

SOUTH LONDON LIBERAL SYNAGOGUE

England & Wales · Charity number 236711

Details

Other names SLLS

Status Registered

Legal form Other

Registered 1969-12-01

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

Contact

Address South London Liberal Synagogue
PO Box 14475
London
SW16 1ZW

Phone 02087694787

Email office@southlondon.org

Website www.southlondon.org

Activities

Objects: THE ADVANCEMENT OF LIBERAL JUAISM, THE PROVISION OF A PLACE OF WORSHIP, THE CARRYING ON OF RELIGIOUS SERVICES AND CLASSES AND OTHER RELIGIOUS RITES AND CHARITABLE DUTIES.

Activities: South London Liberal Synagogue is a community place of worship and member of Liberal Judaism. We provide religious support, Jewish education, adult community activities to members through Greater London.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space
- **What:** Religious Activities
- **Who:** Other Defined Groups

Geography

- **Area of benefit:** SOUTH LONDON
- Throughout London

Finances

| Period end | Income | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2024-08-31 | £181,989 | £184,431 | - | - |
| 2023-08-31 | £181,042 | £209,236 | - | - |
| 2022-08-31 | £217,911 | £252,702 | - | - |
| 2021-08-31 | £229,668 | £117,592 | - | - |
| 2020-08-31 | £104,683 | £108,932 | - | - |

Trustees

| Name | Role | Appointed |
|----------------------------|-------|------------|
| Eve Samson | Chair | 2019-01-13 |
| Alison May Watson | | 2021-01-31 |
| Andrew Michael White | | 2024-03-23 |
| Babette Laura Lichtenstein | | 2025-05-11 |
| Daniel Howard-Schiff | | 2022-02-20 |
| Diego Giraldo Casas | | 2021-12-07 |
| Dr Brian William Jacobs | | 2020-01-12 |
| Dr Geoffrey Wolff | | 2023-04-16 |
| Fabrizio Melis | | 2023-04-16 |
| Georgina Harley-Smith | | 2023-04-16 |
| Lynda Allan MBE | | 2024-03-23 |
| Maya Jaffe | | 2020-01-12 |
| Rachel Stirrat | | 2025-05-11 |
| Rachel Stuart | | 2025-05-11 |
| Reuben Comiskey | | 2023-03-16 |
| Rory Michael Hutchings | | 2023-04-16 |

SOUTH LONDON LIBERAL SYNAGOGUE

England & Wales - Charity number 236711

Accounts

Charity registration number 236711 (England and Wales)

SOUTH LONDON LIBERAL SYNAGOGUE
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2024

SOUTH LONDON LIBERAL SYNAGOGUE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Andrew Michael White
Lynda Allan MBE
Dr Geoffrey Wolff
Mr F Melis
Georgina Harley-Smith
Rory Michael Hutchings
Daniel Howard-Schiff
Samuel Francis Infield
Alison May Watson
Dr Brian William Jacobs
Maya Jaffe

(Appointed 23 March 2024)
(Appointed 23 March 2024)

Charity number

236711

Principal address

1 Prentis Road
Streatham
London
SW16 1HP

Independent examiner

SBM Associates Limited
24 Wandsworth Road
London
SW8 2JW

SOUTH LONDON LIBERAL SYNAGOGUE

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SOUTH LONDON LIBERAL SYNAGOGUE

CHAIR'S REPORT

FOR THE YEAR ENDED 31 AUGUST 2024

It is always difficult to look back at the previous year when we are well into the new one, but it is also very salutary to look back over Council reports and see what has been achieved.

The first thing I note is that we continued to benefit from our rabbi Nathan: he has really brought a sense of community and stability. Services are excellent thanks to him, our service leaders and the wonderful choir and singers. I am very grateful to them all.

Progress has been made on the building front. Andy's tireless work has meant minor (and sometimes major) repairs are done in house, and the building is the better for it. We have also had work done to deal with damp in the basement and the ATP flat. The fundraising committee has raised money for insulating the sanctuary.

The mould and damp in the ATP flat meant that the family had to be rehomed (the flat was too small for their needs as well). A huge amount of effort has gone into refurbishing it and we look forward to welcoming a new family in April.

Gesher continued to flourish, thanks to Zach and Jackie Ashton and all the teachers and assistants, and was joined by Tinnokot for very young members.

We monitored the proposals for Progressive Judaism and Charley Baginsky and Josh Levy came to tell us about the proposals in July.

At the very beginning of the current year, Council held a successful awayday where we considered the future. We agreed the building remained a huge asset, both in providing a base for the community and as a source of income. We also agreed that reserves should be maintained at at least half of annual forecast expenditure.

