South West Essex and Settlement Reform
Synagogue**

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Prestons & Jacksons Partnership LLP
Statutory Auditors
364 - 368 Cranbrook Road
Ilford
Essex
IG2 6HY

Date: 8/8/23

**South West Essex and Settlement Reform
Synagogue**

**Statement of Financial Activities
for the Year Ended 31 December 2022**

		Unrestricted fund £	Restricted fund £	31/12/22 Total funds £	31/12/21 Total funds £
	Notes				
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	332,866	9,055	341,921	308,477
Other trading activities	3	130	-	130	149
Investment income	4	52,987	-	52,987	54,434
Other income		22,297	-	22,297	-
Total		408,280	9,055	417,335	363,060
EXPENDITURE ON					
Raising funds	5	210,728	-	210,728	180,797
Charitable activities	6				
Charitable Activities		155,044	4,514	159,558	135,452
Total		365,772	4,514	370,286	316,249
NET INCOME		42,508	4,541	47,049	46,811
RECONCILIATION OF FUNDS					
Total funds brought forward		3,167,768	91,293	3,259,061	3,212,250
TOTAL FUNDS CARRIED FORWARD		3,210,276	95,834	3,306,110	3,259,061

The notes form part of these financial statements

**South West Essex and Settlement Reform
Synagogue**

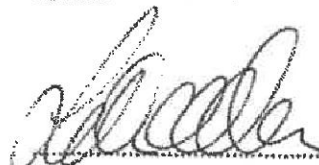
**Statement of Financial Position
31 December 2022**

	Notes	31/12/22 £	31/12/21 £
FIXED ASSETS			
Intangible assets	13	1,144	1,430
Tangible assets	14	<u>2,961,521</u>	<u>2,966,615</u>
		2,962,665	2,968,045
CURRENT ASSETS			
Debtors	15	73,842	15,322
Cash at bank and in hand		<u>319,673</u>	<u>319,073</u>
		393,515	334,395
CREDITORS			
Amounts falling due within one year	16	<u>(50,070)</u>	<u>(43,379)</u>
NET CURRENT ASSETS		<u>343,445</u>	<u>291,016</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		3,306,110	3,259,061
NET ASSETS		<u><u>3,306,110</u></u>	<u><u>3,259,061</u></u>
FUNDS	19		
Unrestricted funds		3,210,276	3,167,768
Restricted funds		<u>95,834</u>	<u>91,293</u>
TOTAL FUNDS		<u><u>3,306,110</u></u>	<u><u>3,259,061</u></u>

The financial statements were approved by the Board of Trustees and authorised for issue on
16 July 2023 and were signed on its behalf by:



Trustee **SUE TERPILOWSKI**



Trustee **LESTER ALLEN**

The notes form part of these financial statements

South West Essex and Settlement Reform Synagogue

Notes to the Financial Statements for the Year Ended 31 December 2022

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Going concern and impact of Covid-19

Although the Synagogue has been impacted by the Pandemic, the Board of Trustees are confident to have sufficient reserves, ongoing membership subscriptions and a good tenant to operate for the next twelve months. As a result of this, the accounts have been prepared on a going concern basis.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Charitable activities

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Religious books are written off in the year of purchase.

Religious artefacts

The synagogue has a number of religious artefacts which are shown as religious appurtenances in note 14, fixed assets at residual value. The insurance value of these religious artefacts are reviewed annually.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- not provided
Security, Fencing and Lighting	- 10% on cost
Religious Appurtenances	- not provided
Fixtures and fittings	- 20% on reducing balance
Computer equipment	- 20% on reducing balance

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2022**

1. ACCOUNTING POLICIES - continued

Tangible fixed assets

Tangible fixed assets are capitalised at cost or revaluation basis less accumulated depreciation and any accumulated impairment losses. Historical cost includes expenditure directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

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

2. DONATIONS AND LEGACIES

	31/12/22	31/12/21
	£	£
Subscriptions	253,695	246,134
Donations	27,046	18,654
Gift aid	42,394	43,689
Legacies	18,786	-
	<u>341,921</u>	<u>308,477</u>

3. OTHER TRADING ACTIVITIES

	31/12/22	31/12/21
	£	£
Fundraising events	<u>130</u>	<u>149</u>

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2022**

4. INVESTMENT INCOME

	31/12/22	31/12/21
	£	£
Rent & service charge received	52,864	54,080
Deposit account interest	123	354
	<u>52,987</u>	<u>54,434</u>

5. RAISING FUNDS

Raising donations and legacies

	31/12/22	31/12/21
	£	£
Premises Upkeep	25,686	9,536
Office Costs	8,141	10,810
Finance Costs	1,686	2,477
Affiliation Fees - RJ	33,776	30,442
Sundries	1,206	1,825
Office Staff Costs	72,414	58,965
Depreciation	11,300	11,445
Burial Costs - JJBS	49,052	41,217
Auditors Remuneration	5,250	5,000
Professional Fees	1,210	8,830
Accountancy	1,007	250
	<u>210,728</u>	<u>180,797</u>

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7)	Support costs (see note 8)	Totals
	£	£	£
Charitable Activities	<u>123,031</u>	<u>36,527</u>	<u>159,558</u>

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2022**

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31/12/22	31/12/21
	£	£
Staff costs	101,714	80,813
Religious Services	5,086	4,839
High Holy Day Costs	21	2,880
Security Costs	14,779	5,197
Education Youth & Adult Study	1,431	5,941
	<u>123,031</u>	<u>99,670</u>

8. SUPPORT COSTS

	Other £
Charitable Activities	<u>36,527</u>

Support costs, included in the above, are as follows:

	31/12/22 Charitable Activities £	31/12/21 Total activities £
Caretakers and Cleaners	23,418	19,873
Telephone	3,492	3,753
Printing, Postage & Stationery	4,539	3,832
Hire of Office Equipment	564	644
High Holy Day Appeal	-	3,832
Jack Petchey Award Scheme	30	142
B'nei Torah scheme	100	125
Tuesday club fund	-	1,357
General refurbishment fund	180	2,224
Education and youth	309	-
Sefer Torah repair fund	3,400	-
Technology Appeal	495	-
	<u>36,527</u>	<u>35,782</u>

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2022**

9. TRUSTEES' REMUNERATION AND BENEFITS

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

Volunteers

The charity is dependent on the voluntary work of the trustees in administering its funds and many other aspects of Synagogue working. As this work has no quantifiable value, this is not recognised in the financial statements.

Trustees' expenses

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

10. STAFF COSTS

	31/12/22	31/12/21
	£	£
Wages and salaries	<u>101,714</u>	<u>80,813</u>
	<u>101,714</u>	<u>80,813</u>

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

	31/12/22	31/12/21
Ministerial	2	2
Administrative	3	3
Education and Youth	2	1
Other	<u>3</u>	<u>2</u>
	<u>10</u>	<u>8</u>

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	31/12/22	31/12/21
£60,001 - £70,000	<u>1</u>	<u>-</u>

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2022**

**11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES 31 DECEMBER
2021**

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	297,723	10,754	308,477
Other trading activities	149	-	149
Investment income	54,434	-	54,434
Total	352,306	10,754	363,060
EXPENDITURE ON			
Raising funds	180,797	-	180,797
Charitable activities			
Charitable Activities	127,772	7,680	135,452
Total	308,569	7,680	316,249
NET INCOME	43,737	3,074	46,811
RECONCILIATION OF FUNDS			
Total funds brought forward	3,124,031	88,219	3,212,250
TOTAL FUNDS CARRIED FORWARD	3,167,768	91,293	3,259,061

12. KEY MANAGEMENT PERSONNEL

The trustees consider themselves to be the key management personnel in accordance with the Synagogue's constitution.

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2022**

13. INTANGIBLE FIXED ASSETS

	Website £
COST	
At 1 January 2022 and 31 December 2022	<u>4,767</u>
AMORTISATION	
At 1 January 2022	3,337
Charge for year	<u>286</u>
At 31 December 2022	<u>3,623</u>
NET BOOK VALUE	
At 31 December 2022	<u><u>1,144</u></u>
At 31 December 2021	<u><u>1,430</u></u>

14. TANGIBLE FIXED ASSETS

	Freehold property £	Security, Fencing and Lighting £	Religious Appurtenances £
COST			
At 1 January 2022	2,900,000	43,559	7,535
Additions	-	-	-
At 31 December 2022	<u>2,900,000</u>	<u>43,559</u>	<u>7,535</u>
DEPRECIATION			
At 1 January 2022	-	43,559	3,989
Charge for year	-	-	-
At 31 December 2022	<u>-</u>	<u>43,559</u>	<u>3,989</u>
NET BOOK VALUE			
At 31 December 2022	<u><u>2,900,000</u></u>	<u><u>-</u></u>	<u><u>3,546</u></u>
At 31 December 2021	<u><u>2,900,000</u></u>	<u><u>-</u></u>	<u><u>3,546</u></u>

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2022**

14. TANGIBLE FIXED ASSETS - continued

	Fixtures and fittings £	60th Anniversary Torah Scroll £	Computer equipment £	Totals £
COST				
At 1 January 2022	113,687	24,000	11,468	3,100,249
Additions	5,920	-	-	5,920
At 31 December 2022	119,607	24,000	11,468	3,106,169
DEPRECIATION				
At 1 January 2022	70,311	5,280	10,495	133,634
Charge for year	9,859	960	195	11,014
At 31 December 2022	80,170	6,240	10,690	144,648
NET BOOK VALUE				
At 31 December 2022	39,437	17,760	778	2,961,521
At 31 December 2021	43,376	18,720	973	2,966,615

We have changed the basis of our accounting policy and have now moved to a valuations basis for the freehold property. The buildings were last professionally valued by B Bailey & Co Ltd, Chartered Surveyors and Valuers on 2 July 2018. The valuation was based on the cost of acquiring a similar property, as there is a restrictive covenant in place on the land. The historical cost of the freehold property was £945,669 with historic depreciation of £148,002. The Trustees are of the opinion that the valuation above fairly reflects the current market value of the buildings. The buildings used by the charity have not been depreciated as the trustees consider their useful life to be in excess of 100 years and the depreciation charge is therefore considered to be immaterial.

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/22 £	31/12/21 £
Trade debtors	20,657	4,247
Other debtors	51,914	9,880
Prepayments and accrued income	1,271	1,195
	<u>73,842</u>	<u>15,322</u>

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2022**

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/22	31/12/21
	£	£
Bank loans and overdrafts (see note 17)	-	3,414
Trade creditors	25,425	17,124
Taxation and social security	1,833	375
Other creditors	22,812	22,466
	<u>50,070</u>	<u>43,379</u>

Contingent Liability

There is a contingent liability to Reform Judaism (RJ) for 2022 in the sum of £54,905 (2021: £53,349) which would crystallise should the Synagogue leave the Movement for Reform Judaism.

17. LOANS

An analysis of the maturity of loans is given below:

	31/12/22	31/12/21
	£	£
Amounts falling due within one year on demand:		
Bank loans	-	3,414
	<u>-</u>	<u>3,414</u>

18. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted fund	Restricted fund	31/12/22 Total funds	31/12/21 Total funds
	£	£	£	£
Fixed assets	2,962,665	-	2,962,665	2,968,045
Current assets	297,681	95,834	393,515	334,395
Current liabilities	(50,070)	-	(50,070)	(43,379)
	<u>3,210,276</u>	<u>95,834</u>	<u>3,306,110</u>	<u>3,259,061</u>

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2022**

19. MOVEMENT IN FUNDS

	At 1/1/22 £	Net movement in funds £	At 31/12/22 £
Unrestricted funds			
General fund	3,167,768	42,508	3,210,276
Restricted funds			
Restricted Funds	91,293	4,541	95,834
TOTAL FUNDS	3,259,061	47,049	3,306,110

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	408,280	(365,772)	42,508
Restricted funds			
Restricted Funds	9,055	(4,514)	4,541
TOTAL FUNDS	417,335	(370,286)	47,049

Comparatives for movement in funds

	At 1/1/21 £	Net movement in funds £	At 31/12/21 £
Unrestricted funds			
General fund	3,124,031	43,737	3,167,768
Restricted funds			
Restricted Funds	88,219	3,074	91,293
TOTAL FUNDS	3,212,250	46,811	3,259,061

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2022**

19. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	352,306	(308,569)	43,737
Restricted funds			
Restricted Funds	10,754	(7,680)	3,074
TOTAL FUNDS	<u>363,060</u>	<u>(316,249)</u>	<u>46,811</u>

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2022**

19. MOVEMENT IN FUNDS - continued

	At 01/01/22 £	Net Movements £	Transfers £	At 31/12/22 £
Unrestricted Funds				
General Fund	1,169,581	42,508	-	1,212,089
Legacies and Bequests	1,000	-	-	1,000
Revaluation Reserve	1,997,187	-	-	1,997,187
	3,167,768	42,508	-	3,210,276
Restricted Funds				
Special Burial Fund	31,890	-	-	31,890
Charitable Trust Fund	417	-	-	417
Blumenthal Prize Fund	490	-	-	490
Krasnador Fund	245	-	-	245
B'nai Torah Scheme	7,035	(100)	-	6,935
Education and Youth	722	121	-	843
High Holy Day Appeal	17,928	7,676	-	25,604
Israel Action Group	625	-	-	625
Building Fund	2,339	24	-	2,363
Community and Youth	4,510	-	-	4,510
Jack Petchey Award Scheme	6,742	220	-	6,962
Sefer Torah Repair Fund	4,636	(3,400)	-	1,236
Harry Jassby Grave Maintenance Fund	210	-	-	210
Handrails Prayer Hall Fund	3,929	-	-	3,929
General refurbishment fund	-	-	-	-
Car Park Reserve Fund	90	-	-	90
Miriam Landsman Prize Fund	5,000	-	-	5,000
Technology Appeal	-	-	-	-
Library Fund	4,485	-	-	4,485
	91,293	4,541	-	95,834
TOTAL FUNDS	3,259,061	47,049	-	3,306,110

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2022**

19. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above as follows:

	31/12/22 Incoming Resources £	31/12/22 Resources Expended £	31/12/22 Movement in funds £
Unrestricted Funds			
General Funds	408,280	(365,772)	42,508
Restricted Funds			
High Holy Day Appeal	7,676	-	7,676
Jack Petchey Award Scheme	250	(30)	220
B'nei Torah Scheme	-	(100)	(100)
Education and youth	430	(309)	121
Sefer Torah repair fund	-	(3,400)	(3,400)
Building Fund	24	-	24
General Refurbishment Fund	180	(180)	-
Technology Appeal	495	(495)	-
	9,055	(4,514)	4,541
TOTAL MOVEMENT OF FUNDS	417,335	(370,286)	47,049

Restricted Funds

Restricted funds are funds donated or set aside for specific educational or religious projects such as Harry Jassby Grave Maintenance Fund or Sefer Torah Repair Fund. Special Burial Fund represents payments of overage fees by members, to be utilised at their future burial.

High Holy Day Appeal Fund comprises donations from the membership, for the annual appeal for specific selected charities.

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2022**

20. RELATED PARTY DISCLOSURES

The synagogue is a constituent member of the Movement for Reform Judaism, for which it pays a membership levy. The levy due for 2022 was £33,776 (2021: 30,442) of which it owed the Movement £1,959 as at 31 December 2022 (2021: £1,959).

The synagogue has entered into a contract with the Jewish Joint Burial Society. The synagogue collects burial fees from its members and pays these to the Burial Society. In return, the Burial Society provides a comprehensive funeral services.

**South West Essex and Settlement Reform
Synagogue**

**Detailed Statement of Financial Activities
for the Year Ended 31 December 2022**

	31/12/22 £	31/12/21 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Subscriptions	253,695	246,134
Donations	27,046	18,654
Gift aid	42,394	43,689
Legacies	18,786	-
	341,921	308,477
Other trading activities		
Fundraising events	130	149
Investment income		
Rent & service charge received	52,864	54,080
Deposit account interest	123	354
	52,987	54,434
Other income		
Insurance claim proceeds	22,297	-
Total incoming resources	417,335	363,060
EXPENDITURE		
Raising donations and legacies		
Premises Upkeep	25,686	9,536
Office Costs	8,141	10,810
Finance Costs	1,686	2,477
Affiliation Fees - RJ	33,776	30,442
Sundries	1,206	1,825
Office Staff Costs	72,414	58,965
Depreciation	11,300	11,445
Burial Costs - JJBS	49,052	41,217
Auditors Remuneration	5,250	5,000
Professional Fees	1,210	8,830
Accountancy	1,007	250
	210,728	180,797

This page does not form part of the statutory financial statements

**South West Essex and Settlement Reform
Synagogue**

**Detailed Statement of Financial Activities
for the Year Ended 31 December 2022**

	31/12/22 £	31/12/21 £
Raising donations and legacies		
Charitable activities		
Wages	101,714	80,813
Religious Services	5,086	4,839
High Holy Day Costs	21	2,880
Security Costs	14,779	5,197
Education Youth & Adult Study	1,431	5,941
	<u>123,031</u>	<u>99,670</u>
Support costs		
Other		
Caretakers and Cleaners	23,418	19,873
Telephone	3,492	3,753
Printing, Postage & Stationery	4,539	3,832
Hire of Office Equipment	564	644
High Holy Day Appeal	-	3,832
Jack Petchey Award Scheme	30	142
B'nei Torah scheme	100	125
Tuesday club fund	-	1,357
General refurbishment fund	180	2,224
Education and youth	309	-
Sefer Torah repair fund	3,400	-
Technology Appeal	495	-
	<u>36,527</u>	<u>35,782</u>
Total resources expended	<u>370,286</u>	<u>316,249</u>
Net income	<u>47,049</u>	<u>46,811</u>

This page does not form part of the statutory financial statements

Accounts

REGISTERED CHARITY NUMBER: 236663

**Report of the Trustees and
Financial Statements for the Year Ended 31 December 2021
for
South West Essex and Settlement Reform
Synagogue**

Prestons & Jacksons Partnership LLP
Statutory Auditors
364 - 368 Cranbrook Road
Ilford
Essex
IG2 6HY

**South West Essex and Settlement Reform
Synagogue**

**Contents of the Financial Statements
for the Year Ended 31 December 2021**

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Detailed Statement of Financial Activities	28 to 29

**South West Essex and Settlement Reform
Synagogue**

**Report of the Trustees
for the Year Ended 31 December 2021**

The trustees present their report with the financial statements of the charity for the year ended 31 December 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

South West Essex and Settlement Reform Synagogue

Report of the Trustees for the Year Ended 31 December 2021

OBJECTIVES AND ACTIVITIES

Review of activities during the year

2021 continued to be a very challenging time for the world in general, SWESRS, its staff and members were involved in a variety of activities much of which supported other SWESRS members, the local and wider Jewish community and the wider local community as a whole. Below is a list of some key activities in alphabetical order:

Adult Education: Activities have included the Access to Judaism and Hebrew classes. The majority of these sessions were run via Zoom.

AHADA: The synagogue encourages those who have recently been bereaved to use the services of AHADA Bereavement Counselling Service. AHADA also encompasses Empathy Counselling, for those affected by separation and divorce.

Bnei Mitzvah Programme: For our younger members who are in school years 7 and 8 - supporting them and their families through the process and education to become Bar or Bat Mitzvah at 13! Some of the programme was held over Zoom and the young people used their knowledge and Hebrew skills to help lead our Family Services. A number of our post bar and bat mitzvah students have gone on to be excellent peer mentors and help in the running of the programme.

Care Team: A small but caring team of volunteers who assist with pastoral support for some of our more needy congregants and in some cases non-members of SWESRS.

Choir: The choir have restarted after the lockdown and Shabbat morning services and other festivals holding rehearsal on Tuesday. It is lovely that they are back to enhance the services as they always do.

ECAMPS: In partnership with other local, Progressive and Masorti synagogues SWESRS have been involved with a number of joint services and events such as Tu B'Shvat Seder, Yom Hashoah, Tikkun Leyl Shavuot and Tisha b'Av Service.

Harry Jassby Memorial Service: Student Rabbi Lev with the support of SWESRS members held a short remembrance service at St. Peters Church on Aldborough Road to remember Harry Jassby who was a Jewish airman who died in the First World War. SWESRS also look after the grave throughout the year.

Masonic Lodges: SWESRS hosts two local masonic lodges - meetings resumed from the Autumn - they had been suspended due to COVID.

NEMS: Resumed their services at SWESRS early Summer 2021 and held a Bar Mitzvah in the SWESRS Prayer hall in December - the SWESRS service relocated to the NEMS space in the Seminar Room. NEM also held a successful afternoon tea for their members in our grounds in August 2021.

Passover Seder Service: As always SWESRS held a Communal Seder Service, however this was once again held over Zoom.

School Visits etc: Sadly due to COVID most school visits were cancelled and with Rabbi Lisa leaving it was decided to wait until our new Rabbi was in post to restart school visits.

South West Essex and Settlement Reform Synagogue

Report of the Trustees for the Year Ended 31 December 2021

Services: As well as our regular Shabbat Morning Services, we hold themed Shabbats, Kol Hamishpachot - Family Services, Musical Services, Erev Friday Night services and joint services with other ECAMPS communities for various festivals. Almost all of these including our High Holy Day services have been run as hybrid services from the synagogue building so that they can be in-person and via Zoom.

Strategic Planning: This has been led by our Vice Chair Sue Jackson and has continued to take place and the next Strategic Plan was presented at the AGM in August 2021.

SWESRS Social & Community Group: This group continues to offer a wide variety of in person and Zoom events aimed at a wide ranging audience anything from classical musical to reminiscing about the Jewish hotels of yesteryear!

Table Tennis: A weekly table tennis group meets at the synagogue and resumed its meetings in August 2021 following a forced break due to COVID.

Tuesday Lunch Club: This is a weekly lunch and speaker programme organised for the senior members of the community - this is open to the wider community as well as SWESRS members. Due to COVID we had to stop lunch club but reinvented it as Tea@2 and our members have been attending Zoom talks, chats and sing alongs! We were delighted to be able to re-open in Autumn 2021 with the numbers some weeks reaching over 60!

U3A: U3A (University of the Third Age) is a UK movement of retired and semi-retired people who come together to continue educational, social and creative interests in a friendly and informal environment. U3A groups have met and used SWESRS facilities for many years, providing activities for not only SWESRS' members but many others from the wider Redbridge community and beyond. Sadly COVID forced the groups from meeting but we are glad to say we are starting to welcome them back in July 2021. Sadly the number and size of groups has diminished. U3A also hired our Function Hall to host a very successful quiz in November 2021.

Public Benefit

The Trustees confirm that they have complied with the duty in section 4 of the Charities Act 2011 to have due regard to public benefit guidance published by the Commission in determining the activities undertaken by the Charity.

Impact of COVID-19 post March 2020

COVID had a significant impact on the charity's operations. Demands on our pastoral care increased and we had a number of COVID-related deaths. Several of our members had financial difficulties and needed support paying subscriptions. We lost rental income from our ad hoc hirers (eg U3A) who were unable to operate.

Changes in Operations and Activities due to COVID Pandemic

We had to change the ways in which we operated, holding religious services and social events by Zoom. We could only offer pastoral support and care virtually (by Zoom and/or telephone).

Furlough

We furloughed our facilities manager as we were no longer using the building. We initially furloughed our choirmasters, but took them off of furlough once they began operating on Zoom.

Although we have been impacted by the Pandemic, we have sufficient reserves, ongoing membership subscriptions and a good tenants to carry on our operations for the next twelve months.

**South West Essex and Settlement Reform
Synagogue**

**Report of the Trustees
for the Year Ended 31 December 2021**

FINANCIAL REVIEW

Financial Position

The board of trustees is satisfied that the charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund.

The financial statements have been prepared implementing the Charities Act 2011 and the Charities Financial Reporting Standard SORP FRS 102. As stated in the introduction to this report, the trustees consider the financial performance of the charity during the year to have been satisfactory.

The Statement of Financial Activities shows incoming resources for the year of £363,060 (prior year: £373,375) and outgoing resources of £316,249 (prior year: £326,270), making a net overall surplus of £46,811 (prior year: £47,105). Unrestricted funds amounted to £3,167,768 (prior year: £3,124,031) while restricted funds amounted to £91,293 (prior year: £88,219). Total reserves carried forward as at 31 December 2021 were £3,259,061 (prior year: £3,212,250).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

236663

Principal address

Oaks Lane
Newbury Park
Ilford
Essex
IG2 7PL

South West Essex and Settlement Reform Synagogue

Report of the Trustees for the Year Ended 31 December 2021

Trustees

Permanent Trustees

The permanent trustees are Farrel Igielman, Ruth Cann and Karen Janice Dalton. The permanent trustees have the power to vest property on behalf of the synagogue and are the only trustees who can, for example, sign leases with tenants on behalf of South West Essex & Settlement Reform Synagogue.

Elected Trustees

Evelyn Dalton
Sue Jackson
Farrel Igielman
Leslie Gilbert
Steve Robbins
Sue Terpilowski
Michael Dalton
David Lawson
Lee Goldsmith
Raina Dalton (co-opted 4 March 2021)
Robert Jackson (resigned 25 August 2021)
Catriona Diamond (resigned 25 August 2021)
Simone Shiell (resigned 25 August 2021)

President

Sheila Chiat

Life Vice Presidents

Evelyn Dalton
Leslie Gilbert
Bernard Davis
Lucille Leaf
Hugh Noble

Officers

Michael Dalton (Chair)
Sue Jackson (Vice Chair)
Farrel Igielman (Hon. Secretary)
Sue Terpilowski (Hon. Treasurer)
Steve Robbins (Senior Warden)

Constitution

A new constitution of South West Essex & Settlement Reform Synagogue was amended and issued on 20 July 2021.

**South West Essex and Settlement Reform
Synagogue**

**Report of the Trustees
for the Year Ended 31 December 2021**

REFERENCE AND ADMINISTRATIVE DETAILS

Auditors

Prestons & Jacksons Partnership LLP
Statutory Auditors
364 - 368 Cranbrook Road
Ilford
Essex
IG2 6HY

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland"

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on 22 September 2022 and signed on its behalf by:

Susan Terpilowski
Signer ID: BN6HA3SDQB...

.....
Trustee

Report of the Independent Auditors to the Trustees of South West Essex and Settlement Reform Synagogue

Opinion

We have audited the financial statements of South West Essex and Settlement Reform Synagogue (the 'charity') for the year ended 31 December 2021 which comprise the Statement of Financial Activities, the Statement of Financial Position and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2021 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Report of the Independent Auditors to the Trustees of South West Essex and Settlement Reform Synagogue

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees are responsible for the preparation of the financial statements which give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We obtained an understanding of the legal and regulatory framework applicable to the entity and how the entity is complying with that framework by discussing with management and checking compliance with regulators.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

**Report of the Independent Auditors to the Trustees of
South West Essex and Settlement Reform
Synagogue**

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Prestons & Jacksons Partnership LLP
Statutory Auditors
364 - 368 Cranbrook Road
Ilford
Essex
IG2 6HY

Date:26/9/22.....

**South West Essex and Settlement Reform
Synagogue**

**Statement of Financial Activities
for the Year Ended 31 December 2021**

		Unrestricted fund £	Restricted fund £	31/12/21 Total funds £	31/12/20 Total funds £
INCOME AND ENDOWMENTS FROM	Notes				
Donations and legacies	2	297,723	10,754	308,477	326,875
Other trading activities	3	149	-	149	-
Investment income	4	54,434	-	54,434	46,500
Total		352,306	10,754	363,060	373,375
EXPENDITURE ON					
Raising funds	5	180,797	-	180,797	194,479
Charitable activities	6				
Charitable Activities		127,772	7,680	135,452	131,791
Total		308,569	7,680	316,249	326,270
NET INCOME		43,737	3,074	46,811	47,105
RECONCILIATION OF FUNDS					
Total funds brought forward		3,124,031	88,219	3,212,250	3,165,145
TOTAL FUNDS CARRIED FORWARD		3,167,768	91,293	3,259,061	3,212,250

The notes form part of these financial statements

**South West Essex and Settlement Reform
Synagogue**

**Statement of Financial Position
31 December 2021**

	Notes	31/12/21 £	31/12/20 £
FIXED ASSETS			
Intangible assets	13	1,430	1,787
Tangible assets	14	2,966,615	2,971,267
		<u>2,968,045</u>	<u>2,973,054</u>
CURRENT ASSETS			
Debtors	15	15,322	30,381
Cash at bank and in hand		319,073	266,341
		<u>334,395</u>	<u>296,722</u>
CREDITORS			
Amounts falling due within one year	16	(43,379)	(54,701)
		<u>291,016</u>	<u>242,021</u>
NET CURRENT ASSETS			
		<u>291,016</u>	<u>242,021</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>3,259,061</u>	<u>3,215,075</u>
CREDITORS			
Amounts falling due after more than one year	17	-	(2,825)
NET ASSETS		<u><u>3,259,061</u></u>	<u><u>3,212,250</u></u>

The notes form part of these financial statements

South West Essex and Settlement Reform
Synagogue

Statement of Financial Position - continued
31 December 2021

FUNDS	20		
Unrestricted funds		3,167,768	3,124,031
Restricted funds		91,293	88,219
TOTAL FUNDS		3,259,061	3,212,250

The financial statements were approved by the Board of Trustees and authorised for issue on ~~22 September 2022~~ and were signed on its behalf by:

Susan Terpilowski
Signer ID: BN6HA3SDQB...
.....
Trustee

Lester Allen
Signer ID: BN6HA3SDQB...
.....
Trustee

The notes form part of these financial statements

South West Essex and Settlement Reform Synagogue

Notes to the Financial Statements for the Year Ended 31 December 2021

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Going concern and impact of Covid-19

Although the Synagogue has been impacted by the Pandemic, the Board of Trustees are confident to have sufficient reserves, ongoing membership subscriptions and a good tenant to operate for the next twelve months. As a result of this, the accounts have been prepared on a going concern basis.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Charitable activities

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Religious books are written off in the year of purchase.

Religious artefacts

The synagogue has a number of religious artefacts which are shown as religious appurtenances in note 14, fixed assets at residual value. The insurance value of these religious artefacts are reviewed annually.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- not provided
Security, Fencing and Lighting	- 10% on cost
Religious Appurtenances	- not provided
Fixtures and fittings	- 20% on reducing balance

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2021**

1. ACCOUNTING POLICIES - continued

Tangible fixed assets

Computer equipment - 20% on reducing balance

Tangible fixed assets are capitalised at cost or revaluation basis less accumulated depreciation and any accumulated impairment losses. Historical cost includes expenditure directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

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

2. DONATIONS AND LEGACIES

	31/12/21	31/12/20
	£	£
Subscriptions	246,134	269,272
Donations	18,654	13,183
Gift aid	43,689	44,420
	<u>308,477</u>	<u>326,875</u>

3. OTHER TRADING ACTIVITIES

	31/12/21	31/12/20
	£	£
Fundraising events	149	-
	<u>149</u>	<u>-</u>

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2021**

4. INVESTMENT INCOME

	31/12/21	31/12/20
	£	£
Rent & service charge received	54,080	46,500
Deposit account interest	354	-
	<u>54,434</u>	<u>46,500</u>

5. RAISING FUNDS

Raising donations and legacies

	31/12/21	31/12/20
	£	£
Premises Upkeep	9,536	25,823
Office Costs	10,810	6,351
Finance Costs	2,477	1,163
Affiliation Fees - RJ	30,442	38,347
Sundries	1,825	512
Office Staff Costs	58,965	47,575
Depreciation	11,445	15,074
Burial Costs - JJBS	41,217	50,102
Auditors Remuneration	5,000	4,800
Professional Fees	8,830	4,732
Accountancy	250	-
	<u>180,797</u>	<u>194,479</u>

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7) £	Support costs (see note 8) £	Totals £
Charitable Activities	<u>99,670</u>	<u>35,782</u>	<u>135,452</u>

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2021**

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31/12/21	31/12/20
	£	£
Staff costs	80,813	78,991
Religious Services	4,839	8,180
High Holy Day Costs	2,880	-
Security Costs	5,197	1,463
Education Youth & Adult Study	5,941	3,361
	<u>99,670</u>	<u>91,995</u>

8. SUPPORT COSTS

	Other £
Charitable Activities	<u>35,782</u>

Support costs, included in the above, are as follows:

	31/12/21 Charitable Activities £	31/12/20 Total activities £
Caretakers and Cleaners	19,873	25,059
Telephone	3,753	3,654
Printing, Postage & Stationery	3,832	2,887
Hire of Office Equipment	644	2,739
High Holy Day Appeal	3,832	4,222
Jack Petchey Award Scheme	142	275
Sefer Torah Repair fund	-	960
B'nei Torah scheme	125	-
Tuesday club fund	1,357	-
General refurbishment fund	2,224	-
	<u>35,782</u>	<u>39,796</u>

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2021**

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2021 nor for the year ended 31 December 2020.

Volunteers

The charity is dependent on the voluntary work of the trustees in administering its funds and many other aspects of Synagogue working. As this work has no quantifiable value, this is not recognised in the financial statements.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2021 nor for the year ended 31 December 2020.

10. STAFF COSTS

	31/12/21	31/12/20
	£	£
Wages and salaries	<u>80,813</u>	<u>78,991</u>
	<u><u>80,813</u></u>	<u><u>78,991</u></u>

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

	31/12/21	31/12/20
Ministerial	2	1
Administrative	3	2
Education and Youth	1	1
Other	<u>2</u>	<u>2</u>
	<u><u>8</u></u>	<u><u>6</u></u>

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

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2021**

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES 31 DECEMBER 2020

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	318,454	8,421	326,875
Investment income	46,500	-	46,500
Total	364,954	8,421	373,375
 EXPENDITURE ON			
Raising funds	194,479	-	194,479
Charitable activities			
Charitable Activities	126,334	5,457	131,791
Total	320,813	5,457	326,270
 NET INCOME	44,141	2,964	47,105
Transfers between funds	15,572	(15,572)	-
Net movement in funds	59,713	(12,608)	47,105
 RECONCILIATION OF FUNDS			
Total funds brought forward	3,064,318	100,827	3,165,145
 TOTAL FUNDS CARRIED FORWARD	3,124,031	88,219	3,212,250

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2021**

12. KEY MANAGEMENT PERSONNEL

The trustees consider themselves to be the key management personnel in accordance with the Synagogue's constitution.

13. INTANGIBLE FIXED ASSETS

	Website £
COST	
At 1 January 2021 and 31 December 2021	<u>4,767</u>
AMORTISATION	
At 1 January 2021	2,980
Charge for year	<u>357</u>
At 31 December 2021	<u>3,337</u>
NET BOOK VALUE	
At 31 December 2021	<u>1,430</u>
At 31 December 2020	<u>1,787</u>

14. TANGIBLE FIXED ASSETS

	Freehold property £	Security, Fencing and Lighting £	Religious Appurtenances £
COST			
At 1 January 2021	2,900,000	43,559	7,535
Additions	-	-	-
At 31 December 2021	<u>2,900,000</u>	<u>43,559</u>	<u>7,535</u>
DEPRECIATION			
At 1 January 2021	-	43,559	3,989
Charge for year	-	-	-
At 31 December 2021	<u>-</u>	<u>43,559</u>	<u>3,989</u>
NET BOOK VALUE			
At 31 December 2021	<u>2,900,000</u>	<u>-</u>	<u>3,546</u>
At 31 December 2020	<u>2,900,000</u>	<u>-</u>	<u>3,546</u>

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2021**

14. TANGIBLE FIXED ASSETS - continued

	Fixtures and fittings £	60th Anniversary Torah Scroll £	Computer equipment £	Totals £
COST				
At 1 January 2021	106,882	24,000	10,877	3,092,853
Additions	6,805	-	591	7,396
At 31 December 2021	113,687	24,000	11,468	3,100,249
DEPRECIATION				
At 1 January 2021	59,466	4,320	10,252	121,586
Charge for year	10,845	960	243	12,048
At 31 December 2021	70,311	5,280	10,495	133,634
NET BOOK VALUE				
At 31 December 2021	43,376	18,720	973	2,966,615
At 31 December 2020	47,416	19,680	625	2,971,267

We have changed the basis of our accounting policy and have now moved to a valuations basis for the freehold property. The buildings were last professionally valued by B Bailey & Co Ltd, Chartered Surveyors and Valuers on 2 July 2018. The valuation was based on the cost of acquiring a similar property, as there is a restrictive covenant in place on the land. The historical cost of the freehold property was £945,669 with historic depreciation of £148,002. The Trustees are of the opinion that the valuation above fairly reflects the current market value of the buildings. The buildings used by the charity have not been depreciated as the trustees consider their useful life to be in excess of 100 years and the depreciation charge is therefore considered to be immaterial.

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2021**

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/21	31/12/20
	£	£
Trade debtors	4,247	14,023
Other debtors	9,880	11,515
Prepayments and accrued income	1,195	4,843
	<u>15,322</u>	<u>30,381</u>

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/21	31/12/20
	£	£
Bank loans and overdrafts (see note 18)	3,414	10,000
Trade creditors	17,124	10,693
Taxation and social security	375	-
Other creditors	22,466	34,008
	<u>43,379</u>	<u>54,701</u>

Contingent Liability

There is a contingent liability to Reform Judaism (RJ) in the sum of £53,349 which would crystallise should the Synagogue leave the Movement for Reform Judaism.

17. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	31/12/21	31/12/20
	£	£
Bank loans (see note 18)	-	2,825
	<u>-</u>	<u>2,825</u>

SECURED DEBTS

The charity's bank borrowing is secured by a bank security over the freehold property shown in the the accounts.

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2021**

18. LOANS

An analysis of the maturity of loans is given below:

	31/12/21 £	31/12/20 £
Amounts falling due within one year on demand:		
Bank loans	<u>3,414</u>	<u>10,000</u>
Amounts falling between one and two years:		
Bank loans - 1-2 years	<u>-</u>	<u>2,825</u>

19. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted fund £	Restricted fund £	31/12/21 Total funds £	31/12/20 Total funds £
Fixed assets	2,968,045	-	2,968,045	2,973,054
Current assets	243,102	91,293	334,395	296,722
Current liabilities	(43,379)	-	(43,379)	(54,701)
Long term liabilities	-	-	-	(2,825)
	<u>3,167,768</u>	<u>91,293</u>	<u>3,259,061</u>	<u>3,212,250</u>

20. MOVEMENT IN FUNDS

	At 1/1/21 £	Net movement in funds £	At 31/12/21 £
Unrestricted funds			
General fund	3,124,031	43,737	3,167,768
Restricted funds			
Restricted Funds	88,219	3,074	91,293
TOTAL FUNDS	<u>3,212,250</u>	<u>46,811</u>	<u>3,259,061</u>

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2021**

20. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	352,306	(308,569)	43,737
Restricted funds			
Restricted Funds	10,754	(7,680)	3,074
TOTAL FUNDS	<u>363,060</u>	<u>(316,249)</u>	<u>46,811</u>

Comparatives for movement in funds

	At 1/1/20 £	Net movement in funds £	Transfers between funds £	At 31/12/20 £
Unrestricted funds				
General fund	3,064,318	44,141	15,572	3,124,031
Restricted funds				
Restricted Funds	100,827	2,964	(15,572)	88,219
TOTAL FUNDS	<u>3,165,145</u>	<u>47,105</u>	<u>-</u>	<u>3,212,250</u>

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2021**

20. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	364,954	(320,813)	44,141
Restricted funds			
Restricted Funds	8,421	(5,457)	2,964
TOTAL FUNDS	<u>373,375</u>	<u>(326,270)</u>	<u>47,105</u>

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2021**

20. MOVEMENT IN FUNDS - continued

	At 01/01/21 £	Net Movements £	Transfers £	At 31/12/21 £
Unrestricted Funds				
General Fund	1,125,844	43,737	-	1,169,581
Legacies and Bequests	1,000	-	-	1,000
Revaluation Reserve	1,997,187	-	-	1,997,187
	3,124,031	43,737	-	3,167,768
Restricted Funds				
Special Burial Fund	31,890	-	-	31,890
Charitable Trust Fund	417	-	-	417
Tuesday Club Fund	1,357	(1,357)	-	-
Blumenthal Prize Fund	490	-	-	490
Krasnador Fund	245	-	-	245
B'nei Torah Scheme	7,160	(125)	-	7,035
Education and Youth	722	-	-	722
High Holy Day Appeal	16,200	1,728	-	17,928
Israel Action Group	625	-	-	625
Building Fund	2,290	49	-	2,339
Community and Youth	4,510	-	-	4,510
Jack Petchey Award Scheme	6,884	(142)	-	6,742
Sefer Torah Repair Fund	4,636	-	-	4,636
Harry Jassby Grave Maintenance Fund	210	-	-	210
Handrails Prayer Hall Fund	3,929	-	-	3,929
General Refurbishment Project	1,564	(1,564)	-	-
Car Park Reserve Fund	90	-	-	90
Miriam Landsman Prize Fund	5,000	-	-	5,000
Library Fund	-	4,485	-	4,485
	88,219	3,074	-	91,293
TOTAL FUNDS	3,212,250	46,811	-	3,259,061

Net movement in funds, included in the above as follows:

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2021**

20. MOVEMENT IN FUNDS - continued

	31/12/21 Incoming Resources £	31/12/21 Resources Expended £	31/12/21 Movement in funds £
Unrestricted Funds			
General Funds	352,306	(308,569)	43,737
Restricted Funds			
High Holy Day Appeal	5,560	(3,832)	1,728
Jack Petchey Award Scheme	-	(142)	(142)
B'nei Torah Scheme	-	(125)	(125)
Tuesday Club Fund	-	(1,357)	(1,357)
Building Fund	49	-	49
General Refurbishment Fund	660	(2,224)	(1,564)
Library Fund	4,485	-	4,485
	10,754	(7,680)	3,074
TOTAL MOVEMENT OF FUNDS	363,060	(316,249)	46,811

Restricted Funds

Restricted funds are funds donated or set aside for specific educational or religious projects such as Harry Jassby Grave Maintenance Fund or Sefer Torah Repair Fund. Special Burial Fund represents payments of overage fees by members, to be utilised at their future burial.

High Holy Day Appeal Fund comprises donations from the membership, for the annual appeal for specific selected charities.

**South West Essex and Settlement Reform
Synagogue**

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2021**

21. RELATED PARTY DISCLOSURES

The synagogue is a constituent member of the Movement for Reform Judaism, for which it pays a membership levy. The levy due for 2021 was £30,442 (2020: £38,347) of which it owed the Movement £1,959 as at 31 December 2021 (2020: £1,959).

The synagogue has entered into a contract with the Jewish Joint Burial Society. The synagogue collects burial fees from its members and pays these to the Burial Society. In return, the Burial Society provides a comprehensive funeral services.

**South West Essex and Settlement Reform
Synagogue**

**Detailed Statement of Financial Activities
for the Year Ended 31 December 2021**

	31/12/21 £	31/12/20 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Subscriptions	246,134	269,272
Donations	18,654	13,183
Gift aid	43,689	44,420
	308,477	326,875
Other trading activities		
Fundraising events	149	-
Investment income		
Rent & service charge received	54,080	46,500
Deposit account interest	354	-
	54,434	46,500
Total incoming resources	363,060	373,375
EXPENDITURE		
Raising donations and legacies		
Premises Upkeep	9,536	25,823
Office Costs	10,810	6,351
Finance Costs	2,477	1,163
Affiliation Fees - RJ	30,442	38,347
Sundries	1,825	512
Office Staff Costs	58,965	47,575
Depreciation	11,445	15,074
Burial Costs - JJBS	41,217	50,102
Auditors Remuneration	5,000	4,800
Professional Fees	8,830	4,732
Accountancy	250	-
	180,797	194,479

This page does not form part of the statutory financial statements

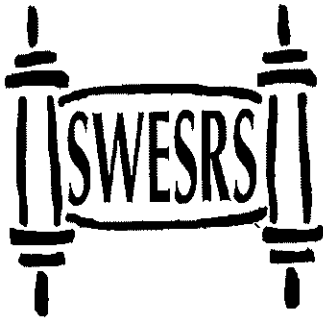
**South West Essex and Settlement Reform
Synagogue**

**Detailed Statement of Financial Activities
for the Year Ended 31 December 2021**

	31/12/21 £	31/12/20 £
Raising donations and legacies		
Charitable activities		
Wages	80,813	78,991
Religious Services	4,839	8,180
High Holy Day Costs	2,880	-
Security Costs	5,197	1,463
Education Youth & Adult Study	5,941	3,361
	99,670	91,995
Support costs		
Other		
Caretakers and Cleaners	19,873	25,059
Telephone	3,753	3,654
Printing, Postage & Stationery	3,832	2,887
Hire of Office Equipment	644	2,739
High Holy Day Appeal	3,832	4,222
Jack Petchey Award Scheme	142	275
Sefer Torah Repair fund	-	960
B'nei Torah scheme	125	-
Tuesday club fund	1,357	-
General refurbishment fund	2,224	-
	35,782	39,796
Total resources expended	316,249	326,270
Net income	46,811	47,105

This page does not form part of the statutory financial statements

Accounts



ק"ק מבקשי צדק ומושבת אמת

South West Essex & Settlement Reform Synagogue

Oaks Lane, Newbury Park, Ilford, Essex IG2 7PL

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Registered Charity Number: 236663

ANNUAL REPORT FOR 2020/2021

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CHAIR'S REPORT

The last report you received was from Steve Robbins in 2019. Since then we have been influenced in all our operations by Covid-19 pandemic resulting in a lack of reporting from me.

I am not going to report to you for the two previous years except in a very general sense, but endeavour to update you on our current situation.

COVID has affected our operations considerably, we have had to allow relief to our property tenants in every case however we have now caught up and I believe that there are no outstanding rental issues.

All building works have been completed, our lift installed and working and we are looking forward to it getting more use through property occupation sooner rather than later.

Our good friends, New Essex Masorti are now regular and happy users of the upstairs Seminar Room. We are indebted to Ross Juggler for help with the installation of new windows and to Lee Silver for help with carpet installation in that room.

Our much appreciated caretaker Junifer left us and has been replaced by Noah Karni who is working to catch up with outstanding caretaking work.

COVID has ruled our lives since the beginning of 2020 and services have been held on ZOOM, most successfully I understand with high numbers watching or indeed taking part online. It is only fairly recently, as the law allowed that we have been able to return to the synagogue and last Saturday 21st, August saw the return of the choir for the first time since lockdown; a service that was much enjoyed by the participants and those on ZOOM and Facebook (live streaming).