The synagogue flourishes because so many members of the community contribute - not just subs, but skills, time and effort. I am very grateful to them.

Chairman

Date: 25 April 2025

SOUTH LONDON LIBERAL SYNAGOGUE

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 AUGUST 2024

The Council of The South London Liberal Synagogue (the Synagogue) presents its annual report together with the statement of accounts of the Synagogue in respect of the financial year ended 31 August 2024. The financial statements do not need to be audited, but have been independently examined by Stephen McAlpine, whose report appears below.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Synagogue's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)".

Origin and objectives of the charity

The Synagogue was established in 1929 and is an unincorporated association.

Under its current Constitution of 10 December 2022 (the Constitution) the Synagogue has the following purpose: to advance Liberal Judaism by actions, teaching and practice, in particular (but not exclusively) by means of:

- (a) providing religious education for children and adults and providing facilities and teaching leading to *Bar Mitzvah* or *Bat Mitzvah* and *Kabbalat Torah* (Confirmation);
- (b) providing and maintaining a place for public religious worship and providing, arranging and conducting religious services;
- (c) providing facilities for the solemnisation of marriages and for burials and cremations.

Review of the activities

A review of the main activities of the Synagogue in relation to the purpose described above is contained in the Chair's Report and in the reports on Synagogue activities set out elsewhere in this report.

Chair's report

As trustees we aim to sustain the community and ensure the building gives it a space to thrive. Over the last year in addition to the normal cycle of religious and community activities, we have commissioned a survey, upgraded the ATP flat and continued to work on the usability of the building. This work is impossible without the help of many volunteers to whom I am indebted.

SOUTH LONDON LIBERAL SYNAGOGUE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2024

Reserves policy

The Charity's principal activities are detailed above.

1. The present reserve level is considered realistic in order to maintain liquid reserves to cover the Synagogue's day to day activities.
2. At each annual Budget meeting, a review of the current level of reserves will be undertaken against Budget predictions.

Risk management

Council has decided not to prepare a formal risk review report. However, the Council has given consideration to the major risks to which the Synagogue is exposed and satisfied itself that systems or procedures are established in order to manage those risks. The Council will continue to review areas of potential risk. The principal financial risks identified in the short to medium term are as follows:

- The possible loss of the nursery as a tenant and the resultant loss of income;
- The viability of the businesses which rent space in the Synagogue building and the consequential loss of income;
- Rising costs, including energy and staff costs;
- The limitations on the Synagogue's ability to meet its running costs while maintaining subscriptions at a level affordable to Members and Friends;
- Loss of paying Members and Friends of the Synagogue and difficulties in attracting new paying Members and Friends;
- Declining numbers of donors and 'donor fatigue' among existing donors;
- The likely need for significant further repairs to the Synagogue building.

Plans for future periods

The Trustees remain committed to fostering the growth and development of community programs, ensuring they continue to meet the diverse needs of our members. Additionally, they will maintain their dedication to providing safe and supportive accommodations for refugees in the designated refugee flat, offering them a welcoming environment as they rebuild their lives.

Structure, governance and management

Governance

The Synagogue and its property and assets are administered and managed by its Council, members of which are the charity trustees of the Synagogue. Decisions concerning day-to-day management of the Synagogue are made by the Chair together with the other officers. In accordance with the Constitution, members of Council are elected at the Annual General Meeting (AGM) of the Synagogue (or, in the event of a casual vacancy, appointed by the Council to serve until the next AGM) and serve without compensation.

In carrying out their responsibilities the members of Council, as trustees of the Synagogue, have had regard to the guidance on public benefit issued by the Charity Commission for England and Wales (the Charity Commission).

Title to the property of the Synagogue was held during the past year by property trustees Eve Samson and Shai Wade.

Total members at 31 August 2024: 254 (2023: 245), which included 9 Honorary Members (2023: 9), and 28 Friends (2023: 26).

Members We welcomed 12 new Members; 8 Members left the community.

Friends We welcomed 6 new Friends of SLLS; 1 friend left the community and 3 became members.

SOUTH LONDON LIBERAL SYNAGOGUE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2024

The trustees who served during the year and up to the date of signature of the financial statements were:

| | |
|-------------------------|---------------------------|
| Andrew Michael White | (Appointed 23 March 2024) |
| Lynda Allan MBE | (Appointed 23 March 2024) |
| Dr Geoffrey Wolff | |
| Mr F Melis | |
| Georgina Harley-Smith | |
| Rory Michael Hutchings | |
| Daniel Howard-Schiff | |
| Samuel Francis Infield | |
| Alison May Watson | |
| Dr Brian William Jacobs | |
| Maya Jaffe | |
| William Cohen | (Resigned 23 March 2024) |
| Andrew Hoffman | (Resigned 23 March 2024) |

The Trustees' report was approved by the Board of Trustees.
25 April 2025

SOUTH LONDON LIBERAL SYNAGOGUE

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF SOUTH LONDON LIBERAL SYNAGOGUE

I report to the trustees on my examination of the financial statements of South London Liberal Synagogue (the Synagogue) for the year ended 31 August 2024.