The synagogue is indebted to a number of people who have helped with labour and contributions of goods and materials as well as their valuable time to prepare the synagogue for the technicalities of ZOOM and Facebook as well as physical presence in the shul. In particular I would like to acknowledge the help of Sue Terpilowski and Tom Waters, Steve Robbins and Farrel Igielman.

We are looking for people with technical abilities to help run services on an ongoing basis! Please come forward!

Rabbi Lisa Barrett left us in June 2021 after 5 years of much appreciated and valued service. I am pleased to say that she is still involved in the synagogue in various ways and she often attends service on Zoom from Manchester.

A committee of council members was formed to help find a new rabbi and I believe that they have done a very good job. We are fortunate to have acquired the services of Student Rabbi Lev Taylor who has started with us since July and is currently regularly taking services. We look forward to having a good relationship with Lev, who, we hope will continue with us as a full time rabbi in due course.

In addition we have appointed Rabbi Jordan Helfman as Senior Rabbi. Rabbi Jordan is currently with the Holy Blossom congregation in Toronto, Canada and will join us with his

family next January 1st. Rabbi Jordan has a wealth of experience and we are looking forward to many developments in the months ahead.

The synagogue urgently needs volunteers for various tasks including SECURITY, your security during services etc. We urge you to come forward so that we can discuss how you can help. It need not be a fulltime commitment; if we have enough volunteers the load is easily spread. Please come forward, we need you and please remember that each and every synagogue needs to provide elements of its own security.

My thanks to members of council for their input during the year and a special thank you to the officers for the tremendous amount of work that they do throughout the year, without them the work of the synagogue would cease.

It would be remiss of me not to mention the office staff, Deborah Roos, Janine Robbins and Melissa Davis who has recently joined us on a part time basis. My thanks also to Claire Hartley and Devorah Levy for their valuable work during the year.

Michael Dalton
Chairman

HONORARY TREASURER'S REPORT

1. Background

We were unable to hold an AGM in 2020 due to covid restrictions and this is therefore the first Honorary Treasurer's Report since 2019. The 2019 accounts were presented to the community at the EGM on Thursday 1st July 2020.

2. Overview of the year

This has been a particularly difficult and painful year for SWESRS because of the devastating effects of covid, both personally for those who very sadly lost loved ones and financially for our members and for SWESRS. Our income dropped as we were unable to have any short term or ad hoc lets due to covid restrictions and we had to support our long term tenants, although they are all now up to date with rent and arrears. We furloughed our facilities co-ordinator and then unfortunately had to make her redundant. We initially furloughed our choirmasters but then brought them back so that they could continue their excellent contribution to our zoom services.

3. Overview of the accounts

The accounts reveal a net surplus in the sum of £47,105 compared with £51,370 in the previous year. Our income from subscriptions remains stable, down from £269,463 to £269,272. Rent and service charges produced a healthy income of £46,500 compared with £41,109. Income from short term lets fell from £9,319 to £2,611. Income from all sources totalled £373,375 against £395,722 compared with the previous year. Total overheads fell from £344,352 to £326,270, in part due to premises closure and in part due to good housekeeping.

Prior to lockdown, Council agreed that we needed to enhance disabled facilities on the first floor, due to the demographics of our community and the needs of lessees, and approved the installation of a lift and disabled toilets. The first floor was being under-utilised and these works mean that we have been able to let part of the first floor on a permanent basis to NEMS, joining Away With Tax as first floor tenants. This move by NEMS means that we could also give Br3akfree the accommodation they need for their long term rental of the community centre. It will also enable us to have more rentable space for groups such as the U3A, who are now returning and need the disabled access, and to have better facilities for our community. The total cost amounted to £55,104.

As at 31st December 2020, the unrestricted cash reserves stood at £178,122.

4. Going forward

Hopefully now that the majority of our community have been able to have their covid vaccinations, coupled with the measures taken within the building to safeguard members and visitors, we can look forward with confidence to a brighter future. A new rabbi, Rabbi Jordan Helfman, has been appointed and joins us in January and our student rabbi, Lev Taylor, has made an impressive start and we can look forward to a period of growth and renewal.

After three years I have decided to stand down as Honorary Treasurer, knowing that SWESRS is financially secure. I should like to offer my sincere thanks to Honorary Officers and Council as well as to office manager Deborah Roos. I give special thanks to Janine Robbins who has worked tirelessly with me throughout this time.

Rob Jackson
Honorary Treasurer

REGISTERED CHARITY NUMBER: 236663

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020
FOR
SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

Prestons & Jacksons Partnership LLP
Statutory Auditors
364 - 368 Cranbrook Road
Ilford
Essex
IG2 6HY

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

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FOR THE YEAR ENDED 31 DECEMBER 2020**

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**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 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 January 2019).

SOUTH WEST ESSEX AND SETTLEMENT REFORM SYNAGOGUE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2020

OBJECTIVES AND ACTIVITIES

Review of activities during the year

For much of 2020, which was a very challenging time for the world in general, SWESRS, its staff and members were involved in a variety of activities much of which supported other SWESRS members, the local and wider Jewish community and the wider local community as a whole. Below is a list of some key activities in alphabetical order:

Adult Education: Activities have included Torah lunches on a variety of subjects, the Access to Judaism and Hebrew classes and Learn to Leyn (how to read from the Torah). The majority of these sessions were run via Zoom.

AHADA: The synagogue encourages those who have recently been bereaved to use the services of AHADA Bereavement Counselling Service. AHADA also encompasses Empathy Counselling, for those affected by separation and divorce.

Bnei Mitzvah Programme: For our younger members who are in school years 7 and 8 - supporting them and their families through the process and education to become Bar or Bat Mitzvah at 13! Much of the programme was held over Zoom and the young people used their knowledge and Hebrew skills to help lead our Family Services. A number of our post bar and bat mitzvah students have gone on to be excellent peer mentors and help in the running of the programme.

Care Team: A small but caring team of volunteers who assist with pastoral support for some of our more needy congregants and in some cases non-members of SWESRS. Their support has been invaluable over 2020 and with the addition of an emergency phone tree and additional volunteers SWESRS was able to call all members of the SWESRS community during the early months of COVID and support those most at risk with shopping etc. The Care Team meet on a regular basis to feedback and support each other and again these meetings have been conducted over Zoom. The Care Team held a fundraising quiz early in 2020 to help bring in funds for our Care Coordinator position.

Choir: Due to COVID our choristers have sadly not been able to sing together since late February but a number of individuals have supported our Zoom Shabbat and High Holy Day Services by singing from home! Our choirmasters have also assisted in providing pre recordings of the choir to ensure that our services retain as much of their usual musical content as possible. A number of the choir were able to attend the LB Redbridge Holocaust Memorial Day Service in January 2020.

Community Action: Members of SWESRS generously donated non-perishable food items for a small Food Bank that we set up at SWESRS for those who were struggling during COVID. We also had a number of our members who cooked nourishing home-made meals that were frozen and taken to those who were in need.

ECAMPS Yom HaShoah Ceremony: 2020 the 75th anniversary of the end of the Shoah, and the liberation of the Bergen-Belsen by the British armed forces. To honour this special anniversary, the ECAMPS communities joined the National Yom HaShoah Commemoration which was online due to COVID.

Harry Jassby Memorial Service: On November 6th Rabbi Lisa with the support of SWESRS member Brenda Soskin zoomed from St. Peters Church on Aldborough Road to remember Harry Jassby who was a Jewish airman who died in the First World War. We were delighted that due to the service being held via Zoom that members of Harry's family could join in from Canada and Israel.

League of Jewish Women: The Newbury Park group of LJW meet at SWESRS on a monthly basis again up until COVID!

SOUTH WEST ESSEX AND SETTLEMENT REFORM SYNAGOGUE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2020

Masonic Lodges: SWESRS hosts two local masonic lodges - meetings suspended at SWESRS due to COVID.

NEMS: Were due to move back in to SWESRS for their services, following the installation of a lift, so that they could move in to their new permanent home in the Seminar Room at SWESRS but again COVID prevented this. We are pleased to report that NEMS have resumed their services at SWESRS early Summer 2021 and have also recently held a successful afternoon tea for their members in our grounds.

Passover Seder Service: As always SWESRS held a Communal Seder Service, with 60 members and family and friends in attendance. However this was a little different from normal years as this had to be held over Zoom.

Salsa Dancing: This group was set up by members of SWESRS but welcomes all those who enjoy the Latin American rhythms of Salsa whilst keeping fit and was running early in 2020 but stopped due to COVID.

School visits etc: Sadly due to COVID most school visits were cancelled and have yet to resume. We were able to run on Holocaust Education Programme in February which enabled around 300 young people and their teachers to learn a little more about the atrocities of the Holocaust.

Services: As well as our regular Shabbat Morning Services, we hold themed Shabbats, Kol Hamishpachot - Family Services, Musical Services, joint services with other ECAMPS communities for various festivals. All of these including our High Holy Day services moved to Zoom from end of March 2020. We have been running hybrid services from the synagogue building when able to so that they can be in-person and via Zoom.

Strategic Planning: This has been led by our Vice Chair Sue Jackson and has continued to take place and the next Strategic Plan is ready to be taken to the AGM in August 2021.

Sundays@SWESRS: Introduced in 2019 these sessions were scheduled to continue in to 2020 - we were able to run a number of these session before COVID hit! These included, bread making, discussions, films, and guided walks.

SWESRS Social & Community Group: This is the new name for Redbridge Jewish Cultural Society - events earlier in the year were held in person but with some quick thinking and clever planning their events swapped to Zoom and they had a series of successful events open to SWESRS, the old RJCS members and the wider community. These events are continuing until such time as in person events are re-introduced.

Table Tennis: A weekly table tennis group meets at the synagogue and is hoping to resume in August 2021 following a forced break due to Covid.

Tuesday Club: This is a weekly lunch and speaker programme organised for the senior members of the community - this is open to the wider community as well as SWESRS members and average weekly attendance is around the 25 people. Due to COVID we had to stop lunch club but reinvented it as Tea@2 where several of our wonderful volunteers have been baking cakes fortnightly and delivering them and our members have been attending Zoom talks, chats and sing alongs since April 2020! Some help was needed to get some of them online but again with support we have around 25 or so devices logged in each fortnight!

SOUTH WEST ESSEX AND SETTLEMENT REFORM SYNAGOGUE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2020

U3A: U3A (University of the Third Age) is a UK movement of retired and semi-retired people who come together to continue educational, social and creative interests in a friendly and informal environment. U3A groups have met and used SWESRS facilities for many years, providing activities for not only SWESRS' members but many others from the wider Redbridge community and beyond. Sadly COVID forced the groups from meeting but we are glad to say we are starting to welcome them back in July 2021.

Youth: With the help of Mich Sampson our younger members were encouraged to start a Pop Up Youth Choir. Working with some of our neighbouring progressive communities we also tried to establish a new monthly Youth Club.

Public benefit

The Trustees confirm that they have complied with the duty in section 4 of the Charities Act 2011 to have due regard to public benefit guidance published by the Commission in determining the activities undertaken by the Charity.

Impact of Covid 19 post March 2020

Covid had a significant impact on the charity's operations. Demands on our pastoral care increased and we had a number of covid-related deaths. Several of our members had financial difficulties and needed support paying subscriptions. We lost rental income from our ad hoc hirers (eg U3A) who were unable to operate.

Changes in operations and activities due to covid pandemic

We had to change the ways in which we operated, holding religious services and social events by zoom. We could only offer pastoral support and care virtually (by zoom and/or telephone).

Furlough

We furloughed our facilities manager as we were no longer using the building. We initially furloughed our choirmasters, but took them off of furlough once they began operating on zoom.

Although we have been impacted by the Pandemic, we have sufficient reserves, ongoing membership subscriptions and a good tenants to carry on our operations for the next twelve months.

FINANCIAL REVIEW

Financial position

The board of trustees is satisfied that the charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund.

The financial statements have been prepared implementing the Charities Act 2011 and the Charities Financial Reporting Standard SORP FRS 102. As stated in the introduction to this report, the trustees consider the financial performance by the charity during the year to have been satisfactory.

The Statement of Financial Activities show incoming resources for the year of £373,375 (prior year: £395,722) and outgoing resources of £326,270 (prior year £344,352), making a net overall surplus of £47,105 (prior year £51,370). Unrestricted reserves amounted to £3,124,031 (prior year £3,064,318) while Restricted reserves amounted to £88,219 (prior: £100,827). Total reserves carried forward as at 31st December 2020 were £3,212,250 (prior: £3,165,145).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020**

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

236663

Principal address

Oaks Lane

Newbury Park

Ilford

Essex

IG2 7PL

SOUTH WEST ESSEX AND SETTLEMENT REFORM SYNAGOGUE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2020

Trustees

Permanent Trustees

The permanent trustees are Dr F Igielman, Mrs R Cann and Mrs K Dalton. The permanent trustees have the power to vest property on behalf of the synagogue and are the only trustees who can, for example, sign leases with tenants on behalf of SWESRS.

Elected Trustees

Leah Biller (co-opted 25th July 2019; resigned 23rd July 2020)

Eleanor Bloom (resigned 23rd July 2020)

Valerie Garnelas (resigned 23rd July 2020)

Jo Turner (resigned 23rd July 2020)

Simone Shiell (co-opted 22nd October 2020)

Lee Goldsmith (co-opted 22nd October 2020)

Jack Leaf (resigned 7th May 2021)

Catriona Diamond (resigned 22nd April 2021)

David Lawson

Leslie Gilbert

Steve Robbins

Michael Dalton

Sue Jackson

Sue Terpilowski

Farrel Igielman

Robert Jackson

From the Annual General Meeting 7th July 2019

President

Sheila Chiat

Life Vice Presidents

Evelyn Dalton

Leslie Gilbert

Lottie Harris (sadly passed away 13th March 2020)

Bernard Davis (approved 17th February 2021)

Hugh Noble (approved 17th February 2021)

Lucille Leaf (approved 17th February 2021)

Officers

Steve Robbins Immediate Past Chairman

Michael Dalton Chair

Sue Jackson Vice-Chair

Sue Terpilowski Hon. Secretary

Farrel Igielman Asst. Hon. Secretary

Robert Jackson Hon. Treasurer

Jo Turner Asst. Hon. Treasurer (resigned 23rd July 2020)

Steve Robbins Senior Warden

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020**

REFERENCE AND ADMINISTRATIVE DETAILS

Auditors

Prestons & Jacksons Partnership LLP
Statutory Auditors
364 - 368 Cranbrook Road
Ilford
Essex
IG2 6HY

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland"

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

.....
Trustee

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF SOUTH WEST ESSEX AND SETTLEMENT REFORM SYNAGOGUE

Opinion

We have audited the financial statements of South West Essex and Settlement Reform Synagogue (the 'charity') for the year ended 31 December 2020 which comprise the Statement of Financial Activities, the Statement of Financial Position and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2020 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF SOUTH WEST ESSEX AND SETTLEMENT REFORM SYNAGOGUE

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees are responsible for the preparation of the financial statements which give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF SOUTH WEST ESSEX AND SETTLEMENT REFORM SYNAGOGUE

Our responsibilities for the audit of the financial statements

We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We obtained an understanding of the legal and regulatory framework applicable to the entity and how the entity is complying with that framework by discussing with management and checking compliance with regulators.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Prestons & Jacksons Partnership LLP

Statutory Auditors

Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006

364 - 368 Cranbrook Road

Ilford

Essex

IG2 6HY

Date:

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020**

	Notes	Unrestricted fund £	Restricted fund £	31.12.20 Total funds £	31.12.19 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	315,843	8,421	324,264	342,459
Other trading activities	3	-	-	-	2,731
Investment income	4	49,111	-	49,111	50,532
Total		364,954	8,421	373,375	395,722
 EXPENDITURE ON					
Raising funds	5	228,818	5,457	234,275	238,509
Charitable activities	6				
Charitable Activities		91,995	-	91,995	105,843
Total		320,813	5,457	326,270	344,352
NET INCOME		44,141	2,964	47,105	51,370
Transfers between funds	20	15,572	(15,572)	-	-
Net movement in funds		59,713	(12,608)	47,105	51,370
RECONCILIATION OF FUNDS					
Total funds brought forward		3,064,318	100,827	3,165,145	3,113,775
TOTAL FUNDS CARRIED FORWARD		3,124,031	88,219	3,212,250	3,165,145

The notes form part of these financial statements

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**STATEMENT OF FINANCIAL POSITION
31 DECEMBER 2020**

	Notes	31.12.20 £	31.12.19 £
FIXED ASSETS			
Intangible assets	13	1,787	1,052
Tangible assets	14	2,971,267	2,929,697
		<u>2,973,054</u>	<u>2,930,749</u>
CURRENT ASSETS			
Debtors	15	30,381	31,111
Cash at bank and in hand		266,341	261,277
		<u>296,722</u>	<u>292,388</u>
CREDITORS			
Amounts falling due within one year	16	(54,701)	(44,851)
		<u>242,021</u>	<u>247,537</u>
NET CURRENT ASSETS			
TOTAL ASSETS LESS CURRENT LIABILITIES		3,215,075	3,178,286
CREDITORS			
Amounts falling due after more than one year	17	(2,825)	(13,141)
		<u>3,212,250</u>	<u>3,165,145</u>
NET ASSETS			

The notes form part of these financial statements

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**STATEMENT OF FINANCIAL POSITION - continued
31 DECEMBER 2020**

FUNDS	20		
Unrestricted funds		3,124,031	3,064,318
Restricted funds		88,219	100,827
TOTAL FUNDS		3,212,250	3,165,145

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

.....
Trustee

.....
Trustee

The notes form part of these financial statements

SOUTH WEST ESSEX AND SETTLEMENT REFORM SYNAGOGUE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Going concern and impact of Covid-19

Although the Synagogue has been impacted by the Pandemic, the Board of Trustees are confident to have sufficient reserves, ongoing membership subscriptions and a good tenant to operate for the next twelve months. As a result of this, the accounts have been prepared on a going concern basis.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Charitable activities

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Religious books are written off in the year of purchase.

Religious artefacts

The synagogue has a number of religious artefacts which are shown as religious appurtenances in note 14, fixed assets at residual value. The insurance value of these religious artefacts are reviewed annually.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- not provided
Security, Fencing and Lighting	- 10% on cost
Religious Appurtenances	- not provided
Fixtures and fittings	- 20% on reducing balance
Computer equipment	- 20% on reducing balance

SOUTH WEST ESSEX AND SETTLEMENT REFORM SYNAGOGUE

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2020

1. ACCOUNTING POLICIES - continued

Tangible fixed assets

Tangible fixed assets are capitalised at cost or revaluation basis less accumulated depreciation and any accumulated impairment losses. Historical cost includes expenditure directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

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

2. DONATIONS AND LEGACIES

	31.12.20	31.12.19
	£	£
Subscriptions	269,272	269,463
Donations	10,572	25,397
Gift aid	44,420	47,599
	<u>324,264</u>	<u>342,459</u>

3. OTHER TRADING ACTIVITIES

	31.12.20	31.12.19
	£	£
Fundraising events	-	2,731
	<u>-</u>	<u>2,731</u>

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

4. INVESTMENT INCOME

	31.12.20	31.12.19
	£	£
Rent & service charge received	46,500	41,109
Donations for use of synagogue premises	2,611	9,319
Deposit account interest	-	104
	<u>49,111</u>	<u>50,532</u>

5. RAISING FUNDS

Raising donations and legacies

	31.12.20	31.12.19
	£	£
Premises Upkeep	25,823	31,201
Office Costs	6,351	1,589
Finance Costs	1,163	2,470
Donations	-	179
Affiliation Fees - RJ	38,347	41,258
Sundries	512	2,278
Office Staff Costs	47,575	45,565
Depreciation	15,074	7,054
Burial Costs - JJBS	50,102	52,753
Legal Costs	4,732	8,735
Auditors Remuneration	4,800	5,040
Support costs	39,796	40,387
	<u>234,275</u>	<u>238,509</u>

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7) £
Charitable Activities	<u>91,995</u>

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31.12.20	31.12.19
	£	£
Staff costs	78,991	82,571
Religious Services	8,180	1,158
High Holy Day Costs	-	4,327
Security Costs	1,463	3,474
Education Youth & Adult Study	3,361	14,313
	<u>91,995</u>	<u>105,843</u>

8. SUPPORT COSTS

	Other £
Raising donations and legacies	<u>39,796</u>

Support costs, included in the above, are as follows:

	31.12.20	31.12.19
	Raising donations and legacies £	Total activities £
Caretakers and Cleaners	25,059	26,048
Telephone	3,654	5,134
Printing, Postage & Stationery	2,887	6,392
Hire of Office Equipment	2,739	2,813
High Holy Day Appeal	4,222	-
Jack Petchey Award Scheme	275	-
Sefer Torah Repair fund	960	-
	<u>39,796</u>	<u>40,387</u>

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2020 nor for the year ended 31 December 2019.

Volunteers

The charity is dependent on the voluntary work of the trustees in administering its funds and many other aspects of Synagogue working. As this work has no quantifiable value this is not recognised in the financial statements.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2020 nor for the year ended 31 December 2019.

10. STAFF COSTS

	31.12.20	31.12.19
	£	£
Wages and salaries	78,991	82,571
	<u>78,991</u>	<u>82,571</u>

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

	31.12.20	31.12.19
Ministerial	1	1
Administrative	2	2
Education and Youth	1	1
Other	2	2
	<u>6</u>	<u>6</u>

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

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES 31.12.2019

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	333,333	9,126	342,459
Other trading activities	2,731	-	2,731
Investment income	50,532	-	50,532
Total	386,596	9,126	395,722
 EXPENDITURE ON			
Raising funds	233,510	4,999	238,509
Charitable activities			
Charitable Activities	105,843	-	105,843
Total	339,353	4,999	344,352
 NET INCOME	47,243	4,127	51,370
Transfers between funds	21,959	(21,959)	-
Net movement in funds	69,202	(17,832)	51,370
 RECONCILIATION OF FUNDS			
Total funds brought forward	2,995,116	118,659	3,113,775
 TOTAL FUNDS CARRIED FORWARD	3,064,318	100,827	3,165,145

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

12. KEY MANAGEMENT PERSONNEL

The trustees consider themselves to be the key management personnel in accordance with the Synagogue's constitution.

13. INTANGIBLE FIXED ASSETS

	Website £
COST	
At 1 January 2020	3,572
Additions	1,195
At 31 December 2020	4,767
AMORTISATION	
At 1 January 2020	2,520
Charge for year	460
At 31 December 2020	2,980
NET BOOK VALUE	
At 31 December 2020	1,787
At 31 December 2019	1,052

14. TANGIBLE FIXED ASSETS

	Freehold property £	Security, Fencing and Lighting £	Religious Appurtenances £
COST			
At 1 January 2020	2,900,000	43,559	7,535
Additions	-	-	-
At 31 December 2020	2,900,000	43,559	7,535
DEPRECIATION			
At 1 January 2020	-	43,164	3,989
Charge for year	-	395	-
At 31 December 2020	-	43,559	3,989
NET BOOK VALUE			
At 31 December 2020	2,900,000	-	3,546
At 31 December 2019	2,900,000	395	3,546

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

14. TANGIBLE FIXED ASSETS - continued

	Fixtures and fittings £	60th Anniversary Torah Scroll £	Computer equipment £	Totals £
COST				
At 1 January 2020	51,778	24,000	10,757	3,037,629
Additions	55,104	-	120	55,224
At 31 December 2020	106,882	24,000	10,877	3,092,853
DEPRECIATION				
At 1 January 2020	47,335	3,360	10,084	107,932
Charge for year	12,131	960	168	13,654
At 31 December 2020	59,466	4,320	10,252	121,586
NET BOOK VALUE				
At 31 December 2020	47,416	19,680	625	2,971,267
At 31 December 2019	4,443	20,640	673	2,929,697

We have changed the basis of our accounting policy and have now moved to a valuations basis for the freehold property. The buildings were last professionally valued by B Bailey & Co Ltd, Chartered Surveyors and Valuers on 2 July 2018. The valuation was based on the cost of acquiring a similar property, as there is a restrictive covenant in place on the land. The historical cost of the freehold property was £945,669 with historic depreciation of £148,002. The Trustees are of the opinion that the valuation above fairly reflects the current market value of the buildings. The buildings used by the charity have not been depreciated as the trustees consider their useful life to be in excess of 100 years and the depreciation charge is therefore considered to be immaterial.

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.20 £	31.12.19 £
Trade debtors	14,023	12,350
Other debtors	11,515	13,168
Prepayments and accrued income	4,843	5,593
	<u>30,381</u>	<u>31,111</u>

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.20	31.12.19
	£	£
Bank loans and overdrafts (see note 18)	10,000	10,000
Trade creditors	10,693	9,744
Other creditors	34,008	25,107
	<u>54,701</u>	<u>44,851</u>

Contingent Liability

There is a contingent liability to Reform Judaism (RJ) in the sum of £53,349 which would crystallise should the Synagogue leave the Movement for Reform Judaism.

17. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	31.12.20	31.12.19
	£	£
Bank loans (see note 18)	2,825	13,141
	<u>2,825</u>	<u>13,141</u>

SECURED DEBTS

The charity's bank borrowing is secured by a bank security over the freehold property shown in the the accounts.

18. LOANS

An analysis of the maturity of loans is given below:

	31.12.20	31.12.19
	£	£
Amounts falling due within one year on demand:		
Bank loans	10,000	10,000
	<u>10,000</u>	<u>10,000</u>
Amounts falling between one and two years:		
Bank loans - 1-2 years	2,825	13,141
	<u>2,825</u>	<u>13,141</u>

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

19. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted fund £	Restricted fund £	31.12.20 Total funds £	31.12.19 Total funds £
Fixed assets	2,973,054	-	2,973,054	2,930,749
Current assets	208,503	88,219	296,722	292,388
Current liabilities	(54,701)	-	(54,701)	(44,851)
Long term liabilities	(2,825)	-	(2,825)	(13,141)
	<u>3,124,031</u>	<u>88,219</u>	<u>3,212,250</u>	<u>3,165,145</u>

20. MOVEMENT IN FUNDS

	At 1/1/20 £	Net movement in funds £	Transfers between funds £	At 31/12/20 £
Unrestricted funds				
General fund	3,064,318	44,141	15,572	3,124,031
Restricted funds				
Restricted Funds	100,827	2,964	(15,572)	88,219
TOTAL FUNDS	<u>3,165,145</u>	<u>47,105</u>	<u>-</u>	<u>3,212,250</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	364,954	(320,813)	44,141
Restricted funds			
Restricted Funds	8,421	(5,457)	2,964
TOTAL FUNDS	<u>373,375</u>	<u>(326,270)</u>	<u>47,105</u>

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

20. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/1/19 £	Net movement in funds £	Transfers between funds £	At 31/12/19 £
Unrestricted funds				
General fund	2,995,116	47,243	21,959	3,064,318
Restricted funds				
Restricted Funds	118,659	4,127	(21,959)	100,827
TOTAL FUNDS	<u>3,113,775</u>	<u>51,370</u>	<u>-</u>	<u>3,165,145</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	386,596	(339,353)	47,243
Restricted funds			
Restricted Funds	9,126	(4,999)	4,127
TOTAL FUNDS	<u>395,722</u>	<u>(344,352)</u>	<u>51,370</u>

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

20. MOVEMENT IN FUNDS - continued

	At 01.01.20 £	Net Movements £	Transfers £	As 31.12.20 £
Unrestricted Funds				
General fund	1,066,131	44,141	15,572	1,125,844
Legacies and bequests	1,000	-	-	1,000
Revaluation Reserve	1,997,187	-	-	1,997,187
	3,064,318	44,141	15,572	3,124,031
Restricted Funds				
Special buried fund	25,000	-	6,890	31,890
Charitable trust fund	417	-	-	417
Tuesday club fund	1,357	-	-	1,357
Blumenthal prize fund	490	-	-	490
Krasnador fund	245	-	-	245
B'nai Torah scheme	7,160	-	-	7,160
Education and youth	722	-	-	722
High Holy Day appeal	13,888	2,312	-	16,200
Israel Action Group	625	-	-	625
Building fund	2,290	-	-	2,290
Community and Youth	4,510	-	-	4,510
Jack Petchey Award Scheme	6,909	(25)	-	6,884
Security fund	395	467	(862)	-
Torah Scroll fund	20,640	960	(21,600)	-
Sefer Torah repair fund	5,596	(960)	-	4,636
Harry Jassby Grave Maintenance fund	210	-	-	210
Handrails Prayer Hall fund	3,929	-	-	3,929
Defibrillator fund	-	-	-	-
General Refurbishment project	1,444	120	-	1,564
Car park reserve fund	-	90	-	90
Miriam Landsman prize fund	5,000	-	-	5,000
	100,827	2,964	(15,572)	88,219
TOTAL FUNDS	3,165,145	47,105	-	3,212,250

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

20. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above as follows:

	31.12.2020 Incoming Resources £	31.12.2020 Resources Expended £	31.12.2020 Movement in funds £
Unrestricted Funds			
General Funds	364,954	(320,813)	44,141
Restricted Funds			
General Refurbishment fund	120	-	120
Car Park Reserve fund	90	-	90
High Holy Day appeal	6,534	(4,222)	2,312
Jack Petchey Award Scheme	250	(275)	(25)
Security fund	467	-	467
Sefer Torah repair fund	-	(960)	(960)
Torah Scroll fund	960	-	960
	8,421	(5,457)	2,964
TOTAL MOVEMENT OF FUNDS	373,375	(326,270)	47,105

Restricted funds

Restricted funds are funds donated, or set aside for specific educational or religious projects such as the the Harry Jassby Grave Maintenance Fund or the repairs of the sifrei torah fund. The Special Burial Fund represents payments of overage fees by members, to be utilised at their future burial.

The Security Fund consists of donations from a member and CST towards the erection of security fencing and gate and a new CCTV system, less accumulated depreciation to date. The Torah Scroll fund consists of donations from the membership to purchase a new Torah Scroll for the Synagogue's 60th Anniversary, less accumulated depreciation to date. The High Holy Day appeal fund comprises donations from the membership, for the annual appeal for specific selected charities.

The transfer between funds represents:

- Transfer to the Special Burial Fund of £6,890 to agree the carried forward balance at the year end.

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

21. RELATED PARTY DISCLOSURES

The synagogue is a constituent member of the Movement for Reform Judaism, for which it pays a membership levy. The levy due for 2020 was £38,347 (2019 £41,258) of which it owed the Movement £1,959 as at 31st December 2020 (2019 - £1,959).

The synagogue has entered into a contract with the Jewish Joint Burial Society. The synagogue collects burial fees from its members and pays these to the Burial Society. In return, the Burial Society provides a comprehensive funeral services.

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020**

	31.12.20 £	31.12.19 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Subscriptions	269,272	269,463
Donations	10,572	25,397
Gift aid	44,420	47,599
	324,264	342,459
Other trading activities		
Fundraising events	-	2,731
Investment income		
Rent & service charge received	46,500	41,109
Donations for use of synagogue premises	2,611	9,319
Deposit account interest	-	104
	49,111	50,532
Total incoming resources	373,375	395,722
EXPENDITURE		
Raising donations and legacies		
Premises Upkeep	25,823	31,201
Office Costs	6,351	1,589
Finance Costs	1,163	2,470
Donations	-	179
Affiliation Fees - RJ	38,347	41,258
Sundries	512	2,278
Office Staff Costs	47,575	45,565
Depreciation	15,074	7,054
Burial Costs - JJBS	50,102	52,753
Legal Costs	4,732	8,735
Auditors Remuneration	4,800	5,040
	194,479	198,122
Charitable activities		
Wages	78,991	82,571
Carried forward	78,991	82,571

This page does not form part of the statutory financial statements

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020**

	31.12.20	31.12.19
	£	£
Charitable activities		
Brought forward	78,991	82,571
Religious Services	8,180	1,158
High Holy Day Costs	-	4,327
Security Costs	1,463	3,474
Education Youth & Adult Study	3,361	14,313
	<u>91,995</u>	<u>105,843</u>
 Support costs		
Other		
Caretakers and Cleaners	25,059	26,048
Telephone	3,654	5,134
Printing, Postage & Stationery	2,887	6,392
Hire of Office Equipment	2,739	2,813
High Holy Day Appeal	4,222	-
Jack Petchey Award Scheme	275	-
Sefer Torah Repair fund	960	-
	<u>39,796</u>	<u>40,387</u>
 Total resources expended	<u>326,270</u>	<u>344,352</u>
 Net income	<u><u>47,105</u></u>	<u><u>51,370</u></u>

This page does not form part of the statutory financial statements

COVID COMMUNITY UPDATE

This has been an incredibly hard time. We have lost too many members, and family and friends of members, to covid and so many people have hit difficult times, physically, financially and emotionally. I am immensely proud that as a community we stepped up to the mark when Covid hit and on behalf of Council I offer thanks to you all. We have become stronger as a community that cares for each other.

Back in March 2020, when the first lockdown came, Council took several actions. All our services and activities moved online and we emailed all members with covid-19 updates; telephone anyone without an email address. We asked you if you would be willing to participate in a phone tree so that we could ensure we were in touch with all our members, and 69 of you came forward to take this on. With just over 700 households, that meant that each volunteer had about ten members to ring. The aim was the all members would receive a phone call once a week. Although sadly but perhaps inevitably we didn't manage to reach every member, the very large majority of members were contacted and phone calls continued where needed through the next months.

Council has been working hard throughout the pandemic and has had regular covid updates to implement actions required. We unfortunately saw a drop in income as our short term lets were no longer able to use the building and we furloughed some staff. However, we successfully applied for a National Lottery Grant to support the work of Claire Hartley, our Care Co-ordinator. Led by Claire, our volunteers supported members who needed additional help with shopping etc. Although some of the phone calls dropped off, Claire made sure members received a phone call for Rosh Hashanah and organised phone calls to older members for Chanukah. She also arranged for Chanukah gifts/packages for older members and for children. With Rabbi Lisa, Claire has organised regular check-in and chat sessions on zoom.

The office was closed, with Deborah Roos and Janine Robbins working from home and all meetings took place remotely: many thanks to the Deborah and Janine for the splendid job they have done in continuing to support SWESRS through the challenges of remote working. Bnei Mitzvah classes were cancelled for a short time, but thanks to the hard work and commitment of Devorah Levy they began again online. In April 2020, and again in April 2021, our communal seder was held by zoom with great attendance. In July 2020 we sent a covid update letter to all members, sadly advising them that we would not be able to open the building for the High Holydays. We also advised members that we would not be able to hold an AGM in summer 2020 as we were not yet in a position to manage this by zoom, including online voting, which was later introduced.

Services morphed very successfully to zoom, thanks to the hard work and commitment of everyone involved, and continue equally successfully. Indeed, this opened up services to people who would not otherwise have been able to get to shul and have set us a model for the future in developing hybrid services. Levoyas and shivas took place on zoom as we aimed to support our members as best we could. Protocols for our procedures and practices were written and a full risk assessment was completed, with signage and one-way systems put in place. We purchased PPE, including a supply of masks, and vinyl gloves as well as sanitisers and a thermometer for use on our return.

Most Sunday@SWESRS sessions were cancelled although student rabbi Tali ran some sessions by zoom on Sunday afternoons and Learn to Leyn and Access to Judaism recommenced via zoom.

The Social and Community Group have been highly successful in running events on zoom and my thanks to all the group for their hard work and initiatives. The Lunch Club reconvened as 'Tea@2' running fortnightly and delivering home-made cake to people who sign up to join a chat and talk event. Very many thanks to Nina Young and to all her team for their incredible commitment to keep this going.

As I write this we have just passed the 19th July and the end of lockdown, and we are getting ready for a safe return to shul. We have prepared clear guidelines for anyone entering the building and know that many of us are looking forward to returning to SWESRS. Council is indebted to so many of you, our members, who have kept us together as a community, even when apart, and have been so willing to implement change where needed. We don't know what the future holds or if other lockdowns will come. However, we do know that as a community we care about each other and will do all we can to keep each other safe.

Sue Jackson
Vice-Chair SWESRS

ALONIM

You may have noticed that the Alonim has continued to be produced in-house and has mainly contained the Rabbi's article along with the personal announcements, the odd article and details for upcoming events. It is mainly distributed now via email with just over 100 copies being mailed out to those members who do not have no email or find it more difficult to access.

However, we now have Melissa Davis working on collating copy via the office, with Beverley Barasch offering her time to proof read and the talents of Ramona Mason setting the Alonim once again. So we hope that the latest issue of Alonim will be the start of more exciting and fuller issues.

We need you to help us by supplying articles that will be of interest to others. We plan to have 3 issues of Alonim each year to coincide with Chanukah, Pesach and Rosh Hashanah. If we have enough content we may also produce some Alomin Lite inbetween.

Deborah Roos
Office Manager

CATERING TEAM

Because of the exceptional circumstances in which we have been living since March 2020, this Report will cover the period from July 2019 up till now.

The period from the second week of July 2019 through to the first Covid lockdown in March 2020 was extremely busy and successful thanks to the sterling efforts of everyone in the Catering Team.

Activity encompassed:

- a) Providing extended Kiddushim following 6 Barmitzvahs, with catering for upwards of 150 people on three occasions, the largest being for 210 people.
- b) Providing Celebratory Kiddushim to mark special Birthdays, Anniversaries, etc. for approximately 60 people on 8 occasions.
- c) Providing Lunches following Kol Hamishpachot Services on 5 occasions.
- d) Providing Torah Lunches on 2 separate occasions aside from when these coincided with special Kiddushim.
- e) Arranging a rota of help to set out Kiddushim for regular Shabbat Services, and for volunteers to make cakes for these Kiddushim.
- f) A number of one-off events, including the provision of apples and honey following the Rosh Hashanah Services, honey cake and water for people to break the Fast post Yom Kippur, a Simchat Torah High Tea, setting up a refreshment stand for light lunches, cakes and drinks during the Chanukah Fayre on 15 December.

In stark contrast, any productivity assessment for the period from March 2020 to August 2021, would almost have earned us 'nul points' for effort, as all catering activity had to cease because of pandemic safety restrictions. That is with the one exception of the special Kiddush following Rabbi Lisa's very special and memorable Final Service on 22nd May 2021. Attendance in Shul was limited to 60 people because of the need for social distancing and catering was also organised on a socially distanced 'take-away' basis with individual sealed boxes containing refreshments being given to everyone who then, in the main, gathered in the open air on the Shul forecourt.

It was agreed that no further catering or provision of communal Kiddushim would take place until the Autumn. How this will pan out remains to be seen.

The much-loved and regular meetings of the Tuesday Lunch Club, under my watch since January 2017, had almost reached its 100th soup, jacket potato with toppings and salad, tea, cake and fruit plus Speaker session at the end of March 2020, when just after Purim, Life turned seemingly inward for everyone. The priority was to keep all our members, the majority of whom are very senior and vulnerable, safe, so all further Lunch Club meetings were suspended. Little did we realise the how long that would last!

Several weeks later, once Zoomed Shabbat Services had started, it might have been Rabbi Lisa, Claire Hartley our Care Co-ordinator who had just taken up post at SWESRS when the pandemic started, or Debz our Administrator – I cannot claim any credit – who suggested that maybe some form of meeting could be held via Zoom, at fortnightly intervals on a Tuesday afternoon, so that at least a proportion of our Lunch Club members, those who were confident at using the internet, could meet virtually. A 2.00pm start was suggested. Then came the proposal that the wonderful group of volunteers who'd regularly helped with Lunch Club might make and deliver pieces of cake to all the Lunch Club regulars, irrespective

of their ability to join the Zoomed session. Cake to be eaten (if it lasted long enough) with a cup of tea people would make for themselves – hence T@2 was born!!

This initiative has been very much appreciated. Our first Zoomed session was held on 23rd June 2020 and regular fortnightly sessions have taken place since then, culminating with the last meeting of this summer on 20 July 2021. A wide variety of presentations, ranging from a selection from a collection of weird and wonderful Victorian and Edwardian gadgets to the history of early Jewish immigration to North America plus quizzes and entertainers, has intrigued, informed and entertained our participants. There are always people who cannot 'attend' on a given date for one reason or another, but there has generally been a regular take-up of around 20 plus people.

Whilst, sadly, a number of Lunch Club regulars were unable to take part, despite our best efforts to explain and encourage people in zooming, we have been joined by a significant number, who can cope with computers, whose frailty and mobility problems meant that they would not have been able to travel to SWESRS, had that been allowed.

So Zoom has played a crucial part in keeping so many of us connected. We have found that once people have become confident in this virtual setting, the friendly exchanges and conversations amongst the group have become relaxed and warm - almost as if people are together in a sitting room!

With this in mind, our planning for the new future seeks to maintain the inclusivity of our membership as much as we can. The SWESRS Function Hall, where live Lunch Club has taken place is to be equipped with the technology, including large screens, to allow live speakers to be 'zoomed out' to those who cannot get to SWESRS, or 'zoomed in' if the speakers live too far away.

Providing it is deemed safe to do so and that all participants will have received both anti-covid jabs, we plan to re-start LUNCH CLUB LIVE on TUESDAY, 5 OCTOBER with Lunch served at 12.15pm in the SWESRS Function Hall. The Speakers will start from 1.30pm, to allow those using Zoom (as for T@2) to join the session from 1.20pm. The afternoon will end between 2.15 and 2.30pm. For those attending at SWESRS, the cost for the lunch will be £6.00.

We really look forward to resuming, to meeting again with previously regular members, to welcoming people who have never been before, and also maintaining connections with those who can participate only on Zoom.

We realise there may be teething troubles, and numbers may be small at first, but we will do our very best to rise to the challenge of this new 'hybrid normal'.

Nina Young

COMMUNITY CARE TEAM & CARE COORDINATOR

The Care Team meets roughly every 8 weeks, and it is a good opportunity for us all to catch up, share any thoughts and for the Care Coordinator to thank the team for their commitment to our community.

In recent months, some less active or non-active members of the Care Team have resigned due to personal commitments and so we now find ourselves with approximately 15 dedicated members who all play a vital role in the success of the committee and in supporting their fellow members.

The Care Team carries out a number of important roles within the community including the following:

- Calling members at the time of Yahrzeit to wish them 'long life'
- Phoning members aged 85+ around 3 times a year – usually at Rosh Hashanah, Chanukah, Pesach
- Sending birthday cards to members aged 80+
- Keeping in regular phone contact and visiting members who are particularly lonely, isolated or vulnerable
- Keeping the Care Coordinator and SWESRS office updated regarding any concerns they have regarding their fellow members.

Community Care Coordinator

Firstly, as you will all be aware I am leaving SWESRS to go on maternity leave in September, and I would like to thank Council and Office Team for their support in my time as Care Coordinator at SWESRS.

The past 18 months have certainly been difficult and challenging for us all and I don't think that any of us could have imagined the impact that this time has had on our members – so many members lost, issues around poor health and impacts on mobility, loss of independence in many cases and the toll of loneliness and isolation which has been felt by so many.

The main element of my role has been providing pastoral support, which ensures that members of our community who are the most vulnerable are sign posted to relevant services and which hopefully alleviated some of the workload from Rabbi Lisa.

I inherited the Phone Tree which was set up in March 2020 and was a great success. More than 100 volunteers came forward to support their fellow members by way of making befriending phone calls and also practical help with grocery shopping and collecting prescriptions etc. Some of these relationships continue today as friendships have been built. The Phone Tree has also provided me a small pool of existing volunteers who are willing to call members most in need of support and during the high holy days etc.

During the past year, we have seen the success of Tea@2 which has been the online replacement of the Tuesday Lunch Club and has been really wonderful at keeping us in touch with our members and them engaged with the community, but I am sure that we are all really looking forward to the return of the Tuesday Lunch Club 'in person' this Autumn.

We also have Check in and Chat – every Thursday afternoon from 3-4pm, which is a general chat session for members to reminisce and discuss topical issues. There isn't a huge number of participants – usually around 6 every week, but the regulars really enjoy the conversation and attend weekly. This is so important as many members find themselves lonely and socially isolated.

We have added 'Down Memory Lane' to our schedule, which is a monthly reminiscence session led by Eleanor Bloom and a weekly Spanish class led by Raina Dalton

I have really loved my time at SWESRS and hope that we will continue with our aspirations to be a caring community, particularly given our ageing demographic and the ongoing effects felt by the pandemic.

Claire Hartley
Community Care Coordinator

EDUCATION & YOUTH

The content of this report is very different to previous reports on SWESRS Education and Youth activities.

Our physical in-person activities stopped around 19 months ago and we move these to wherever possible online.

Our B'nei Mitzvah programme transitioned very well to online and I must express our gratitude to Devorah Levy for all her hard work to make this happen so quickly and highly professionally.

Alongside our B'nei Mitzvah programme, we held our Friday night chavurah services, Youth Shabbat services and some activities.

One of our great successes has been our Peer Mentors initiative pioneered by Rabbi Lisa, it is fantastic to see so many staying involved and actively helping our next youth cohort who are about to take their own B'nei Mitzvahs.

Now we are planning for transitioning some of our activities back to physical meetups as well as keeping some online activities for the Winter term of the B'nei Mitzvah programme.

We are working with Student Rabbi Lev to rebuild our youth provision; we have some exciting plans going forward watch out for more details as these are finalised.

We feel this seems the ideal time to restart our Education & Youth support committee/group and welcome anyone interested to join it. The commitment level is as much as you can give - feel free to speak to me or Lev if you are interested.

Sue Terpilowski OBE
Education & Youth Lead

Rabbinic Recruitment and Listening Project Update

The pandemic has been a very hard time for so many and has caused many of us to pause and reflect on our priorities. It was with sadness, although with complete understanding, that we learned that Rabbi Lisa had decided to leave SWESRS and to return to her family in her home city of Manchester and to aim for a more sustainable work/life balance.

A Rabbinic Recruitment Group was established to manage the recruitment and selection of a new Rabbi and the Listening Project Group took this as a good opportunity to explore with our members what it is that we hope to focus on in the future. So began a community wide consultation to explore what is important to us at SWESRS and what we were looking for in a new rabbi.

- A questionnaire was sent to all members, both electronically and by post.
- Around 25% of our members were invited to participate in focus groups by zoom. Some people were invited by category (for example new members, older members, teenage members, bnei-mitzvah families, those aged 30-50 etc); whilst others were invited by postcode (eg Ilford, Brentwood, Romford etc).
- An Open Community Meeting was held by zoom so that participants could:
 - Find out how we plan to recruit for a new Rabbi
 - Learn the ways in which we will engage in community consultation
 - Share with others in breakout rooms what is key for us in recruiting a new Rabbi
 - Hear from other members what they would like to have in a new appointment
 - Discover what happens next
- Key stakeholders (eg choirmasters, office staff, teachers, life vice-presidents etc) were invited to present a paper to and/or attend a meeting with the Rabbinic Recruitment Group.