Responsibilities and basis of report

As the trustees of the Synagogue you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

I report in respect of my examination of the Synagogue's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the Synagogue as required by section 130 of the Charities Act 2011.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Stephen McAlpine
SBM Associates Limited
24 Wandsworth Road
London
SW8 2JW
Date:

SOUTH LONDON LIBERAL SYNAGOGUE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 AUGUST 2024

| | Notes | Unrestricted funds 2024 £ | Restricted funds 2024 £ | Total 2024 £ | Restated Unrestricted funds 2023 £ | Restated Restricted funds 2023 £ | Restated Total 2023 £ |
|---|-------|------------------------------------|----------------------------------|--------------------|--|--|--------------------------------|
| Income from: | | | | | | | |
| Charitable activities | 3 | 174,618 | 7,371 | 181,989 | 188,299 | 7,822 | 196,121 |
| Total income | | 174,618 | 7,371 | 181,989 | 188,299 | 7,822 | 196,121 |
| Expenditure on: | | | | | | | |
| Charitable activities | 4 | 177,960 | 6,471 | 184,431 | 211,814 | 4,858 | 216,672 |
| Total expenditure | | 177,960 | 6,471 | 184,431 | 211,814 | 4,858 | 216,672 |
| Net income/(expenditure) and movement in funds | | (3,342) | 900 | (2,442) | (23,515) | 2,964 | (20,551) |
| Reconciliation of funds: | | | | | | | |
| Fund balances at 1 September 2023 | | 188,571 | 46,119 | 234,690 | 212,086 | 43,155 | 255,241 |
| Fund balances at 31 August 2024 | | 185,229 | 47,019 | 232,248 | 188,571 | 46,119 | 234,690 |

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

SOUTH LONDON LIBERAL SYNAGOGUE

BALANCE SHEET

AS AT 31 AUGUST 2024

| | | 2024 | | Restated 2023 | |
|---|-------|-----------------|----------------|------------------|----------------|
| | Notes | £ | £ | £ | £ |
| Fixed assets | | | | | |
| Tangible assets | 8 | | 126,681 | | 132,833 |
| Current assets | | | | | |
| Debtors | 9 | 6,560 | | 15,114 | |
| Cash at bank and in hand | | 110,336 | | 94,063 | |
| | | <u>116,896</u> | | <u>109,177</u> | |
| Creditors: amounts falling due within one year | 10 | <u>(11,329)</u> | | <u>(7,320)</u> | |
| Net current assets | | | 105,567 | | 101,857 |
| Total assets less current liabilities | | | <u>232,248</u> | | <u>234,690</u> |
| The funds of the Synagogue | | | | | |
| Restricted income funds | 12 | | 47,019 | | 46,119 |
| Unrestricted funds | 13 | | 185,229 | | 188,571 |
| | | | <u>232,248</u> | | <u>234,690</u> |

The financial statements were approved by the trustees on 25 April 2025

Trustee

SOUTH LONDON LIBERAL SYNAGOGUE

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 AUGUST 2024

1 Accounting policies

Charity information

South London Liberal Synagogue is a community place of worship and member of Liberal Judaism.

1.1 Accounting convention

The financial statements have been prepared in accordance with the Synagogue's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". The Synagogue is a Public Benefit Entity as defined by FRS 102.

The Synagogue has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the Synagogue. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Prior period errors

The comparative information has been restated to address inaccuracies in the financial statements of previous periods identified during the preparation of the current period's financial statements.

1.3 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the Synagogue has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.4 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the Synagogue.