I am very grateful to everyone who participated in our community consultations, whether that was by completing a questionnaire, taking part in a focus group meeting, coming to our community open meeting or presenting a paper to the Rabbinic Recruitment Group. Many thanks too to the members of the Listening Project who led the focus group discussions: feedback from the consultations was invaluable.

Questionnaires: Members overwhelmingly believe that the Rabbi should be our spiritual leader, providing a spiritual and moral lead to the community, playing a leadership role in religious services, leading on and developing the area of ethics. Most members rated their own Jewish identity very highly and the majority of respondents observe Shabbat and many Jewish traditions at home. The most valued activity within the synagogue is Shabbat services. Members see pastoral work as one of the key areas of the new role, with the highest score given to 'supporting the bereaved' which rated very highly. Likewise the highest score for lifecycle events was support at funerals and shivas; although working with bnei mitzvah families also scored very highly. The words seen most often in describing what people want in a Rabbi are warmth, compassion, kindness and empathy.

Focus groups and stakeholder consultations: Members are proud to belong to SWESRS because they see us as welcoming and inclusive and are especially proud of the ways in which we have supported members during this pandemic. For example, members were 'very proud of how well and how quickly SWESRS embraced technology to be able to offer

services – religious, cultural and social - on Zoom’ and how well we are supporting members through our phone tree, our volunteers and our Care Team. Members also said that they were proud of SWESRS’ role in developing Reform Judaism, citing this as the reason they joined the shul. Hopes and concerns were two sides of the same coin, with a very strong wish that over the next three years we develop ways to include and encourage younger members and mixed faith families, and a concern that without this our elderly community will dwindle. In making a new rabbinic appointment the overwhelming hope was to secure the future of SWESRS by recruiting younger families and developing community outreach whilst recognising that an incoming Rabbi would also need to be ‘caring and supportive of our unique community’ and would celebrate inclusivity. As one respondent stated, we hope to find ‘someone who is invested in the SWESRS community and feels at home with us. Someone who will embrace what we as a community have to offer and build on it’.

Open Meeting: Those attending the Community Open Meeting agreed that it is really important that a new Rabbi finds ways to reach out to younger members, to mixed-faith families and to unaffiliated Jews. In doing so, there should be an emphasis on Reform Judaism and what it has to offer. Members are generally willing to accept job shares as long as the tasks are discretely defined. With regard to services, members feel that it is good to embrace different ways of praying and different musical experiences in services. The Rabbi is the spiritual and religious leader and needs freedom to introduce different forms of services: as Reform Jews we should welcome difference and have alternative spaces for different ways of praying. There was a general, but not unanimous, view that services exploring particular themes and social issues should be welcomed. Members hope that our new Rabbi will become an integral part of the SWESRS community, and will be dynamic and innovative, embracing technologies and finding ways to take us forward with new strength and enthusiasm.

Armed with this information, the Rabbinic Recruitment Group began the search for a new rabbi for SWESRS. I am extremely grateful to members of the Rabbinic Recruitment Group who put in so much effort to learn from the feedback and to take us through the process of recruitment and appointment of a new rabbi and to the interview panel, who did such a sterling job.

We were absolutely delighted to appoint Rabbi Jordan Helfman as our new Rabbi. Rabbi Jordan is currently Associate Rabbi at Holy Blossom Temple in Toronto and will be joining us on 1st January 2022. In the meantime, he is starting to get to know us, participating in Council and other meetings and some services by zoom. Rabbi Jordan says:

I am very much looking forward to continuing my journey with the SWESRS community. I know there are so many stories of love and affection for the SWESRS community - some tied to the music and worship - others to the legacies of the Settlement Synagogue and SWERS - and still others to the personal leadership of Rabbi Lisa and others that have come before me. I look forward to learning your stories, as we help draw each other closer to Progressive Judaism, the rhythms of Jewish life, and all of the sorrows and joys contained within a thriving Jewish community.

We were also delighted to welcome Student Rabbi Lev Taylor to SWESRS. We are delighted that in addition to his studentship from Leo Baeck College, Student Rabbi Lev also accepted an additional bursary placement with us, meaning that he will be with us at SWESRS for an additional three days a week from the beginning of July for a year. We know he will be a very welcome asset to us and he has already made a strong impact.

This all heralds an exciting time for SWESRS' future. Council has listened carefully to what you the community were telling us in the consultations on rabbinic recruitment and are thrilled that in Rabbi Jordan we have found the Rabbi that SWESRS is seeking. We know that Rabbi Jordan, supported by Student Rabbi Lev, will actively help us build, develop and go from strength to strength.

Sue Jackson
Chair, Rabbinic Recruitment Group
Chair, Listening Project

RELIGIOUS SERVICES COMMITTEE

To say this has been an unusual year for religious services at SWESRS would be an understatement. But like the rest of the country, we have adapted, refined our offerings and reached out to an increasing number of members.

Straightaway after lockdown we embraced online services on Zoom from the comfort of our own homes and wardens became Zoom administrators. Soon after we were able to add streamed services on Facebook and our website. And when restrictions were lifted, we were able to return to shul in a hybrid fashion, welcoming those who could attend, and still offering online services for those not yet ready to return to live services. Our thanks go to Sue Terpilowski and to Deborah for organising the technical side of our broadcasting.

I would like to thank Rabbi Lisa and (no longer Student) Rabbi Tali for holding the community together during these troubled times.

Throughout the year we have arranged a number of special Shabbatot – including celebrating Pride Month; recognising mental health issues in conjunction with JAMI and domestic abuse with Jewish Women's Aid; and honouring our own volunteers.

We celebrated eight Bnei Mitzvah and two second Bnei Mitzvah, including one of a non-member whose own shul was closed due to lockdown. Many more members than in the past celebrated significant birthdays and anniversaries at services, probably because it was easier to do so from home, or maybe because they didn't need to pay for a kiddush! Sadly, on the other side of the coin, our community suffered more deaths proportionately than other communities. Pre-covid our average annual funeral rate was 30-32. In 2020 it rose to 40, and in the first 6 months of 2021, it was 26.

We celebrated Festivals online, inviting our neighbours from Sukkat Shalom to join us for the Pilgrim Festivals and for Chanukah. For the High Holydays we took the opportunity to hold a short explanatory Highs of the Rosh Hashanah Service before the main services, and to join with Reform Judaism at other times.

We are extremely grateful to the choir for continuing to provide music for our services, both singing a capella and with pre-recorded music. We continued to engage Mich Sampson for our popular Kol Hamishpachot services every other month, and once each intermediate month Mich provided the music for a service.

My thanks once again go Rabbi Lisa and Rabbi Tali and I wish them both well for the future. Also, thanks to the Religious Services Committee, the wardens and lay readers for their support throughout the year. And of course, to Deborah and Janine (and more latterly, Melissa) in the office for co-ordinating the services week after week.

Now we look forward to a new chapter in SWESRS's history with Student Rabbi Lev Taylor and, from January, Rabbi Jordan Helfman. Watch this space!

Steve Robbins
Senior Warden

SOCIAL AND COMMUNITY GROUP

This report for the AGM picks up from the last which was completed shortly after the Group was established in February 2019 with the intention of promoting a range of social/cultural events, and drawing on a broad spectrum of interests. Diversity has certainly been a feature of our programming in terms of the breadth and nature of the events organised ranging from a choral concert with the splendid **Woodford Singers** (pre-lockdown!) to powerful personal testimonies to mark the Holocaust Memorial Day 2021. Political balance has been maintained with invitations to two eminent local MPs representing the two main parties, **Wes Streeting**, Shadow Secretary of State for Child Poverty and **Dame Eleanor Laing**, Deputy Speaker in the House of Commons. Some of you will recall the distinctive celebrations of the **Burns Night Supper in January 2020**, complete with piper, haggis and a festively decorated Functions Hall. Three quizzes have addressed a multitude of topics and we have drawn on expertise both within the SWESRS community and beyond. In particular, we are indebted to **Eleanor Bloom** for sharing with us her formidable expertise as a tour guide in London.

I am fortunate in being supported by a strong planning team of nine: **Rose and Bernie Hyman, Sonia and Howard Lerner, Sandra and Freddie Shaw, Mark Dalton, Eleanor Bloom and Paul Flanagan**. All have played their part but I would like to single out two team members in particular who have played a crucial role in the first two years of the Group's existence, namely Sonia Lerner, our Treasurer, who has skilfully managed all the financial aspects and Bernie Hyman, who has masterminded the technical side, including the ticketing website. We are, however, still keen to strengthen our planning team further to ensure that we are doing justice to the range of interests out there in the community across the generations, so do please make contact with me (rmyoung1942@yahoo.co.uk), if you think you might have a role to play! We would be delighted to hear from you.

Although fund-raising is not central to our rationale as a distinctive Group within the community, we have been in the fortunate position of being able to make contributions to charities, so far to the tune of over £1000. This achievement has been made possible by a number of factors, including our initial inheritance from the SWESRS Cultural Society, the success of the events pre-lockdown in enabling us to build up some income, the generosity of our speakers who in most instances have not taken fees but have asked for money to be donated to charity and the willingness of many of you to make a contribution to a named charity at the point of registration for our zoomed events, a gesture of support which has been enormously appreciated.

So far nearly £500 has gone to non-Jewish charities, including CRISIS (for the homeless), No Stigma No Shame (a mental health charity) and Kith and Kids (a charity to support families with children with learning disabilities and/or autism). £500 has gone to Jewish Charities, including Jewish Genealogical Society, Save a Child's Heart and the Holocaust Education Trust. In addition, we have purchased £110 worth of items for the Synagogue kitchen, have donated two books to the Synagogue Library, written by authors who have addressed the Group, namely **Jonny Benjamin** and the co-authors, **Judi and Dr Jackie Rose**. Our bookstall at the Synagogue Chanukah Fayre of 2019 also raised £125 for Synagogue funds. So we can argue that the Social and Community Group is much more than a *talking shop* and that we are actively engaged in supporting the wider community as well as responding to the interests of our Synagogue members.

Our determination to break new ground and offer a different kind of experience was reflected in our May event this year with a **live virtual tour of Cordoba, Spain**, with a focus on the medieval Jewish quarter with **Rabbi Haim Casas**, a former student rabbi at SWESRS, as our guide. With the evening drawing in, he took us (and there were a lot of us!) on a memorable and captivating walk through the city, communicating with such passion and reverence for the subject-matter. It really was a privilege to be in his company!

In June we savoured the delights of another town, closer to home, when **Anne Krisman Goldstein** addressed the theme of ***The Sunshine Coast: Eastbourne, Jews and Music***, drawing on her research on small Jewish communities and telling us about the distinguished Jewish musicians and music hall performers who visited Eastbourne and the Grand Hotel in particular.

Collaboration with the wider community has featured in our programming and in particular we have supported East London and Essex Liberal Synagogue (ELELS) in promoting two events, **Stephen Bush**, the distinguished journalist, discussing the theme of **Racial Inclusivity in the Jewish Community** with Rabbi Richard Jacobi in June and in July a timely and very illuminating workshop exploring issues relating to **Israel/Palestine conflict in the Middle East**, and which was presented by the **Solutions Not Sides** team. Our programme this season concluded on a lighter note on 26 July with our version of **Desert Island Discs**, where several members of the community told us why they selected particular pieces of music for their stay on the mythical island.

Looking ahead to September and beyond, we are hoping that we might be in a position to resume face-to-face meetings and will also look into the possibility of hybrid arrangements which cater for those who cannot attend or do not wish to as well as those who are keen to resume 'normal' service. Of one thing you can be certain – that we will do our best to cater for the breadth of interests within the community and would welcome any ideas you might have for promoting this!

Robert Young
Facilitator, Social and Community Group

STRATEGIC PLANNING SUB-COMMITTEE

Update on work of Strategic Planning Sub-Committee and introduction to the 3 year strategic plan 2021-2024

Five years ago, SWESRS faced a choice. We could either go into managed decline, where we gradually buried our community's members, sold off the building, and handed over our members to other synagogues. If we had done this, we would have provided excellent pastoral care in a loving community, but eventually our doors would have closed.

Instead, we chose life. We have decided to believe in ourselves and enter a period of growth. At the last AGM, we approved a two year plan, 2019-21, looking at our immediate short-term needs. Council has been regularly updated on the implementation of that plan and it has been very successful in meeting its aims.

This strategy is focused on developing a sustainable vision for SWESRS as a welcoming and inclusive community respecting difference but united by shared principles and aims where everyone feels comfortable, valued and proud to be part of SWESRS. It is underpinned by the resolve to be financial viable and sustainable, both in the short and longer term. It provides the strategic framework for enabling SWESRS to continue to survive, remain sustainable and grow over the next three years.

The plan has been developed by the Strategic Planning Sub-Committee following widespread community consultation and approved by Council. For the last year the Strategic Planning Sub-Committee has been meeting regularly by zoom to develop our strategic plan for the next three years, taking SWESRS into a successful future. I am very grateful to all members of the committee for their hard work and commitment during that time. A draft went to the last EGM for discussion, and the final draft strategic plan now comes to the AGM for approval and adoption. It is an ambitious plan but has clear implementation goals for the next three years.

The plan has three key aims:

Aim 1 will strengthen our sense of chavurah (community and friendship), by developing relationships that deepen commitment to SWESRS and enable members to connect.

This means that we will actively engage with and listen to our members by providing opportunities for feedback and new ideas; engaging with and actively encouraging participation from our members, including those new to SWESRS. We will encourage and support active volunteering and community engagement and enhance our systems for communal friendship and support for all of our members. We will develop a range of religious services to uphold our Vision and Values and aim to be a community that is welcoming and open across age range and lifestyles and

Aim 2 will widen our appeal to prospective members

To ensure a sustainable future for SWESRS it is vital that we find ways to engage the community in considering ways to re-brand and reach out to prospective members, including families and young people, unaffiliated Jews, and those in mixed-faith relationships. To do this we will plan community and festival activities that will attract and engage younger members; be active in the use of social media to reach out to members and prospective members; and shape and develop SWESRS' capacity for online streaming of worship and communal activities. In doing so we will develop new ways of understanding and engaging with Reform Judaism

Aim 3 will advance the principles of Reform Judaism, social responsibility and positive inter-faith and multi-cultural relations

We will seek out new opportunities and spaces in which to welcome and engage with members, including those in mixed-faith relationships; looking at ways to promote both SWESRS' traditions and its ability to evolve in response to the contemporary world. We will promote and uphold an uncompromising commitment to equality and inclusion, responding to the changing realities of our community and advocating our commitment to social action and *tikkun olam*, repair of the world

None of this will be possible without you, our members. You will see elsewhere in this report ways in which you can step up and volunteer in whatever ways best suit your skills, abilities and interests. Above all, we ask that we all enter full heartedly into making SWESRS the thriving, exciting community we know it could be. We are going to focus on promoting *chavurah* (community and friendship) between our existing members, education for our youth, outreach to prospective new members, and publicly championing our unique synagogue. We will know we have succeeded when we feel that this community will live for another generation to come; that we and our children might live.

Finally, my deep and grateful thanks to the Strategic Planning Sub-Committee, which has been meeting regularly by zoom to develop our strategic plan for the next three years, taking SWESRS into a successful future. It is an ambitious plan but has clear implementation goals for the next three years. I am very grateful to all members of the committee for their hard work and commitment during that time. Thank you too to those of you who contributed to focus groups and discussions on the future of SWESRS. A draft of this plan went to the last EGM for discussion, and the final draft strategic plan now comes to the AGM for approval and adoption.

Sue Jackson

Chair, Strategic Planning Sub-Committee

VOLUNTEERING

The last 18 months has been a really tough time for so many of us but the work of our fantastic volunteers has made things a little easier and has shown that we are the caring community in which we take such pride. Over one hundred people stepped up to the mark and phoned members, shopped, collected prescriptions and many many more ways of helping.

In June 2020 we held a special 'Volunteers Shabbat' to say thank you, followed by a virtual Kiddush and lunch where some of our volunteers spoke about the work that they do for the community. We also presented three 'Outstanding Volunteering' awards to represent our community of volunteers: one to honour the memory of Roz Bedford and the work of the Care Team; one to Alan Grossman to honour the work of the phone volunteers; and one to Nina Young to honour the work of other community volunteers.

On behalf of Council, I am delighted to report that we have an excellent range of volunteer groups and activities taking place at SWESRS. Some of the groups are well established: others have barely got going and really need enthusiastic members to help develop them. Our volunteers remain part of the lifeblood of SWESRS and we simply couldn't function without people who are willing to step forward and help.

And of course, volunteering is a lovely way to get to know other members of the community, working together for the benefit of SWESRS.

If you are interested in participating in any of these groups, please do get in touch – volunteers@swesrs.org.uk.

Adult Education is central to our lives as Reform Jews. This group works to plan programme of adult education activities for our members.
Alonim is a vital part of our communication with members. A group of people have come together to co-ordinate the production of this important publication.
Building Maintenance is an indispensable part of keeping SWESRS in a good state of repair.
The Care Team is an essential and well established part of SWESRS' life, contacting members who are sick, or who are commemorating a yahrzeit, for example. A phone call and a caring voice can make all the difference to most of us.
The Catering Group is always busy! It is an essential part of all our services and celebrations and it has been wonderful to see how the Tuesday lunch club became Tea@Two online during the pandemic.
The Chagim Working Group plans and organises celebrations of the Chagim, or festivals, for example by arranging a Simchat Torah or a Chanukah party, or organising a Purim spiel.
Education and Youth is a vital group for the future of SWESRS and focuses on working with young people both before and after bnei mitzvah.
Fund Raising: To move into a successful and viable future, it is essential that we have a team of people who are focussed on fundraising. This is a group that is yet to properly get going and really needs some willing volunteers.
Members are the life blood of SWESRS, both current and prospective, and our new Growth and Welcome group, led by Student Rabbi Lev, will ensure we stay fully engaged with our current members, whilst working to attract new ones.

Inclusion is of paramount importance to us here at SWESRS and we hope to initiate a new Inclusion and Diversity group very soon. Please do consider taking part.
Marketing, communication and publicity is vital for us in trying to build and develop our membership, and this new group is looking for people who have the skills to help us with making the best in marketing SWESRS for the future.
The pandemic has taught us that to truly be inclusive, we must develop and enhance our online provision and our technology . An appeal is currently with the community to enable us to purchase what we need but we need a group of willing volunteers to help us take this forward.
Sadly, Security is a key function for all synagogues today. A committed group of people keep us all safe when we are in synagogue but we desperately need to expand this group. Please do come forward and help with as little or as much time as you can.
The Social and Community group is a very active, with an exciting programme of events planned. It aims to play a key role in promoting a sense of community engagement within SWESRS.
Social action collects items of food and toiletries for distribution to those in need. New members will enable the group's activities to be expanded.
Social media is now a completely integral part of our lives. To ensure we stay up to date with this we need a small group willing to develop this for SWESRS.
With so many people involved in so many activities, Volunteer Co-ordination helps ensure the smooth running of the groups and gives support to group facilitators.

Of course, there are myriad other ways in which SWESRS members volunteer, for example as lay readers and wardens; as members of the choir; serving on Council and its sub-committees; taking responsibility for safeguarding and health and safety; running the Tuesday lunch club; and just by being there to lend a helping hand when needed. It is impossible to list them all. However, as Volunteer Co-ordinator and on behalf of Council, I should like to thank every one of you who adds so much to the life of SWESRS in so many ways. Without you all, we wouldn't be the community that is so important to us all.

If you would like to know more about or join one of these groups, or have ideas for additional groups and activities, please do get in touch with me.

Sue Jackson
 Volunteer Co-ordinator
volunteers@swesrs.org.uk

CHOIR

Prayer (and prayer through song) is transferable to any environment, the level of sincerity behind it doesn't vary depending on location. However, it must be said - After nearly one and a half years, it is lovely to finally see the synagogue open its doors to congregants once again for Shabbat services. Our group of online singers (whom we have named "Chag Zoom-each!") have stepped up to the mark to do their bit in enhancing online services - including B'nei Mitzvot - as much as possible. They are indeed "exceptional" for doing so and we thank them all for supporting us with the provision of music despite not being in the usual location, and continuing to this day.

With that said, it's also wonderful for both of us to be given the go-ahead for choir rehearsals to resume, with a few precautions in place. Having now had a few rehearsals up to the time of writing this report, we confirm it is "business as usual". Our choristers are still sounding as brilliant as ever despite being on hiatus for so long. We're sure you will notice that when you hear them in their full glory when we return to synagogue services again in mid-August.

We had the stone setting of long serving chorister & choir treasurer, Henry Smith [z"l]. It has been sad to lose yet another long-standing member of the choir. Having said that, we've been blessed with the addition of a new chorister, Bobby King, who has joined rehearsals and will be singing with the soprano line. So for High Holydays and Festival services, it is now "all systems go!" The choir eagerly await the chance to beautify services in person again very soon.

Since last year, we've taken part in some special services, even without being in the synagogue building. In January, there was Holocaust Memorial Day. There wasn't an official ceremony as opposed to previous years so the local community couldn't come together to participate. However, there was a short film made by Redbridge Council where the Choir was still invited to contribute. We supplied a recording of the choir singing Psalm 121 – Eisa Einaï and the film was uploaded to YouTube where it is still available to view.

There was an online service featuring the World Union of Jewish Progressive Congregations with pulpit exchanges. Andrej attended these, and we've formed some special links as a result. We took the opportunity to meet on Zoom with members of the Free Synagogue of Flushing, New York, including Rabbi Jeffrey Gale, and are pleased to report that we are planning a joint Chanukah concert (with New York) for Sunday 5th December, complete with candle-lighting ceremony.

There was Rabbi Lisa's final service with us before her move back up to Manchester after five years of service to our community, and also Rabbi Tali's first time leading a Bar-Mitzvah service in our synagogue, which went very well from all sides. Our Zoom service singers also received a lovely letter of thanks from the Kaizer Family for their contributions to the Bar-Mitzvah of Ryan. To paraphrase their words, our Zoom service singers helped to make the service special and the Choir are all exceptional. We couldn't agree more with that sentiment.

We have very much enjoyed working with the recently ordained Rabbi Tali Artman over the past two years. We have found her a delight to work with, and a highly competent Rabbi, with a friendly, sincere style of delivering her services. We wish her all the best at Sukkat Shalom, and are looking forward to working with her again in the not too distant future. Her successor at this synagogue, Student Rabbi Lev Taylor, has also hit the ground running, since

his arrival. We have had highly productive meetings with him so far and the coming year with him looks bright and promising. His plans for the synagogue and community at large have already started to make a positive effect. We also await the imminent arrival of Rabbi Jordan Helfman and are keen to collaborate with him as well.

Finally, despite the Choir not singing for a number of months, preparation of some new pieces has continued regardless. Obviously their rehearsal and debut has been severely delayed but they will be introduced eventually. They include a new setting of Yiheyu dedicated to recently lost choiristers and a Ladino version of Ein Keloheinu, chosen specifically for its ease of congregant participation. We are excited about the prospect of sharing these with you all soon. We are extremely proud of the vast variety of music we maintain and continue to take opportunities to expand it further.