1.5 Income

Income is recognised when the Synagogue is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the Synagogue has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

SOUTH LONDON LIBERAL SYNAGOGUE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2024

1 Accounting policies

(Continued)

Legacies are recognised on receipt or otherwise if the Synagogue has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.6 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.7 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

| | |
|------------------------------------|----------------------|
| Freehold property and improvements | 2% on cost |
| Furniture | 25% reducing balance |
| Equipment | 20% on cost |

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.8 Impairment of fixed assets

At each reporting end date, the Synagogue reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.10 Financial instruments

The Synagogue has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the Synagogue's balance sheet when the Synagogue becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

SOUTH LONDON LIBERAL SYNAGOGUE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2024

1 Accounting policies

(Continued)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the Synagogue's contractual obligations expire or are discharged or cancelled.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the Synagogue is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the Synagogue's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

SOUTH LONDON LIBERAL SYNAGOGUE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 AUGUST 2024

3 Income from charitable activities

| | Unrestricted funds 2024 £ | Restricted funds 2024 £ | Total 2024 £ | Unrestricted funds 2023 £ | Restricted funds 2023 £ | Total 2023 £ |
|-----------------------------------|------------------------------------|----------------------------------|--------------------|------------------------------------|----------------------------------|--------------------|
| Charitable activities | | | | | | |
| Income from Charitable Activities | 173,068 | 4,193 | 177,261 | 187,606 | 7,822 | 195,428 |
| Services provided under contract | - | 3,178 | 3,178 | - | - | - |
| Other income | 1,550 | - | 1,550 | 693 | - | 693 |
| | <u>174,618</u> | <u>7,371</u> | <u>181,989</u> | <u>188,299</u> | <u>7,822</u> | <u>196,121</u> |

4 Expenditure on charitable activities

| | Expenditure on Charitable Activities 2024 £ | Expenditure on Charitable Activities 2023 £ |
|-------------------------------|--|--|
| Direct costs | | |
| Staff costs | 96,760 | 89,982 |
| Depreciation and impairment | 6,608 | 6,698 |
| Charitable expenses | 26,343 | 16,510 |
| Building expenses | 16,697 | 11,486 |
| Religion (Gesher) | 411 | 697 |
| Utilities | 7,454 | 6,215 |
| Insurance | 11,009 | 10,311 |
| Burial costs | 660 | 2,382 |
| Management and Administration | 4,146 | 3,669 |
| Minister's expenses | 1,496 | 67,193 |
| Bank charges | 257 | 136 |
| Bad debt expense | 12,590 | 1,393 |
| | <u>184,431</u> | <u>216,672</u> |
| Analysis by fund | | |
| Unrestricted funds | 177,960 | 211,814 |
| Restricted funds | 6,471 | 4,858 |
| | <u>184,431</u> | <u>216,672</u> |

SOUTH LONDON LIBERAL SYNAGOGUE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 AUGUST 2024

5 Independent Examiner's remuneration

| | | |
|--|-------------------|-------------------|
| Fees payable to the charity's independent examiner: | 2024 | 2023 |
| | £ | £ |
| For independent examination services | | |
| Independent examination of the financial statements of the charity | 5,450 | - |
| | <u> </u> | <u> </u> |

6 Employees

The average monthly number of employees during the year was:

| | | |
|--|-------------------|-------------------|
| | 2024 | 2023 |
| | Number | Number |
| | 11 | 11 |
| | <u> </u> | <u> </u> |

Employment costs

| | | |
|-----------------------|-------------------|-------------------|
| | 2024 | 2023 |
| | £ | £ |
| Wages and salaries | 86,147 | 79,633 |
| Social security costs | 2,702 | 3,014 |
| Other pension costs | 7,911 | 7,335 |
| | <u> </u> | <u> </u> |
| | 96,760 | 89,982 |
| | <u> </u> | <u> </u> |

There were no employees whose annual remuneration was more than £60,000.

7 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

SOUTH LONDON LIBERAL SYNAGOGUE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 AUGUST 2024

8 Tangible fixed assets

| | Freehold property and improvements | Furniture | Equipment | Total |
|------------------------------------|--|-----------|-----------|---------|
| | £ | £ | £ | £ |
| Cost | | | | |
| At 1 September 2023 | 207,466 | 16,820 | 12,996 | 237,282 |
| Additions | - | - | 456 | 456 |
| At 31 August 2024 | 207,466 | 16,820 | 13,452 | 237,738 |
| Depreciation and impairment | | | | |
| At 1 September 2023 | 82,536 | 16,820 | 5,093 | 104,449 |
| Depreciation charged in the year | 4,009 | - | 2,599 | 6,608 |
| At 31 August 2024 | 86,545 | 16,820 | 7,692 | 111,057 |
| Carrying amount | | | | |
| At 31 August 2024 | 120,921 | - | 5,760 | 126,681 |
| At 31 August 2023 | 124,930 | - | 7,903 | 132,833 |

9 Debtors

| | 2024 | 2023 |
|---|-------|--------|
| | £ | £ |
| Amounts falling due within one year: | | |
| Other debtors | 6,002 | 14,742 |
| Prepayments and accrued income | 558 | 372 |
| | 6,560 | 15,114 |

10 Creditors: amounts falling due within one year

| | 2024 | 2023 |
|------------------------------------|--------|-------|
| | £ | £ |
| Other taxation and social security | 1,580 | 1,109 |
| Other creditors | 9,439 | 6,071 |
| Accruals and deferred income | 310 | 140 |
| | 11,329 | 7,320 |

11 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

SOUTH LONDON LIBERAL SYNAGOGUE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2024

12 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

| | At 1 September 2023 | Incoming resources | Resources expended | At 31 August 2024 |
|-----------------------------|---------------------------|-----------------------|-----------------------|----------------------|
| | £ | £ | £ | £ |
| | - | - | - | - |
| Adopt a Chair | - | 750 | (452) | 299 |
| Ajex | - | 213 | (213) | - |
| Burial and Cremation Scheme | 45,994 | 278 | 298 | 46,570 |
| The Security Fund | (461) | 2,992 | (3,364) | (833) |
| Rabbis for Human Rights | - | 873 | (873) | - |
| Red Cross Appeal | - | 523 | (523) | - |
| Spires | - | 963 | (963) | - |
| Rabbi's Discretionary Fund | 586 | 780 | (382) | 984 |
| | <u>46,119</u> | <u>7,371</u> | <u>(6,471)</u> | <u>47,019</u> |

| Previous year: | At 1 September 2022 | Incoming resources | Resources expended | At 31 August 2023 |
|----------------------------|---------------------------|-----------------------|-----------------------|----------------------|
| | £ | £ | £ | £ |
| | - | - | - | - |
| Young Minds | - | 722 | (722) | - |
| Rene Cassin | - | 697 | (697) | - |
| Building Fund | - | 1,354 | (1,354) | - |
| The Security Fund | - | 1,624 | (2,085) | (461) |
| Burial and Cremation | 41,801 | 2,776 | 1,418 | 45,995 |
| Rabbi's Discretionary Fund | 1,354 | 650 | (1,418) | 586 |
| | <u>43,155</u> | <u>7,822</u> | <u>(4,858)</u> | <u>46,119</u> |

SOUTH LONDON LIBERAL SYNAGOGUE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2024

12 Restricted funds

(Continued)

The restricted funds are:

Adopt a Chair - Adopt a Chair is a fund destined to the cleaning and improvement of the chairs used for festivities and functions happening in the Synagogue.

Ajex Festival Grants Fund - The Ajex Festival Grants Fund is for contributions to the AJEX Annual Parade & Ceremony of Remembrance.

Burial and Cremation Scheme - The Burial and Cremation Scheme is a fund destined to support members of the Synagogue with their funeral costs.

The Security Fund is for contributions towards the Community Security Trust (CST), which is responsible for the Synagogue's Security.

Rabbis for Human Rights - Rabbis for Human Rights (RHR) is dedicated to promoting and protecting human rights in Israel and the Palestinian Territories.

Red Cross Appeal - The Red Cross Appeal is a fund destined to support the operations of the Red Cross.

Spires - Spires is a south London based charity that has been supporting homeless and disadvantaged men and women.

Rabbi's Discretionary Fund - The Rabbi's Discretionary Fund is a fund used at the discretion of the Rabbi for costs related to the members and/or the Synagogue itself.

13 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

| | At 1 September 2023 £ | Incoming resources £ | Resources expended £ | At 31 August 2024 £ |
|-----------------------|--------------------------------|----------------------------|----------------------------|---------------------------|
| General funds | 188,571 | 174,618 | (177,960) | 185,229 |
| Previous year: | | | | |
| | At 1 September 2022 £ | Incoming resources £ | Resources expended £ | At 31 August 2023 £ |
| General funds | 212,086 | 188,299 | (211,814) | 188,571 |

SOUTH LONDON LIBERAL SYNAGOGUE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 AUGUST 2024

14 Analysis of net assets between funds

| | Unrestricted funds 2024 £ | Restricted funds 2024 £ | Total 2024 £ |
|------------------------------|--|--|-----------------------------|
| At 31 August 2024: | | | |
| Tangible assets | 126,681 | - | 126,681 |
| Current assets/(liabilities) | 58,548 | 47,019 | 105,567 |
| | <u>185,229</u> | <u>47,019</u> | <u>232,248</u> |
| | | | |
| | Unrestricted funds 2023 £ | Restricted funds 2023 £ | Total 2023 £ |
| At 31 August 2023: | | | |
| Tangible assets | 132,833 | - | 132,833 |
| Current assets/(liabilities) | 55,738 | 46,119 | 101,857 |
| | <u>188,571</u> | <u>46,119</u> | <u>234,690</u> |