David Jacobs & Andrej Lipkin
Choirmasters

JEWISH JOINT BURIAL SOCIETY (JJBS)

David Liebling stepped down as chairman after 6 years and Steve Wynne who previously was vice chair has taken over the role.

Report of the Trustees - Year ended 31st December 2020:

On 21st April 2021 an Extraordinary General Meeting resolved to adopt new Articles for the Society, modernising its governance and bringing it much more closely in line with the Governance Code for larger charities which is endorsed by the Charity Commission. The most significant change will be to form a new Board of 12 Trustees to replace the Council of Governors which had become cumbersome. The Trustees will be directly elected by member Synagogues and will include the five honorary officers – Chair, Vice Chair, Treasurer, Secretary and Actuary. A new Member Synagogues Representative Committee will be set up to enable all synagogues to advise trustees on their opinions and concerns.

The number of funerals carried out during 2020 was 382 (2019 - 283). Of these 24% were for non-members (2019 - 23%). Of the funerals carried out 31% (2019 - 31%) were cremations. In addition, there were 80 (2019 - 65) funeral expenses claims paid to members. The number of adults covered by the London scheme as at the end of December 2020 was 15,274 (2019 – 15,109) and 2,383 (2019 - 2,403) by the National scheme.

Fees for 2022: London member fees: £52 (unchanged) National fees: £66 (unchanged) b)
Benefits: London member funeral cost £2,750 (unchanged) National funeral maximum benefit: £3,500 (unchanged)

Lee Goldsmith
SWESRS representative

Minutes of the Twenty Third Annual General Meeting of the
South West Essex & Settlement Reform Synagogue held at
Oaks Lane, Newbury Park, Essex IG2 7PL
on Sunday 7 July 2019/4 Tammuz 5779 at 10.30am

Present:

Steve Robbins	Chairman
Farrel Igielman	Honorary Secretary
Sue Terpilowski	Assistant Honorary Secretary
Rob Jackson	Honorary Treasurer
Jo Turner	Assistant Honorary Treasurer
Rabbi Lisa Barrett	

82 members of the community were present, plus 3 associate members.

47 apologies received

The opening prayer was read by Rabbi Barrett.

1. Welcome by Steve Robbins

Steve Robbins welcomed all those in attendance - sadly President and Life Vice Presidents unable to attend.

2. Minutes of the Twenty-second Annual General Meeting held on Thursday 30th July 2018

The minutes were included in the Annual Report for 2018/19, circulated to members, and noted.

3. Amendments to the Minutes

There were no amendments. The minutes were agreed to be a correct record of the meeting. Proposed by Steve Robbins and seconded by Jack Matthews. The Annual Accounts were adopted.

4. Chairman's Address

Steve Robbins read out his report (see Appendix 1)

Point was raised re the lack of volunteers assisting with security. Council were looking at trying to find more volunteers for this important role. Sue Jackson - The new council is aiming to look at working at the younger members and how we can communicate. Michael Dalton - If necessary will have to pay for security.

Clarification was asked for re the lease that has been signed for the end of the year – the question was about using 365 days and also re kashrut – is it both buildings or Community Centre only? Steve Robbins confirmed Community Centre only.

Sue Terpilowski express thanks to Steve Robbins for stepping in. Steve Robbins explained that stepping down because we have been able to fill the position and that he would be taking the position of Senior Warden which has been vacant for a number of years.

5. Treasurer's Report

The Treasurer's report and financial statements for the year ended 31st December 2018 were included in the Annual Report; Rob Jackson gave a recap.

Healthy surplus mainly due to the generosity of you as members. Moving forward we need to try and increase our membership. Need to make our premises work for us to bring in additional income. Gave thanks to all as per report.

6. Presentation and Adoption of the Annual Accounts

Proposed by Rob Jackson and seconded by Steve Robbins. The Annual Accounts were adopted by majority vote with 7 against and no abstentions.

7. Presentation and Adoption of the Annual Report

Proposed by Steve Robbins and seconded by Leah Biller. The Annual Report were adopted by majority vote with 2 against and 3 abstentions.

8. Nomination for a new President for ratification

Council nominated Sheila Chiat as President and this needs to be ratified by the membership. Proposed by Steve Robbins and seconded by Sue Jackson. Appointment was ratified by majority vote with 1 against and 3 abstentions.

9. Reappointment of Preston's and Jackson Partnership LLP as the Synagogue's Auditors

The reappointment of Preston's and Jackson was proposed by Rob Jackson and seconded by Jo Turner. The reappointment was approved by the majority, with 2 against and 2 abstentions.

10. Motion 2019-01

SR motion has been proposed by 6 members. Going to ask Jan Mortlock to propose the motion and then Farrel Igielman will give a response.

The motion was as follows: We propose that as the community is declining and no longer requires the whole site, the Youth & Community Centre area should be sold off to release equity for investment. The income generated by this investment would secure the finances of the synagogue, including funding the cost of the full-time rabbinic post, for at least the next 30 years. At the same time, it would leave the capital sum received intact. This option would allow SWESRS to retain ownership of the remainder of the current site at Oaks Lane, including the Prayer Hall and Administration building, and ensure that the synagogue continues to uphold the tenets of our Jewish religious heritage, teaching and values.

Discussion was limited to 30 mins. Steve Robbins thanked all those for taking part in the conversation and reminded those attending to vote on this motion if they hadn't done so already.

82 votes - 12 for, 68 against, 2 abstentions – Motion defeated.

11. On the recommendation of Council, to approve the 2019-2021 Strategic Plan

Sue Jackson explained that we will be return to looking at the 5 year plan but today want to implement a plan for the next 2 years - for the short term. Need to think about our current challenges --the draft strategic plan was sent with calling notice and an implementation plan has been created. The plan was approved by the majority, with 1 against and 32 abstentions.

Steve Robbins gave a vote of thanks to Sue Jackson and the strategic sub-committee for all their work over the last 2 years. There will be more community meetings – hopefully one in the autumn after the High Holy Days

12. Election of Chairman, Vice-Chairman, Honorary Treasurer, Assistant Honorary Treasurer, Honorary Secretary, Assistant Honorary Secretary, Senior Warden and up to twelve other persons to be the Council of the Synagogue

As none of the posts were contested, no election was necessary. Steve Robbins read out the names of those standing and asked that if anyone else wished to join Council for them to speak to him after the meeting as still places available

13. Announcement of Election Results

The following Officers and Council members were confirmed – no election needed as no posts contested:

Officers:

Chairman	Michael Dalton
Vice Chairman	Sue Jackson
Honorary Secretary	Sue Terpilowski OBE
Asst. Honorary Secretary	Farrel Igielman
Honorary Treasurer	Robert Jackson
Asst. Honorary Treasurer	Jo Turner
Senior Warden	Steve Robbins

Council members:

Eleanor Bloom, Catriona Diamond, Les Gilbert, Valerie Garnelas, David Lawson, Jack Leaf

14. Elected Chairman's Acceptance

Michael Dalton delivered his acceptance speech. Thanked all those for attending and all those who have stood for Council.

15. Any Other Business

There being no other business, the meeting closed at 12:15.

APPENDIX 1 - CHAIRMAN'S REPORT

It really has been a year of two halves. A number of members put themselves up for election to Council at the 2018 AGM, who all were united in opposing the measures being proposed in respect of the current rabbinic position, brought about by the loss of income from our departing tenant, Norwood.

Fortunately, at the AGM, proposals were shared that we could sell off or rent out the Community Centre and raise enough money to retain the rabbinic position, but that Officers and Rabbi Lisa had agreed to a reduction to 80% of her hours and a consequential reduction in her salary until this was in place.

We started the year with a series of successful High Holyday services. I would like to thank Rabbi Michael Heilbron for assisting us once again, and are pleased that he has agreed to join us again this year. Last year, there was no second service on Yom Kippur, and the number of attendees justified this. I would also like to thank the choir for their efforts from Selichot through to Simchat Torah, Catering Committee, Lay Readers, Wardens and Shamashim, Security, Stewards, everyone who helped set up for the service and to build and decorate the Sukkah and anyone I might have missed out who made the services such a success. As you can see, it takes teamwork to make a successful event.

A Property Sub-Committee was set up in September, chaired by Gail Klein to look at the various options available to us. Their proposal formed the basis of the January Community Meeting and offered three possibilities – 1) to rent out our facilities (but there had been little interest due to the restrictions on use imposed by Officers); 2) to sell off, say the Community Centre, and live off the income it generated; 3) to sell the whole site and move elsewhere (shared or sole use).

In December, a number of Officers and Council members resigned. In response, the remaining members of Council met, and to ensure the continuity of the synagogue filled the now-vacant Officers' roles. At the same time, other members volunteered to be co-opted onto Council. Fortunately, a Community Meeting had already been scheduled for January, and the new Council was able to gauge members' feelings over the proposed way forward for the site. The meeting gave a clear indication that members did not want to sell the site and move, nor did they want to sell off part of the site, as this would devalue any future sale. Also at this meeting, we were delighted that around 70 people volunteered to help out in one way or another, but we do still need a fund-raising committee who can bring in additional income to boost the synagogue's funds.

Early this year, we were approached by Br3akfree Ltd with regard to renting the Community Centre. They had apparently viewed the site late last year, but had heard nothing back from our agents or ourselves. Although their use of the Community Centre would present us with a number of challenges, including use of the Community Centre by NEMS on Shabbat and other groups during the week, we did come up with a workable solution. We held another successful Community Meeting in May when this solution was endorsed by 90% of the attendees. However, a small number of members are still unhappy with this solution, and have proposed the resolution that is being discussed at the AGM. The lease with Br3akfree was signed in June and this will restore the income lost when Norwood left us last year. The lease only runs till December, so that it will co-terminate with the leases of our other tenants. We can then determine whether we wish to grant them a long-term lease.

I am greatly indebted to all my fellow Officers and Council members who have put in so many hours to ensure the synagogue can once again be on an even keel, financially. I would also like to thank the army of volunteers we now have propping up the organisation side of the synagogue, and of course, many thanks to Deborah and Janine in the office and to our caretaker, Junifer, who have all worked so hard in making sure this machine called SWESRS is well oiled and runs smoothly.

Steve Robbins
Chairman

South West Essex and Settlement Reform Synagogue EGMs held in 2021

Details of the voting on the motions for each of the EGM that were held in 2021

EGM held on 3 February 2021 / 22 Sh'vat 5781 held online

Resolution One: to add the following clause to the Constitution before Article 1:

DEFINITIONS

1. The definition of "members present" shall mean "members present online or in person"

Voting 38 for, 0 against, 0 abstentions unanimous

2: To amend Article 14 :

From:

Resolutions shall be deemed to have been carried if agreed by a show of hands by a simple majority of members present at the meeting subject to Articles 18, 20 and 21.

To

Every Member aged 18 years and over will have one vote and will be able to vote at any General Meeting, either in person, by post or electronically/online. A resolution will be passed by a simple majority of all members' votes cast subject to Articles 18, 20 and 21.

Voting 38 for, 0 against, 0 abstentions unanimous

EGM held on 17 February 2021 / 6 Adar 5781 online with postal and online voting

1. To amend Article 3 of the Constitution as follows:

From:

MINISTER

A resolution passed at a general meeting shall be required confirming the engagement or dismissal of one or more ministers.

To:

MINISTER

(a) The appointment of a Minister shall be vested in Council, subject to such prior consultation with the community as is deemed necessary by Council regarding the requirements of such a post.

(b) The dismissal of a Minister shall be vested in Council with strict adherence to ACAS guidelines.

Voting Resolution 1 - 48 for, 8 against and 1 abstention.

To confirm the appointment of: 3A Lucille Leaf, 3B Hugh Noble and 3C Bernard Davis as new life vice-presidents of SWESRS.

Voting - All approved

EGM held on 1 July 2021 / 22 Tamuz 5781 online with online and postal voting.

Adoption of 2019 Accounts - Voting 23 for, 0 against and 0 abstentions.

Proposed amendments to the constitution of South West Essex & Settlement Reform Synagogue (the constitution)

In place of the existing Article 7 (a) and (d) and Article 8 (j): existing text:

(7a) There shall be the following honorary officers: - a chairman, a vice-chairman, an honorary secretary, an honorary treasurer and a senior warden. Any warden who has served at least one year or any person who has previously served as senior

warden will be eligible for election as senior warden. There may be in addition an assistant honorary secretary and/or an assistant honorary treasurer. An honorary officer may be elected for two years in succession and will then retire except that the senior warden may be elected for three years in succession and will then retire and that the honorary secretary and honorary treasurer may be elected for four years in succession and will then retire.

(7d) Hon. officers may meet from time to time separately from Council. Following such meetings, a written report shall be made available to council prior to the following council meeting subject to the provision contained in Article 8 council [j].

(8j) Decisions which cannot reasonably wait until the next meeting of council can be taken by the chairman or vice-chairman and two other honorary officers and must be reported to council members at its first meeting thereafter.

PROPOSED AMENDED TEXT:

(7a) The words "There may be in addition an assistant honorary secretary and/or an assistant honorary treasurer" shall be deleted.

(7d) This sub clause shall be deleted

(8j) Decisions which cannot reasonably wait until the next meeting of council can be taken by the Chair or Vice-Chair and three Council members and must be reported to all Council members at its first meeting thereafter.

Voting:

Amendment to Article 7a of the constitution - 24 for, 1 against and 1 abstention.

Amendment to Article 7d of the constitution - 24 for, 1 against and 1 abstention.

Amendment to Article 8j of the constitution - 23 for, 1 against and 1 abstention.

Changing the wording throughout the constitution from Chairman to Chair

Voting 25 for, 1 against and 0 abstentions.

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020
FOR
SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

Prestons & Jacksons Partnership LLP
Statutory Auditors
364 - 368 Cranbrook Road
Ilford
Essex
IG2 6HY

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

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FOR THE YEAR ENDED 31 DECEMBER 2020**

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**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 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 January 2019).

SOUTH WEST ESSEX AND SETTLEMENT REFORM SYNAGOGUE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2020

OBJECTIVES AND ACTIVITIES

Review of activities during the year

For much of 2020, which was a very challenging time for the world in general, SWESRS, its staff and members were involved in a variety of activities much of which supported other SWESRS members, the local and wider Jewish community and the wider local community as a whole. Below is a list of some key activities in alphabetical order:

Adult Education: Activities have included Torah lunches on a variety of subjects, the Access to Judaism and Hebrew classes and Learn to Leyn (how to read from the Torah). The majority of these sessions were run via Zoom.

AHADA: The synagogue encourages those who have recently been bereaved to use the services of AHADA Bereavement Counselling Service. AHADA also encompasses Empathy Counselling, for those affected by separation and divorce.

Bnei Mitzvah Programme: For our younger members who are in school years 7 and 8 - supporting them and their families through the process and education to become Bar or Bat Mitzvah at 13! Much of the programme was held over Zoom and the young people used their knowledge and Hebrew skills to help lead our Family Services. A number of our post bar and bat mitzvah students have gone on to be excellent peer mentors and help in the running of the programme.

Care Team: A small but caring team of volunteers who assist with pastoral support for some of our more needy congregants and in some cases non-members of SWESRS. Their support has been invaluable over 2020 and with the addition of an emergency phone tree and additional volunteers SWESRS was able to call all members of the SWESRS community during the early months of COVID and support those most at risk with shopping etc. The Care Team meet on a regular basis to feedback and support each other and again these meetings have been conducted over Zoom. The Care Team held a fundraising quiz early in 2020 to help bring in funds for our Care Coordinator position.

Choir: Due to COVID our choristers have sadly not been able to sing together since late February but a number of individuals have supported our Zoom Shabbat and High Holy Day Services by singing from home! Our choirmasters have also assisted in providing pre recordings of the choir to ensure that our services retain as much of their usual musical content as possible. A number of the choir were able to attend the LB Redbridge Holocaust Memorial Day Service in January 2020.

Community Action: Members of SWESRS generously donated non-perishable food items for a small Food Bank that we set up at SWESRS for those who were struggling during COVID. We also had a number of our members who cooked nourishing home-made meals that were frozen and taken to those who were in need.

ECAMPS Yom HaShoah Ceremony: 2020 the 75th anniversary of the end of the Shoah, and the liberation of the Bergen-Belsen by the British armed forces. To honour this special anniversary, the ECAMPS communities joined the National Yom HaShoah Commemoration which was online due to COVID.

Harry Jassby Memorial Service: On November 6th Rabbi Lisa with the support of SWESRS member Brenda Soskin zoomed from St. Peters Church on Aldborough Road to remember Harry Jassby who was a Jewish airman who died in the First World War. We were delighted that due to the service being held via Zoom that members of Harry's family could join in from Canada and Israel.

League of Jewish Women: The Newbury Park group of LJW meet at SWESRS on a monthly basis again up until COVID!

SOUTH WEST ESSEX AND SETTLEMENT REFORM SYNAGOGUE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2020

Masonic Lodges: SWESRS hosts two local masonic lodges - meetings suspended at SWESRS due to COVID.

NEMS: Were due to move back in to SWESRS for their services, following the installation of a lift, so that they could move in to their new permanent home in the Seminar Room at SWESRS but again COVID prevented this. We are pleased to report that NEMS have resumed their services at SWESRS early Summer 2021 and have also recently held a successful afternoon tea for their members in our grounds.

Passover Seder Service: As always SWESRS held a Communal Seder Service, with 60 members and family and friends in attendance. However this was a little different from normal years as this had to be held over Zoom.

Salsa Dancing: This group was set up by members of SWESRS but welcomes all those who enjoy the Latin American rhythms of Salsa whilst keeping fit and was running early in 2020 but stopped due to COVID.

School visits etc: Sadly due to COVID most school visits were cancelled and have yet to resume. We were able to run on Holocaust Education Programme in February which enabled around 300 young people and their teachers to learn a little more about the atrocities of the Holocaust.

Services: As well as our regular Shabbat Morning Services, we hold themed Shabbats, Kol Hamishpachot - Family Services, Musical Services, joint services with other ECAMPS communities for various festivals. All of these including our High Holy Day services moved to Zoom from end of March 2020. We have been running hybrid services from the synagogue building when able to so that they can be in-person and via Zoom.

Strategic Planning: This has been led by our Vice Chair Sue Jackson and has continued to take place and the next Strategic Plan is ready to be taken to the AGM in August 2021.

Sundays@SWESRS: Introduced in 2019 these sessions were scheduled to continue in to 2020 - we were able to run a number of these session before COVID hit! These included, bread making, discussions, films, and guided walks.

SWESRS Social & Community Group: This is the new name for Redbridge Jewish Cultural Society - events earlier in the year were held in person but with some quick thinking and clever planning their events swapped to Zoom and they had a series of successful events open to SWESRS, the old RJCS members and the wider community. These events are continuing until such time as in person events are re-introduced.

Table Tennis: A weekly table tennis group meets at the synagogue and is hoping to resume in August 2021 following a forced break due to Covid.

Tuesday Club: This is a weekly lunch and speaker programme organised for the senior members of the community - this is open to the wider community as well as SWESRS members and average weekly attendance is around the 25 people. Due to COVID we had to stop lunch club but reinvented it as Tea@2 where several of our wonderful volunteers have been baking cakes fortnightly and delivering them and our members have been attending Zoom talks, chats and sing alongs since April 2020! Some help was needed to get some of them online but again with support we have around 25 or so devices logged in each fortnight!

SOUTH WEST ESSEX AND SETTLEMENT REFORM SYNAGOGUE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2020

U3A: U3A (University of the Third Age) is a UK movement of retired and semi-retired people who come together to continue educational, social and creative interests in a friendly and informal environment. U3A groups have met and used SWESRS facilities for many years, providing activities for not only SWESRS' members but many others from the wider Redbridge community and beyond. Sadly COVID forced the groups from meeting but we are glad to say we are starting to welcome them back in July 2021.

Youth: With the help of Mich Sampson our younger members were encouraged to start a Pop Up Youth Choir. Working with some of our neighbouring progressive communities we also tried to establish a new monthly Youth Club.

Public benefit

The Trustees confirm that they have complied with the duty in section 4 of the Charities Act 2011 to have due regard to public benefit guidance published by the Commission in determining the activities undertaken by the Charity.

Impact of Covid 19 post March 2020

Covid had a significant impact on the charity's operations. Demands on our pastoral care increased and we had a number of covid-related deaths. Several of our members had financial difficulties and needed support paying subscriptions. We lost rental income from our ad hoc hirers (eg U3A) who were unable to operate.

Changes in operations and activities due to covid pandemic

We had to change the ways in which we operated, holding religious services and social events by zoom. We could only offer pastoral support and care virtually (by zoom and/or telephone).

Furlough

We furloughed our facilities manager as we were no longer using the building. We initially furloughed our choirmasters, but took them off of furlough once they began operating on zoom.

Although we have been impacted by the Pandemic, we have sufficient reserves, ongoing membership subscriptions and a good tenants to carry on our operations for the next twelve months.

FINANCIAL REVIEW

Financial position

The board of trustees is satisfied that the charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund.

The financial statements have been prepared implementing the Charities Act 2011 and the Charities Financial Reporting Standard SORP FRS 102. As stated in the introduction to this report, the trustees consider the financial performance by the charity during the year to have been satisfactory.

The Statement of Financial Activities show incoming resources for the year of £373,375 (prior year:£395,722) and outgoing resources of £326,270 (prior year £344,352), making a net overall surplus of £47,105 (prior year £51,370). Unrestricted reserves amounted to £3,124,031 (prior year £3,064,318) while Restricted reserves amounted to £88,219 (prior: £100,827). Total reserves carried forward as at 31st December 2020 were £3,212,250 (prior: £3,165,145).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020**

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

236663

Principal address

Oaks Lane

Newbury Park

Ilford

Essex

IG2 7PL

SOUTH WEST ESSEX AND SETTLEMENT REFORM SYNAGOGUE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2020

Trustees

Permanent Trustees

The permanent trustees are Dr F Igielman, Mrs R Cann and Mrs K Dalton. The permanent trustees have the power to vest property on behalf of the synagogue and are the only trustees who can, for example, sign leases with tenants on behalf of SWESRS.

Elected Trustees

Leah Biller (co-opted 25th July 2019; resigned 23rd July 2020)

Eleanor Bloom (resigned 23rd July 2020)

Valerie Garnelas (resigned 23rd July 2020)

Jo Turner (resigned 23rd July 2020)

Simone Shiell (co-opted 22nd October 2020)

Lee Goldsmith (co-opted 22nd October 2020)

Jack Leaf (resigned 7th May 2021)

Catriona Diamond (resigned 22nd April 2021)

David Lawson

Leslie Gilbert

Steve Robbins

Michael Dalton

Sue Jackson

Sue Terpilowski

Farrel Igielman

Robert Jackson

From the Annual General Meeting 7th July 2019

President

Sheila Chiat

Life Vice Presidents

Evelyn Dalton

Leslie Gilbert

Lottie Harris (sadly passed away 13th March 2020)

Bernard Davis (approved 17th February 2021)

Hugh Noble (approved 17th February 2021)

Lucille Leaf (approved 17th February 2021)

Officers

Steve Robbins Immediate Past Chairman

Michael Dalton Chair

Sue Jackson Vice-Chair

Sue Terpilowski Hon. Secretary

Farrel Igielman Asst. Hon. Secretary

Robert Jackson Hon. Treasurer

Jo Turner Asst. Hon. Treasurer (resigned 23rd July 2020)

Steve Robbins Senior Warden

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020**

REFERENCE AND ADMINISTRATIVE DETAILS

Auditors

Prestons & Jacksons Partnership LLP
Statutory Auditors
364 - 368 Cranbrook Road
Ilford
Essex
IG2 6HY

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland"

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

.....
Trustee

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF SOUTH WEST ESSEX AND SETTLEMENT REFORM SYNAGOGUE

Opinion

We have audited the financial statements of South West Essex and Settlement Reform Synagogue (the 'charity') for the year ended 31 December 2020 which comprise the Statement of Financial Activities, the Statement of Financial Position and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2020 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF SOUTH WEST ESSEX AND SETTLEMENT REFORM SYNAGOGUE

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees are responsible for the preparation of the financial statements which give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF SOUTH WEST ESSEX AND SETTLEMENT REFORM SYNAGOGUE

Our responsibilities for the audit of the financial statements

We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We obtained an understanding of the legal and regulatory framework applicable to the entity and how the entity is complying with that framework by discussing with management and checking compliance with regulators.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Prestons & Jacksons Partnership LLP

Statutory Auditors

Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006

364 - 368 Cranbrook Road

Ilford

Essex

IG2 6HY

Date:

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020**

	Notes	Unrestricted fund £	Restricted fund £	31.12.20 Total funds £	31.12.19 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	315,843	8,421	324,264	342,459
Other trading activities	3	-	-	-	2,731
Investment income	4	49,111	-	49,111	50,532
Total		364,954	8,421	373,375	395,722
EXPENDITURE ON					
Raising funds	5	228,818	5,457	234,275	238,509
Charitable activities	6				
Charitable Activities		91,995	-	91,995	105,843
Total		320,813	5,457	326,270	344,352
NET INCOME		44,141	2,964	47,105	51,370
Transfers between funds	20	15,572	(15,572)	-	-
Net movement in funds		59,713	(12,608)	47,105	51,370
RECONCILIATION OF FUNDS					
Total funds brought forward		3,064,318	100,827	3,165,145	3,113,775
TOTAL FUNDS CARRIED FORWARD		3,124,031	88,219	3,212,250	3,165,145

The notes form part of these financial statements

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**STATEMENT OF FINANCIAL POSITION
31 DECEMBER 2020**

	Notes	31.12.20 £	31.12.19 £
FIXED ASSETS			
Intangible assets	13	1,787	1,052
Tangible assets	14	2,971,267	2,929,697
		2,973,054	2,930,749
CURRENT ASSETS			
Debtors	15	30,381	31,111
Cash at bank and in hand		266,341	261,277
		296,722	292,388
CREDITORS			
Amounts falling due within one year	16	(54,701)	(44,851)
		242,021	247,537
NET CURRENT ASSETS			
		3,215,075	3,178,286
TOTAL ASSETS LESS CURRENT LIABILITIES			
		3,215,075	3,178,286
CREDITORS			
Amounts falling due after more than one year	17	(2,825)	(13,141)
		3,212,250	3,165,145
NET ASSETS		3,212,250	3,165,145

The notes form part of these financial statements

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**STATEMENT OF FINANCIAL POSITION - continued
31 DECEMBER 2020**

FUNDS	20		
Unrestricted funds		3,124,031	3,064,318
Restricted funds		88,219	100,827
TOTAL FUNDS		3,212,250	3,165,145

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

.....
Trustee

.....
Trustee

The notes form part of these financial statements

SOUTH WEST ESSEX AND SETTLEMENT REFORM SYNAGOGUE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Going concern and impact of Covid-19

Although the Synagogue has been impacted by the Pandemic, the Board of Trustees are confident to have sufficient reserves, ongoing membership subscriptions and a good tenant to operate for the next twelve months. As a result of this, the accounts have been prepared on a going concern basis.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Charitable activities

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Religious books are written off in the year of purchase.

Religious artefacts

The synagogue has a number of religious artefacts which are shown as religious appurtenances in note 14, fixed assets at residual value. The insurance value of these religious artefacts are reviewed annually.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- not provided
Security, Fencing and Lighting	- 10% on cost
Religious Appurtenances	- not provided
Fixtures and fittings	- 20% on reducing balance
Computer equipment	- 20% on reducing balance

SOUTH WEST ESSEX AND SETTLEMENT REFORM SYNAGOGUE

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2020

1. ACCOUNTING POLICIES - continued

Tangible fixed assets

Tangible fixed assets are capitalised at cost or revaluation basis less accumulated depreciation and any accumulated impairment losses. Historical cost includes expenditure directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

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

2. DONATIONS AND LEGACIES

	31.12.20	31.12.19
	£	£
Subscriptions	269,272	269,463
Donations	10,572	25,397
Gift aid	44,420	47,599
	<u>324,264</u>	<u>342,459</u>

3. OTHER TRADING ACTIVITIES

	31.12.20	31.12.19
	£	£
Fundraising events	-	2,731
	<u>-</u>	<u>2,731</u>

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

4. INVESTMENT INCOME

	31.12.20	31.12.19
	£	£
Rent & service charge received	46,500	41,109
Donations for use of synagogue premises	2,611	9,319
Deposit account interest	-	104
	<u>49,111</u>	<u>50,532</u>

5. RAISING FUNDS

Raising donations and legacies

	31.12.20	31.12.19
	£	£
Premises Upkeep	25,823	31,201
Office Costs	6,351	1,589
Finance Costs	1,163	2,470
Donations	-	179
Affiliation Fees - RJ	38,347	41,258
Sundries	512	2,278
Office Staff Costs	47,575	45,565
Depreciation	15,074	7,054
Burial Costs - JJBS	50,102	52,753
Legal Costs	4,732	8,735
Auditors Remuneration	4,800	5,040
Support costs	39,796	40,387
	<u>234,275</u>	<u>238,509</u>

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7) £
Charitable Activities	<u>91,995</u>

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31.12.20	31.12.19
	£	£
Staff costs	78,991	82,571
Religious Services	8,180	1,158
High Holy Day Costs	-	4,327
Security Costs	1,463	3,474
Education Youth & Adult Study	3,361	14,313
	<u>91,995</u>	<u>105,843</u>

8. SUPPORT COSTS

	Other £
Raising donations and legacies	<u>39,796</u>

Support costs, included in the above, are as follows:

	31.12.20	31.12.19
	Raising donations and legacies £	Total activities £
Caretakers and Cleaners	25,059	26,048
Telephone	3,654	5,134
Printing, Postage & Stationery	2,887	6,392
Hire of Office Equipment	2,739	2,813
High Holy Day Appeal	4,222	-
Jack Petchey Award Scheme	275	-
Sefer Torah Repair fund	960	-
	<u>39,796</u>	<u>40,387</u>

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2020 nor for the year ended 31 December 2019.

Volunteers

The charity is dependent on the voluntary work of the trustees in administering its funds and many other aspects of Synagogue working. As this work has no quantifiable value this is not recognised in the financial statements.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2020 nor for the year ended 31 December 2019.

10. STAFF COSTS

	31.12.20	31.12.19
	£	£
Wages and salaries	78,991	82,571
	<u>78,991</u>	<u>82,571</u>

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

	31.12.20	31.12.19
Ministerial	1	1
Administrative	2	2
Education and Youth	1	1
Other	2	2
	<u>6</u>	<u>6</u>

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

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES 31.12.2019

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	333,333	9,126	342,459
Other trading activities	2,731	-	2,731
Investment income	50,532	-	50,532
Total	386,596	9,126	395,722
 EXPENDITURE ON			
Raising funds	233,510	4,999	238,509
Charitable activities			
Charitable Activities	105,843	-	105,843
Total	339,353	4,999	344,352
 NET INCOME	47,243	4,127	51,370
Transfers between funds	21,959	(21,959)	-
Net movement in funds	69,202	(17,832)	51,370
 RECONCILIATION OF FUNDS			
Total funds brought forward	2,995,116	118,659	3,113,775
 TOTAL FUNDS CARRIED FORWARD	3,064,318	100,827	3,165,145

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

12. KEY MANAGEMENT PERSONNEL

The trustees consider themselves to be the key management personnel in accordance with the Synagogue's constitution.

13. INTANGIBLE FIXED ASSETS

	Website £
COST	
At 1 January 2020	3,572
Additions	1,195
At 31 December 2020	4,767
AMORTISATION	
At 1 January 2020	2,520
Charge for year	460
At 31 December 2020	2,980
NET BOOK VALUE	
At 31 December 2020	1,787
At 31 December 2019	1,052

14. TANGIBLE FIXED ASSETS

	Freehold property £	Security, Fencing and Lighting £	Religious Appurtenances £
COST			
At 1 January 2020	2,900,000	43,559	7,535
Additions	-	-	-
At 31 December 2020	2,900,000	43,559	7,535
DEPRECIATION			
At 1 January 2020	-	43,164	3,989
Charge for year	-	395	-
At 31 December 2020	-	43,559	3,989
NET BOOK VALUE			
At 31 December 2020	2,900,000	-	3,546
At 31 December 2019	2,900,000	395	3,546

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

14. TANGIBLE FIXED ASSETS - continued

	Fixtures and fittings £	60th Anniversary Torah Scroll £	Computer equipment £	Totals £
COST				
At 1 January 2020	51,778	24,000	10,757	3,037,629
Additions	55,104	-	120	55,224
At 31 December 2020	106,882	24,000	10,877	3,092,853
DEPRECIATION				
At 1 January 2020	47,335	3,360	10,084	107,932
Charge for year	12,131	960	168	13,654
At 31 December 2020	59,466	4,320	10,252	121,586
NET BOOK VALUE				
At 31 December 2020	47,416	19,680	625	2,971,267
At 31 December 2019	4,443	20,640	673	2,929,697

We have changed the basis of our accounting policy and have now moved to a valuations basis for the freehold property. The buildings were last professionally valued by B Bailey & Co Ltd, Chartered Surveyors and Valuers on 2 July 2018. The valuation was based on the cost of acquiring a similar property, as there is a restrictive covenant in place on the land. The historical cost of the freehold property was £945,669 with historic depreciation of £148,002. The Trustees are of the opinion that the valuation above fairly reflects the current market value of the buildings. The buildings used by the charity have not been depreciated as the trustees consider their useful life to be in excess of 100 years and the depreciation charge is therefore considered to be immaterial.

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.20 £	31.12.19 £
Trade debtors	14,023	12,350
Other debtors	11,515	13,168
Prepayments and accrued income	4,843	5,593
	30,381	31,111

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.20	31.12.19
	£	£
Bank loans and overdrafts (see note 18)	10,000	10,000
Trade creditors	10,693	9,744
Other creditors	34,008	25,107
	<u>54,701</u>	<u>44,851</u>

Contingent Liability

There is a contingent liability to Reform Judaism (RJ) in the sum of £53,349 which would crystallise should the Synagogue leave the Movement for Reform Judaism.

17. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	31.12.20	31.12.19
	£	£
Bank loans (see note 18)	2,825	13,141
	<u>2,825</u>	<u>13,141</u>

SECURED DEBTS

The charity's bank borrowing is secured by a bank security over the freehold property shown in the accounts.

18. LOANS

An analysis of the maturity of loans is given below:

	31.12.20	31.12.19
	£	£
Amounts falling due within one year on demand:		
Bank loans	10,000	10,000
	<u>10,000</u>	<u>10,000</u>
Amounts falling between one and two years:		
Bank loans - 1-2 years	2,825	13,141
	<u>2,825</u>	<u>13,141</u>

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

19. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted fund £	Restricted fund £	31.12.20 Total funds £	31.12.19 Total funds £
Fixed assets	2,973,054	-	2,973,054	2,930,749
Current assets	208,503	88,219	296,722	292,388
Current liabilities	(54,701)	-	(54,701)	(44,851)
Long term liabilities	(2,825)	-	(2,825)	(13,141)
	<u>3,124,031</u>	<u>88,219</u>	<u>3,212,250</u>	<u>3,165,145</u>

20. MOVEMENT IN FUNDS

	At 1/1/20 £	Net movement in funds £	Transfers between funds £	At 31/12/20 £
Unrestricted funds				
General fund	3,064,318	44,141	15,572	3,124,031
Restricted funds				
Restricted Funds	100,827	2,964	(15,572)	88,219
TOTAL FUNDS	<u>3,165,145</u>	<u>47,105</u>	<u>-</u>	<u>3,212,250</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	364,954	(320,813)	44,141
Restricted funds			
Restricted Funds	8,421	(5,457)	2,964
TOTAL FUNDS	<u>373,375</u>	<u>(326,270)</u>	<u>47,105</u>

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

20. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/1/19 £	Net movement in funds £	Transfers between funds £	At 31/12/19 £
Unrestricted funds				
General fund	2,995,116	47,243	21,959	3,064,318
Restricted funds				
Restricted Funds	118,659	4,127	(21,959)	100,827
TOTAL FUNDS	<u>3,113,775</u>	<u>51,370</u>	<u>-</u>	<u>3,165,145</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	386,596	(339,353)	47,243
Restricted funds			
Restricted Funds	9,126	(4,999)	4,127
TOTAL FUNDS	<u>395,722</u>	<u>(344,352)</u>	<u>51,370</u>

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

20. MOVEMENT IN FUNDS - continued

	At 01.01.20 £	Net Movements £	Transfers £	As 31.12.20 £
Unrestricted Funds				
General fund	1,066,131	44,141	15,572	1,125,844
Legacies and bequests	1,000	-	-	1,000
Revaluation Reserve	1,997,187	-	-	1,997,187
	3,064,318	44,141	15,572	3,124,031
Restricted Funds				
Special buried fund	25,000	-	6,890	31,890
Charitable trust fund	417	-	-	417
Tuesday club fund	1,357	-	-	1,357
Blumenthal prize fund	490	-	-	490
Krasnador fund	245	-	-	245
B'nai Torah scheme	7,160	-	-	7,160
Education and youth	722	-	-	722
High Holy Day appeal	13,888	2,312	-	16,200
Israel Action Group	625	-	-	625
Building fund	2,290	-	-	2,290
Community and Youth	4,510	-	-	4,510
Jack Petchey Award Scheme	6,909	(25)	-	6,884
Security fund	395	467	(862)	-
Torah Scroll fund	20,640	960	(21,600)	-
Sefer Torah repair fund	5,596	(960)	-	4,636
Harry Jassby Grave Maintenance fund	210	-	-	210
Handrails Prayer Hall fund	3,929	-	-	3,929
Defibrillator fund	-	-	-	-
General Refurbishment project	1,444	120	-	1,564
Car park reserve fund	-	90	-	90
Miriam Landsman prize fund	5,000	-	-	5,000
	100,827	2,964	(15,572)	88,219
TOTAL FUNDS	3,165,145	47,105	-	3,212,250

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

20. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above as follows:

	31.12.2020 Incoming Resources £	31.12.2020 Resources Expended £	31.12.2020 Movement in funds £
Unrestricted Funds			
General Funds	364,954	(320,813)	44,141
Restricted Funds			
General Refurbishment fund	120	-	120
Car Park Reserve fund	90	-	90
High Holy Day appeal	6,534	(4,222)	2,312
Jack Petchey Award Scheme	250	(275)	(25)
Security fund	467	-	467
Sefer Torah repair fund	-	(960)	(960)
Torah Scroll fund	960	-	960
	8,421	(5,457)	2,964
TOTAL MOVEMENT OF FUNDS	373,375	(326,270)	47,105

Restricted funds

Restricted funds are funds donated, or set aside for specific educational or religious projects such as the Harry Jassby Grave Maintenance Fund or the repairs of the sifrei torah fund. The Special Burial Fund represents payments of overage fees by members, to be utilised at their future burial.

The Security Fund consists of donations from a member and CST towards the erection of security fencing and gate and a new CCTV system, less accumulated depreciation to date. The Torah Scroll fund consists of donations from the membership to purchase a new Torah Scroll for the Synagogue's 60th Anniversary, less accumulated depreciation to date. The High Holy Day appeal fund comprises donations from the membership, for the annual appeal for specific selected charities.

The transfer between funds represents:

- Transfer to the Special Burial Fund of £6,890 to agree the carried forward balance at the year end.

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

21. RELATED PARTY DISCLOSURES

The synagogue is a constituent member of the Movement for Reform Judaism, for which it pays a membership levy. The levy due for 2020 was £38,347 (2019 £41,258) of which it owed the Movement £1,959 as at 31st December 2020 (2019 - £1,959).

The synagogue has entered into a contract with the Jewish Joint Burial Society. The synagogue collects burial fees from its members and pays these to the Burial Society. In return, the Burial Society provides a comprehensive funeral services.

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020**

	31.12.20 £	31.12.19 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Subscriptions	269,272	269,463
Donations	10,572	25,397
Gift aid	44,420	47,599
	324,264	342,459
Other trading activities		
Fundraising events	-	2,731
Investment income		
Rent & service charge received	46,500	41,109
Donations for use of synagogue premises	2,611	9,319
Deposit account interest	-	104
	49,111	50,532
Total incoming resources	373,375	395,722
EXPENDITURE		
Raising donations and legacies		
Premises Upkeep	25,823	31,201
Office Costs	6,351	1,589
Finance Costs	1,163	2,470
Donations	-	179
Affiliation Fees - RJ	38,347	41,258
Sundries	512	2,278
Office Staff Costs	47,575	45,565
Depreciation	15,074	7,054
Burial Costs - JJBS	50,102	52,753
Legal Costs	4,732	8,735
Auditors Remuneration	4,800	5,040
	194,479	198,122
Charitable activities		
Wages	78,991	82,571
Carried forward	78,991	82,571

This page does not form part of the statutory financial statements

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020**

	31.12.20 £	31.12.19 £
Charitable activities		
Brought forward	78,991	82,571
Religious Services	8,180	1,158
High Holy Day Costs	-	4,327
Security Costs	1,463	3,474
Education Youth & Adult Study	3,361	14,313
	91,995	105,843
Support costs		
Other		
Caretakers and Cleaners	25,059	26,048
Telephone	3,654	5,134
Printing, Postage & Stationery	2,887	6,392
Hire of Office Equipment	2,739	2,813
High Holy Day Appeal	4,222	-
Jack Petchey Award Scheme	275	-
Sefer Torah Repair fund	960	-
	39,796	40,387
Total resources expended	326,270	344,352
Net income	47,105	51,370

This page does not form part of the statutory financial statements

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020
FOR
SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

Prestons & Jacksons Partnership LLP
Statutory Auditors
364 - 368 Cranbrook Road
Ilford
Essex
IG2 6HY

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

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**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 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 January 2019).

SOUTH WEST ESSEX AND SETTLEMENT REFORM SYNAGOGUE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2020

OBJECTIVES AND ACTIVITIES

Review of activities during the year

For much of 2020, which was a very challenging time for the world in general, SWESRS, its staff and members were involved in a variety of activities much of which supported other SWESRS members, the local and wider Jewish community and the wider local community as a whole. Below is a list of some key activities in alphabetical order:

Adult Education: Activities have included Torah lunches on a variety of subjects, the Access to Judaism and Hebrew classes and Learn to Leyn (how to read from the Torah). The majority of these sessions were run via Zoom.

AHADA: The synagogue encourages those who have recently been bereaved to use the services of AHADA Bereavement Counselling Service. AHADA also encompasses Empathy Counselling, for those affected by separation and divorce.

Bnei Mitzvah Programme: For our younger members who are in school years 7 and 8 - supporting them and their families through the process and education to become Bar or Bat Mitzvah at 13! Much of the programme was held over Zoom and the young people used their knowledge and Hebrew skills to help lead our Family Services. A number of our post bar and bat mitzvah students have gone on to be excellent peer mentors and help in the running of the programme.

Care Team: A small but caring team of volunteers who assist with pastoral support for some of our more needy congregants and in some cases non-members of SWESRS. Their support has been invaluable over 2020 and with the addition of an emergency phone tree and additional volunteers SWESRS was able to call all members of the SWESRS community during the early months of COVID and support those most at risk with shopping etc. The Care Team meet on a regular basis to feedback and support each other and again these meetings have been conducted over Zoom. The Care Team held a fundraising quiz early in 2020 to help bring in funds for our Care Coordinator position.

Choir: Due to COVID our choristers have sadly not been able to sing together since late February but a number of individuals have supported our Zoom Shabbat and High Holy Day Services by singing from home! Our choirmasters have also assisted in providing pre recordings of the choir to ensure that our services retain as much of their usual musical content as possible. A number of the choir were able to attend the LB Redbridge Holocaust Memorial Day Service in January 2020.

Community Action: Members of SWESRS generously donated non-perishable food items for a small Food Bank that we set up at SWESRS for those who were struggling during COVID. We also had a number of our members who cooked nourishing home-made meals that were frozen and taken to those who were in need.

ECAMPS Yom HaShoah Ceremony: 2020 the 75th anniversary of the end of the Shoah, and the liberation of the Bergen-Belsen by the British armed forces. To honour this special anniversary, the ECAMPS communities joined the National Yom HaShoah Commemoration which was online due to COVID.

Harry Jassby Memorial Service: On November 6th Rabbi Lisa with the support of SWESRS member Brenda Soskin zoomed from St. Peters Church on Aldborough Road to remember Harry Jassby who was a Jewish airman who died in the First World War. We were delighted that due to the service being held via Zoom that members of Harry's family could join in from Canada and Israel.

League of Jewish Women: The Newbury Park group of LJW meet at SWESRS on a monthly basis again up until COVID!

SOUTH WEST ESSEX AND SETTLEMENT REFORM SYNAGOGUE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2020

Masonic Lodges: SWESRS hosts two local masonic lodges - meetings suspended at SWESRS due to COVID.

NEMS: Were due to move back in to SWESRS for their services, following the installation of a lift, so that they could move in to their new permanent home in the Seminar Room at SWESRS but again COVID prevented this. We are pleased to report that NEMS have resumed their services at SWESRS early Summer 2021 and have also recently held a successful afternoon tea for their members in our grounds.

Passover Seder Service: As always SWESRS held a Communal Seder Service, with 60 members and family and friends in attendance. However this was a little different from normal years as this had to be held over Zoom.

Salsa Dancing: This group was set up by members of SWESRS but welcomes all those who enjoy the Latin American rhythms of Salsa whilst keeping fit and was running early in 2020 but stopped due to COVID.

School visits etc: Sadly due to COVID most school visits were cancelled and have yet to resume. We were able to run on Holocaust Education Programme in February which enabled around 300 young people and their teachers to learn a little more about the atrocities of the Holocaust.

Services: As well as our regular Shabbat Morning Services, we hold themed Shabbats, Kol Hamishpachot - Family Services, Musical Services, joint services with other ECAMPS communities for various festivals. All of these including our High Holy Day services moved to Zoom from end of March 2020. We have been running hybrid services from the synagogue building when able to so that they can be in-person and via Zoom.

Strategic Planning: This has been led by our Vice Chair Sue Jackson and has continued to take place and the next Strategic Plan is ready to be taken to the AGM in August 2021.

Sundays@SWESRS: Introduced in 2019 these sessions were scheduled to continue in to 2020 - we were able to run a number of these session before COVID hit! These included, bread making, discussions, films, and guided walks.