SOUTH LONDON LIBERAL SYNAGOGUE

England & Wales - Charity number 236711

Accounts



**Annual Report and Financial Statements
for the year ended 31 August 2023**

presented at the 93rd Annual General Meeting
on Saturday 23 March at 1pm
at The South London Liberal Synagogue and online

Registered Charity No 236711

The South London Liberal Synagogue (SLLS)

Annual Report

Registered Charity No 236711

The Council of The South London Liberal Synagogue (the Synagogue) presents its annual report together with the statement of accounts of the Synagogue in respect of the financial year ended 31 August 2023. The statement of accounts is not statutorily required to be audited and has been independently examined by Gareth Berney, whose report appears below.

Origin and objectives of the charity

The Synagogue was established in 1929 and is an unincorporated association. Under its current Constitution of 10 December 2022 (the Constitution)¹ the Synagogue has the following purpose: to advance Liberal Judaism by actions, teaching and practice, in particular (but not exclusively) by means of:

- (a) providing religious education for children and adults and providing facilities and teaching leading to *Bar Mitzvah* or *Bat Mitzvah* and *Kabbalat Torah* (Confirmation);
- (b) providing and maintaining a place for public religious worship and providing, arranging and conducting religious services;
- (c) providing facilities for the solemnisation of marriages and for burials and cremations.

Review of the activities

A review of the main activities of the Synagogue in relation to the purpose described above is contained in the Chair's Report and in the reports on Synagogue activities set out elsewhere in this report.

Governance

The Synagogue and its property and assets are administered and managed by its Council, members of which are the charity trustees of the Synagogue. Decisions concerning day-to-day management of the Synagogue are made by the Chair together with the other officers. In accordance with the Constitution, members of Council are elected at the Annual General Meeting (AGM) of the Synagogue (or, in the event of a casual vacancy, appointed by the Council to serve until the next AGM) and serve without compensation.

The Council members who served during the past year were: Eve Samson (Chair), William Cohen (Vice Chair), Brian Jacobs (Hon. Secretary), Fabrizio Melis (Hon. Treasurer), Diego Giraldo Casas, Andy Hoffman, Maya Jaffe, Alison Watson, Rory Hutchings, Geoffrey Wolf, Hannah Blitz, Daniel Max, Georgina Harley Smith, Sam Infield

In carrying out their responsibilities the members of Council, as trustees of the Synagogue, have had regard to the guidance on public benefit issued by the Charity Commission for England and Wales (the Charity Commission).

Title to the property of the Synagogue was held during the past year by property trustees Paul Infield, Eve Samson and Shai Wade.

¹ A copy of the Constitution is available from the Synagogue office on request.

Membership – all categories

Total at 31 August 2023: 245 (2022: 249), which included 9 Honorary Members (2022: 9), and 26 Friends (2022: 33).

Members We welcomed 8 new Members; 6 Members left the community.

Friends We welcomed 0 new Friends of SLLS.

Deaths We record with sorrow the deaths of Michael Rich and Silvia Mash. May their memory be for a blessing.

Reserves policy

The Charity's principal activities are detailed above.

1. The present reserve level is considered realistic in order to maintain liquid reserves to cover the Synagogue's day to day activities.
2. At each annual Budget meeting, a review of the current level of reserves will be undertaken against Budget predictions.

Risk management

Council has decided not to prepare a formal risk review report. However, the Council has given consideration to the major risks to which the Synagogue is exposed and satisfied itself that systems or procedures are established in order to manage those risks. The Council will continue to review areas of potential risk. The principal financial risks identified in the short to medium term are as follows:

- The possible loss of the nursery as a tenant and the resultant loss of income;
- The viability of the businesses which rent space in the Synagogue building and the consequential loss of income;
- Rising costs, including energy and staff costs;
- The limitations on the Synagogue's ability to meet its running costs while maintaining subscriptions at a level affordable to Members and Friends;
- Loss of paying Members and Friends of the Synagogue and difficulties in attracting new paying Members and Friends;
- Declining numbers of donors and 'donor fatigue' among existing donors;
- The likely need for significant further repairs to the Synagogue building.

Statement of Council's responsibilities

The Charities (Accounts and Reports) Regulations 2008 (the Regulations) require the Council to prepare a statement of accounts for each financial year which include:

- (a) a statement of financial activities showing the total incoming resources and application of the resources, together with any other movements in the total resources, of the Synagogue during the relevant financial year; and
- (b) a balance sheet showing the state of affairs of the Synagogue as at the end of the relevant financial year.

The statement of activities must give a true and fair view of the incoming resources and application of the resources of the charity in the relevant financial year. The balance sheet must give a true and fair view of the state of affairs of the charity at the end of the relevant financial year. The statement of accounts must be prepared in accordance with the methods and principles set out in the "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)" issued by the Charity Commission (the Charities SORP).

In preparing the statement of accounts, Council is required to:

- (i) select suitable accounting policies and then apply them consistently;

(ii) make judgements and estimates that are reasonable and prudent;

(iii) prepare the Financial Statements on a going concern basis unless it is inappropriate to presume that the charity will continue in business.

Council is responsible for ensuring that accounting records are kept in respect of the Synagogue which are sufficient to show and explain all the charity's transactions, and which are such as to (a) disclose with reasonable accuracy at that time the financial position of the Synagogue and (b) enable the Council to ensure that the statements of accounts comply with the requirements of the Regulations.

Fabrizio Melis, Hon. Treasurer

PLEASE REMEMBER US IN YOUR WILL

You have supported the SLLS during your lifetime;
why not also in your Will for future generations?

LEGACIES MAKE THE DIFFERENCE

By leaving a bequest to SLLS you will
support the future of Liberal Judaism in South London.



***For further information please contact
office@southlondon.org or 020 8769 4787***

**South London Liberal Synagogue
Independent Examiner's Report to the Synagogue Council**

I report on the accounts of the South London Liberal Synagogue for the year ended 31 August 2023, which are set out herein.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

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

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) Which gives me reasonable cause to believe that, in any material respect, requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Gareth Berney
2 Gibson Gardens
Saffron Walden**

[] 2023

South London Liberal Synagogue - Statement of Financial Activities FY 2022-23

| | Unrestricted Fund £ | Restricted Funds £ | Total 2023 £ | Total 2022 £ |
|---|---------------------------|--------------------------|--------------------|--------------------|
| <u>Incoming Resources</u> | | | | |
| Subscriptions | 69,080.37 | | 69,080.37 | 66,060 |
| Donations/Legacies | 9,321.34 | 652.91 | 9,974.25 | 20,478 |
| Grants | | 1,252.00 | 1,252.00 | 4,858 |
| Gift Aid repayment | 20,929.73 | | 20,929.73 | 32,607 |
| Appeals income | | 5,299.00 | 5,299.00 | 23,575 |
| Property letting | 66,968.00 | | 66,968.00 | 58,124 |
| Fundraising and other income | 4,866.14 | | 4,866.14 | 5,149 |
| Burial and cremation fees | 1,980.00 | | 1,980.00 | 7,013 |
| Bank interest | 693.03 | | 693.03 | 47 |
| Utilities reimbursement | 2,544.80 | | | |
| Total Incoming Resources | 176,383.41 | 7,203.91 | 181,042.52 | 217,911 |
| | | | | |
| <u>Resources Expended</u> | | | | |
| Rabbinic costs | £63,230.69 | 0 | | 59,363 |
| Staff costs (not inc. Rabbi or Gesher) | £19,583.09 | 0 | | 17,839 |
| Building renewal, maintenance and security | £73,408.22 | £6,551.00 | £79,959.22 | 127,174 |
| Affiliation fees | £12,733.34 | | | 14,400 |
| Education (Gesher) | £4,374.90 | | | 4,852 |
| Insurance | £8,956.51 | | | 8,559 |
| Utilities | £6,198.15 | | | 3,967 |
| Management and administration | £3,608.78 | | | 3,826 |
| Burial and cremation costs | £2,166.00 | | | 999 |
| Charitable donations | | | | 1,070 |
| Costs related to property, fundraising and other synagogue activities | £1,892.33 | | | 158 |
| Depreciation | £2,493.66 | | | 6,521 |
| Depreciation on property not in ledger | 4,009 | | | |
| Depreciation overstated in ledger | -499 | | | |
| Adjustment to the cost of fixed assets (AV) | £529.00 | | | 3,974 |
| Total Resources Expended | £202,684.67 | £6,551.00 | £209,235.67 | 252,702 |
| | | | | |
| Net Movement in Funds | -£26,301.26 | 652.91 | -£28,193.15 | -34,791 |
| | | | | |
| Funds brought forward at 1st September 2022 | £215,981.00 | £27,233.00 | £243,214.00 | |
| | | | | |
| Funds carried forward at 31st August 2023 | £189,679.74 | £24,547.31 | £214,227.05 | |