SWESRS Social & Community Group: This is the new name for Redbridge Jewish Cultural Society - events earlier in the year were held in person but with some quick thinking and clever planning their events swapped to Zoom and they had a series of successful events open to SWESRS, the old RJCS members and the wider community. These events are continuing until such time as in person events are re-introduced.

Table Tennis: A weekly table tennis group meets at the synagogue and is hoping to resume in August 2021 following a forced break due to Covid.

Tuesday Club: This is a weekly lunch and speaker programme organised for the senior members of the community - this is open to the wider community as well as SWESRS members and average weekly attendance is around the 25 people. Due to COVID we had to stop lunch club but reinvented it as Tea@2 where several of our wonderful volunteers have been baking cakes fortnightly and delivering them and our members have been attending Zoom talks, chats and sing alongs since April 2020! Some help was needed to get some of them online but again with support we have around 25 or so devices logged in each fortnight!

SOUTH WEST ESSEX AND SETTLEMENT REFORM SYNAGOGUE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2020

U3A: U3A (University of the Third Age) is a UK movement of retired and semi-retired people who come together to continue educational, social and creative interests in a friendly and informal environment. U3A groups have met and used SWESRS facilities for many years, providing activities for not only SWESRS' members but many others from the wider Redbridge community and beyond. Sadly COVID forced the groups from meeting but we are glad to say we are starting to welcome them back in July 2021.

Youth: With the help of Mich Sampson our younger members were encouraged to start a Pop Up Youth Choir. Working with some of our neighbouring progressive communities we also tried to establish a new monthly Youth Club.

Public benefit

The Trustees confirm that they have complied with the duty in section 4 of the Charities Act 2011 to have due regard to public benefit guidance published by the Commission in determining the activities undertaken by the Charity.

Impact of Covid 19 post March 2020

Covid had a significant impact on the charity's operations. Demands on our pastoral care increased and we had a number of covid-related deaths. Several of our members had financial difficulties and needed support paying subscriptions. We lost rental income from our ad hoc hirers (eg U3A) who were unable to operate.

Changes in operations and activities due to covid pandemic

We had to change the ways in which we operated, holding religious services and social events by zoom. We could only offer pastoral support and care virtually (by zoom and/or telephone).

Furlough

We furloughed our facilities manager as we were no longer using the building. We initially furloughed our choirmasters, but took them off of furlough once they began operating on zoom.

Although we have been impacted by the Pandemic, we have sufficient reserves, ongoing membership subscriptions and a good tenants to carry on our operations for the next twelve months.

FINANCIAL REVIEW

Financial position

The board of trustees is satisfied that the charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund.

The financial statements have been prepared implementing the Charities Act 2011 and the Charities Financial Reporting Standard SORP FRS 102. As stated in the introduction to this report, the trustees consider the financial performance by the charity during the year to have been satisfactory.

The Statement of Financial Activities show incoming resources for the year of £373,375 (prior year:£395,722) and outgoing resources of £326,270 (prior year £344,352), making a net overall surplus of £47,105 (prior year £51,370). Unrestricted reserves amounted to £3,124,031 (prior year £3,064,318) while Restricted reserves amounted to £88,219 (prior: £100,827). Total reserves carried forward as at 31st December 2020 were £3,212,250 (prior: £3,165,145).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020**

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

236663

Principal address

Oaks Lane

Newbury Park

Ilford

Essex

IG2 7PL

SOUTH WEST ESSEX AND SETTLEMENT REFORM SYNAGOGUE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2020

Trustees

Permanent Trustees

The permanent trustees are Dr F Igielman, Mrs R Cann and Mrs K Dalton. The permanent trustees have the power to vest property on behalf of the synagogue and are the only trustees who can, for example, sign leases with tenants on behalf of SWESRS.

Elected Trustees

Leah Biller (co-opted 25th July 2019; resigned 23rd July 2020)

Eleanor Bloom (resigned 23rd July 2020)

Valerie Garnelas (resigned 23rd July 2020)

Jo Turner (resigned 23rd July 2020)

Simone Shiell (co-opted 22nd October 2020)

Lee Goldsmith (co-opted 22nd October 2020)

Jack Leaf (resigned 7th May 2021)

Catriona Diamond (resigned 22nd April 2021)

David Lawson

Leslie Gilbert

Steve Robbins

Michael Dalton

Sue Jackson

Sue Terpilowski

Farrel Igielman

Robert Jackson

From the Annual General Meeting 7th July 2019

President

Sheila Chiat

Life Vice Presidents

Evelyn Dalton

Leslie Gilbert

Lottie Harris (sadly passed away 13th March 2020)

Bernard Davis (approved 17th February 2021)

Hugh Noble (approved 17th February 2021)

Lucille Leaf (approved 17th February 2021)

Officers

Steve Robbins Immediate Past Chairman

Michael Dalton Chair

Sue Jackson Vice-Chair

Sue Terpilowski Hon. Secretary

Farrel Igielman Asst. Hon. Secretary

Robert Jackson Hon. Treasurer

Jo Turner Asst. Hon. Treasurer (resigned 23rd July 2020)

Steve Robbins Senior Warden

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020**

REFERENCE AND ADMINISTRATIVE DETAILS

Auditors

Prestons & Jacksons Partnership LLP
Statutory Auditors
364 - 368 Cranbrook Road
Ilford
Essex
IG2 6HY

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland"

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

.....
Trustee

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF SOUTH WEST ESSEX AND SETTLEMENT REFORM SYNAGOGUE

Opinion

We have audited the financial statements of South West Essex and Settlement Reform Synagogue (the 'charity') for the year ended 31 December 2020 which comprise the Statement of Financial Activities, the Statement of Financial Position and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2020 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF SOUTH WEST ESSEX AND SETTLEMENT REFORM SYNAGOGUE

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees are responsible for the preparation of the financial statements which give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF SOUTH WEST ESSEX AND SETTLEMENT REFORM SYNAGOGUE

Our responsibilities for the audit of the financial statements

We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We obtained an understanding of the legal and regulatory framework applicable to the entity and how the entity is complying with that framework by discussing with management and checking compliance with regulators.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Prestons & Jacksons Partnership LLP

Statutory Auditors

Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006

364 - 368 Cranbrook Road

Ilford

Essex

IG2 6HY

Date:

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020**

	Notes	Unrestricted fund £	Restricted fund £	31.12.20 Total funds £	31.12.19 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	315,843	8,421	324,264	342,459
Other trading activities	3	-	-	-	2,731
Investment income	4	49,111	-	49,111	50,532
Total		364,954	8,421	373,375	395,722
EXPENDITURE ON					
Raising funds	5	228,818	5,457	234,275	238,509
Charitable activities	6				
Charitable Activities		91,995	-	91,995	105,843
Total		320,813	5,457	326,270	344,352
NET INCOME		44,141	2,964	47,105	51,370
Transfers between funds	20	15,572	(15,572)	-	-
Net movement in funds		59,713	(12,608)	47,105	51,370
RECONCILIATION OF FUNDS					
Total funds brought forward		3,064,318	100,827	3,165,145	3,113,775
TOTAL FUNDS CARRIED FORWARD		3,124,031	88,219	3,212,250	3,165,145

The notes form part of these financial statements

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**STATEMENT OF FINANCIAL POSITION
31 DECEMBER 2020**

	Notes	31.12.20 £	31.12.19 £
FIXED ASSETS			
Intangible assets	13	1,787	1,052
Tangible assets	14	2,971,267	2,929,697
		<u>2,973,054</u>	<u>2,930,749</u>
CURRENT ASSETS			
Debtors	15	30,381	31,111
Cash at bank and in hand		266,341	261,277
		<u>296,722</u>	<u>292,388</u>
CREDITORS			
Amounts falling due within one year	16	(54,701)	(44,851)
		<u>242,021</u>	<u>247,537</u>
NET CURRENT ASSETS			
		<u>3,215,075</u>	<u>3,178,286</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			
		<u>3,215,075</u>	<u>3,178,286</u>
CREDITORS			
Amounts falling due after more than one year	17	(2,825)	(13,141)
		<u>3,212,250</u>	<u>3,165,145</u>
NET ASSETS			
		<u><u>3,212,250</u></u>	<u><u>3,165,145</u></u>

The notes form part of these financial statements

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**STATEMENT OF FINANCIAL POSITION - continued
31 DECEMBER 2020**

FUNDS	20		
Unrestricted funds		3,124,031	3,064,318
Restricted funds		88,219	100,827
TOTAL FUNDS		3,212,250	3,165,145

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

.....
Trustee

.....
Trustee

The notes form part of these financial statements

SOUTH WEST ESSEX AND SETTLEMENT REFORM SYNAGOGUE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Going concern and impact of Covid-19

Although the Synagogue has been impacted by the Pandemic, the Board of Trustees are confident to have sufficient reserves, ongoing membership subscriptions and a good tenant to operate for the next twelve months. As a result of this, the accounts have been prepared on a going concern basis.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Charitable activities

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Religious books are written off in the year of purchase.

Religious artefacts

The synagogue has a number of religious artefacts which are shown as religious appurtenances in note 14, fixed assets at residual value. The insurance value of these religious artefacts are reviewed annually.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- not provided
Security, Fencing and Lighting	- 10% on cost
Religious Appurtenances	- not provided
Fixtures and fittings	- 20% on reducing balance
Computer equipment	- 20% on reducing balance

SOUTH WEST ESSEX AND SETTLEMENT REFORM SYNAGOGUE

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2020

1. ACCOUNTING POLICIES - continued

Tangible fixed assets

Tangible fixed assets are capitalised at cost or revaluation basis less accumulated depreciation and any accumulated impairment losses. Historical cost includes expenditure directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended.

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

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

2. DONATIONS AND LEGACIES

	31.12.20	31.12.19
	£	£
Subscriptions	269,272	269,463
Donations	10,572	25,397
Gift aid	44,420	47,599
	<u>324,264</u>	<u>342,459</u>

3. OTHER TRADING ACTIVITIES

	31.12.20	31.12.19
	£	£
Fundraising events	-	2,731
	<u>-</u>	<u>2,731</u>

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

4. INVESTMENT INCOME

	31.12.20	31.12.19
	£	£
Rent & service charge received	46,500	41,109
Donations for use of synagogue premises	2,611	9,319
Deposit account interest	-	104
	<u>49,111</u>	<u>50,532</u>

5. RAISING FUNDS

Raising donations and legacies

	31.12.20	31.12.19
	£	£
Premises Upkeep	25,823	31,201
Office Costs	6,351	1,589
Finance Costs	1,163	2,470
Donations	-	179
Affiliation Fees - RJ	38,347	41,258
Sundries	512	2,278
Office Staff Costs	47,575	45,565
Depreciation	15,074	7,054
Burial Costs - JJBS	50,102	52,753
Legal Costs	4,732	8,735
Auditors Remuneration	4,800	5,040
Support costs	39,796	40,387
	<u>234,275</u>	<u>238,509</u>

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7) £
Charitable Activities	<u>91,995</u>

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31.12.20	31.12.19
	£	£
Staff costs	78,991	82,571
Religious Services	8,180	1,158
High Holy Day Costs	-	4,327
Security Costs	1,463	3,474
Education Youth & Adult Study	3,361	14,313
	<u>91,995</u>	<u>105,843</u>

8. SUPPORT COSTS

	Other £
Raising donations and legacies	<u>39,796</u>

Support costs, included in the above, are as follows:

	31.12.20	31.12.19
	Raising donations and legacies £	Total activities £
Caretakers and Cleaners	25,059	26,048
Telephone	3,654	5,134
Printing, Postage & Stationery	2,887	6,392
Hire of Office Equipment	2,739	2,813
High Holy Day Appeal	4,222	-
Jack Petchey Award Scheme	275	-
Sefer Torah Repair fund	960	-
	<u>39,796</u>	<u>40,387</u>

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2020 nor for the year ended 31 December 2019.

Volunteers

The charity is dependent on the voluntary work of the trustees in administering its funds and many other aspects of Synagogue working. As this work has no quantifiable value this is not recognised in the financial statements.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2020 nor for the year ended 31 December 2019.

10. STAFF COSTS

	31.12.20	31.12.19
	£	£
Wages and salaries	78,991	82,571
	<u>78,991</u>	<u>82,571</u>

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

	31.12.20	31.12.19
Ministerial	1	1
Administrative	2	2
Education and Youth	1	1
Other	2	2
	<u>6</u>	<u>6</u>

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

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES 31.12.2019

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	333,333	9,126	342,459
Other trading activities	2,731	-	2,731
Investment income	50,532	-	50,532
Total	386,596	9,126	395,722
 EXPENDITURE ON			
Raising funds	233,510	4,999	238,509
Charitable activities			
Charitable Activities	105,843	-	105,843
Total	339,353	4,999	344,352
 NET INCOME	47,243	4,127	51,370
Transfers between funds	21,959	(21,959)	-
Net movement in funds	69,202	(17,832)	51,370
 RECONCILIATION OF FUNDS			
Total funds brought forward	2,995,116	118,659	3,113,775
 TOTAL FUNDS CARRIED FORWARD	3,064,318	100,827	3,165,145

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

12. KEY MANAGEMENT PERSONNEL

The trustees consider themselves to be the key management personnel in accordance with the Synagogue's constitution.

13. INTANGIBLE FIXED ASSETS

	Website £
COST	
At 1 January 2020	3,572
Additions	1,195
At 31 December 2020	4,767
AMORTISATION	
At 1 January 2020	2,520
Charge for year	460
At 31 December 2020	2,980
NET BOOK VALUE	
At 31 December 2020	1,787
At 31 December 2019	1,052

14. TANGIBLE FIXED ASSETS

	Freehold property £	Security, Fencing and Lighting £	Religious Appurtenances £
COST			
At 1 January 2020	2,900,000	43,559	7,535
Additions	-	-	-
At 31 December 2020	2,900,000	43,559	7,535
DEPRECIATION			
At 1 January 2020	-	43,164	3,989
Charge for year	-	395	-
At 31 December 2020	-	43,559	3,989
NET BOOK VALUE			
At 31 December 2020	2,900,000	-	3,546
At 31 December 2019	2,900,000	395	3,546

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

14. TANGIBLE FIXED ASSETS - continued

	Fixtures and fittings £	60th Anniversary Torah Scroll £	Computer equipment £	Totals £
COST				
At 1 January 2020	51,778	24,000	10,757	3,037,629
Additions	55,104	-	120	55,224
At 31 December 2020	106,882	24,000	10,877	3,092,853
DEPRECIATION				
At 1 January 2020	47,335	3,360	10,084	107,932
Charge for year	12,131	960	168	13,654
At 31 December 2020	59,466	4,320	10,252	121,586
NET BOOK VALUE				
At 31 December 2020	47,416	19,680	625	2,971,267
At 31 December 2019	4,443	20,640	673	2,929,697

We have changed the basis of our accounting policy and have now moved to a valuations basis for the freehold property. The buildings were last professionally valued by B Bailey & Co Ltd, Chartered Surveyors and Valuers on 2 July 2018. The valuation was based on the cost of acquiring a similar property, as there is a restrictive covenant in place on the land. The historical cost of the freehold property was £945,669 with historic depreciation of £148,002. The Trustees are of the opinion that the valuation above fairly reflects the current market value of the buildings. The buildings used by the charity have not been depreciated as the trustees consider their useful life to be in excess of 100 years and the depreciation charge is therefore considered to be immaterial.

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.20 £	31.12.19 £
Trade debtors	14,023	12,350
Other debtors	11,515	13,168
Prepayments and accrued income	4,843	5,593
	30,381	31,111

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.20	31.12.19
	£	£
Bank loans and overdrafts (see note 18)	10,000	10,000
Trade creditors	10,693	9,744
Other creditors	34,008	25,107
	<u>54,701</u>	<u>44,851</u>

Contingent Liability

There is a contingent liability to Reform Judaism (RJ) in the sum of £53,349 which would crystallise should the Synagogue leave the Movement for Reform Judaism.

17. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	31.12.20	31.12.19
	£	£
Bank loans (see note 18)	2,825	13,141
	<u>2,825</u>	<u>13,141</u>

SECURED DEBTS

The charity's bank borrowing is secured by a bank security over the freehold property shown in the accounts.

18. LOANS

An analysis of the maturity of loans is given below:

	31.12.20	31.12.19
	£	£
Amounts falling due within one year on demand:		
Bank loans	10,000	10,000
	<u>10,000</u>	<u>10,000</u>
Amounts falling between one and two years:		
Bank loans - 1-2 years	2,825	13,141
	<u>2,825</u>	<u>13,141</u>

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

19. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted fund £	Restricted fund £	31.12.20 Total funds £	31.12.19 Total funds £
Fixed assets	2,973,054	-	2,973,054	2,930,749
Current assets	208,503	88,219	296,722	292,388
Current liabilities	(54,701)	-	(54,701)	(44,851)
Long term liabilities	(2,825)	-	(2,825)	(13,141)
	<u>3,124,031</u>	<u>88,219</u>	<u>3,212,250</u>	<u>3,165,145</u>

20. MOVEMENT IN FUNDS

	At 1/1/20 £	Net movement in funds £	Transfers between funds £	At 31/12/20 £
Unrestricted funds				
General fund	3,064,318	44,141	15,572	3,124,031
Restricted funds				
Restricted Funds	100,827	2,964	(15,572)	88,219
TOTAL FUNDS	<u>3,165,145</u>	<u>47,105</u>	<u>-</u>	<u>3,212,250</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	364,954	(320,813)	44,141
Restricted funds			
Restricted Funds	8,421	(5,457)	2,964
TOTAL FUNDS	<u>373,375</u>	<u>(326,270)</u>	<u>47,105</u>

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

20. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/1/19 £	Net movement in funds £	Transfers between funds £	At 31/12/19 £
Unrestricted funds				
General fund	2,995,116	47,243	21,959	3,064,318
Restricted funds				
Restricted Funds	118,659	4,127	(21,959)	100,827
TOTAL FUNDS	<u>3,113,775</u>	<u>51,370</u>	<u>-</u>	<u>3,165,145</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	386,596	(339,353)	47,243
Restricted funds			
Restricted Funds	9,126	(4,999)	4,127
TOTAL FUNDS	<u>395,722</u>	<u>(344,352)</u>	<u>51,370</u>

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

20. MOVEMENT IN FUNDS - continued

	At 01.01.20 £	Net Movements £	Transfers £	As 31.12.20 £
Unrestricted Funds				
General fund	1,066,131	44,141	15,572	1,125,844
Legacies and bequests	1,000	-	-	1,000
Revaluation Reserve	1,997,187	-	-	1,997,187
	3,064,318	44,141	15,572	3,124,031
Restricted Funds				
Special buried fund	25,000	-	6,890	31,890
Charitable trust fund	417	-	-	417
Tuesday club fund	1,357	-	-	1,357
Blumenthal prize fund	490	-	-	490
Krasnador fund	245	-	-	245
B'nai Torah scheme	7,160	-	-	7,160
Education and youth	722	-	-	722
High Holy Day appeal	13,888	2,312	-	16,200
Israel Action Group	625	-	-	625
Building fund	2,290	-	-	2,290
Community and Youth	4,510	-	-	4,510
Jack Petchey Award Scheme	6,909	(25)	-	6,884
Security fund	395	467	(862)	-
Torah Scroll fund	20,640	960	(21,600)	-
Sefer Torah repair fund	5,596	(960)	-	4,636
Harry Jassby Grave Maintenance fund	210	-	-	210
Handrails Prayer Hall fund	3,929	-	-	3,929
Defibrillator fund	-	-	-	-
General Refurbishment project	1,444	120	-	1,564
Car park reserve fund	-	90	-	90
Miriam Landsman prize fund	5,000	-	-	5,000
	100,827	2,964	(15,572)	88,219
TOTAL FUNDS	3,165,145	47,105	-	3,212,250

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

20. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above as follows:

	31.12.2020 Incoming Resources £	31.12.2020 Resources Expended £	31.12.2020 Movement in funds £
Unrestricted Funds			
General Funds	364,954	(320,813)	44,141
Restricted Funds			
General Refurbishment fund	120	-	120
Car Park Reserve fund	90	-	90
High Holy Day appeal	6,534	(4,222)	2,312
Jack Petchey Award Scheme	250	(275)	(25)
Security fund	467	-	467
Sefer Torah repair fund	-	(960)	(960)
Torah Scroll fund	960	-	960
	8,421	(5,457)	2,964
TOTAL MOVEMENT OF FUNDS	373,375	(326,270)	47,105

Restricted funds

Restricted funds are funds donated, or set aside for specific educational or religious projects such as the Harry Jassby Grave Maintenance Fund or the repairs of the sifrei torah fund. The Special Burial Fund represents payments of overage fees by members, to be utilised at their future burial.

The Security Fund consists of donations from a member and CST towards the erection of security fencing and gate and a new CCTV system, less accumulated depreciation to date. The Torah Scroll fund consists of donations from the membership to purchase a new Torah Scroll for the Synagogue's 60th Anniversary, less accumulated depreciation to date. The High Holy Day appeal fund comprises donations from the membership, for the annual appeal for specific selected charities.

The transfer between funds represents:

- Transfer to the Special Burial Fund of £6,890 to agree the carried forward balance at the year end.

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

21. RELATED PARTY DISCLOSURES

The synagogue is a constituent member of the Movement for Reform Judaism, for which it pays a membership levy. The levy due for 2020 was £38,347 (2019 £41,258) of which it owed the Movement £1,959 as at 31st December 2020 (2019 - £1,959).

The synagogue has entered into a contract with the Jewish Joint Burial Society. The synagogue collects burial fees from its members and pays these to the Burial Society. In return, the Burial Society provides a comprehensive funeral services.

**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020**

	31.12.20 £	31.12.19 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Subscriptions	269,272	269,463
Donations	10,572	25,397
Gift aid	44,420	47,599
	324,264	342,459
Other trading activities		
Fundraising events	-	2,731
Investment income		
Rent & service charge received	46,500	41,109
Donations for use of synagogue premises	2,611	9,319
Deposit account interest	-	104
	49,111	50,532
Total incoming resources	373,375	395,722
EXPENDITURE		
Raising donations and legacies		
Premises Upkeep	25,823	31,201
Office Costs	6,351	1,589
Finance Costs	1,163	2,470
Donations	-	179
Affiliation Fees - RJ	38,347	41,258
Sundries	512	2,278
Office Staff Costs	47,575	45,565
Depreciation	15,074	7,054
Burial Costs - JJBS	50,102	52,753
Legal Costs	4,732	8,735
Auditors Remuneration	4,800	5,040
	194,479	198,122
Charitable activities		
Wages	78,991	82,571
Carried forward	78,991	82,571

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**SOUTH WEST ESSEX AND SETTLEMENT REFORM
SYNAGOGUE**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020**

	31.12.20 £	31.12.19 £
Charitable activities		
Brought forward	78,991	82,571
Religious Services	8,180	1,158
High Holy Day Costs	-	4,327
Security Costs	1,463	3,474
Education Youth & Adult Study	3,361	14,313
	91,995	105,843
Support costs		
Other		
Caretakers and Cleaners	25,059	26,048
Telephone	3,654	5,134
Printing, Postage & Stationery	2,887	6,392
Hire of Office Equipment	2,739	2,813
High Holy Day Appeal	4,222	-
Jack Petchey Award Scheme	275	-
Sefer Torah Repair fund	960	-
	39,796	40,387
Total resources expended	326,270	344,352
Net income	47,105	51,370

This page does not form part of the statutory financial statements