**South London Liberal Synagogue
Balance Sheet as at 31 August 2023**

| | <u>2023</u> | | <u>2022</u> | |
|--|-------------------|--------------------|-------------|-----------------|
| | £ | £ | £ | £ |
| <u>Fixed Assets</u> | | | | |
| Tangible fixed assets | | £135,492.58 | | £139,003 |
| <hr/> | | | | |
| <u>Current assets</u> | | | | |
| Debtors | | - | | - |
| Undeposited Funds (GoCardless) | £ 3,514.66 | | £801 | |
| Cash at bank and in hand | £ 90,394.11 | | £125,471 | |
| | | £ 93,908.77 | | £126,272 |
| Total assets | | £229,401.35 | | £265,275 |
| <hr/> | | | | |
| Current liabilities | | | | |
| Creditors: amounts falling due within one year | | -£14,466.87 | | -£22,061 |
| Total assets less current liabilities | | £214,934.48 | | £243,214 |
| <hr/> | | | | |
| Income Funds | | | | |
| Restricted funds | £ 24,547 | | £27,233 | |
| Unrestricted funds | £189,680 | | £215,981 | |
| Total Funds | | £214,227.05 | | £243,214 |
| | <i>difference</i> | <i>£0.00</i> | | |

Notes forming part of the statement of accounts for the year ended 31 August 2023

1. The principal accounting policies adopted by the charity are described below. They have been applied consistently throughout the period.

BASIS OF ACCOUNTING

The financial statements are prepared under the historical cost convention and in accordance with the 2011 Act, the Charities SORP and the applicable Financial Reporting Standard (FRS 102).

INCOMING RESOURCES

All incoming resources are included in the Statement of Financial Activities when the monies are received.

RESOURCES EXPENDED

Expenditure is recognised on an accrual basis when the liability is incurred.

2. Tangible Fixed Assets and Depreciation

Depreciation is calculated to write down the cost of assets to their estimated residual values over their expected useful lives as follows:

- Freehold building & improvements - 2% on cost
- Furniture - 25% on net book value
- A/V Equipment - 20% on cost

| Tangible fixed assets | Freehold property & improvements | Organ | Furniture | Equipment | Total |
|---|----------------------------------|---------------|----------------|---------------|----------------|
| | £ | £ | £ | | £ |
| Cost at 31 August 2022 | 200,471 | 6,995 | 16,820 | 12,996 | 237,282 |
| Additions in the year | 0 | 0 | 0 | -528 | -528 |
| Total cost | 200,471 | 6,995 | 16,820 | 12,468 | 236,754 |
| | | | | | |
| Depreciation at 31 August 2022 | -71,442 | -6,995 | -16,820 | -2,494 | -97,751 |
| Charge for the year | 0 | 0 | 0 | 0 | 0 |
| Total depreciation | -71,442 | -6,995 | -16,820 | -2,494 | -97,751 |
| | | | | | |
| Depreciation is not in the ledger | | | | | -4,009 |
| Depreciation is wrong on the ledger | | | | | 499 |
| | | | | | |
| Net book value at 31 August 2023 | 129,029 | 0 | 0 | 9,975 | 135,493 |
| | | | | | |
| Net book value at 31 August 2021 | 133,038 | 0 | 19 | 0 | 133,057 |
| | | | | | |
| | | | | | |
| On cost | 2% | 0% | | 20% | |
| Reducing balance | | | 25% | | |

| As at 31 August 2022 | |
|---------------------------------------|-------------------|
| CAF Gold Account | 36,812.78 |
| CAF Gold BC Scheme | 23,961.31 |
| CAF Cash Account General | 24,762.52 |
| | |
| Total Cash at bank and in hand | £85,536.61 |

3. Cash at bank and in hand

4. Creditors: amounts falling due within one year

| Account | Amount |
|---|------------------|
| Board of Deputies levy | 1,635 |
| Liberal Judaism Community Affiliation Fee | 1,915 |
| sub-total: Accounts Payable | 3,550 |
| Open wage, pension, tax and NIC liabilities | 521 |
| Abraham's Tent Project Fund | 2,016.87 |
| Rabbi Discretionary Fund | 586 |
| sub-total: Other open liabilities | 3,126.87 |
| Total current liabilities | £6,673.87 |

| | at 31.08.2023 | at 31.08.2022 |
|---|----------------------|----------------------|
| | | |
| <u>Restricted Funds</u> | | |
| Rabbi's discretionary fund | £586 | £1,354 |
| Burial and cremation fund | £23,961 | £25,879 |
| sub-total: restricted funds | £24,547 | £27,233 |
| | | |
| <u>Designated Funds</u> | | |
| | | |
| Abraham's Tent Fund | £2,017 | £1,613 |
| Building Fund | £0 | £0 |
| sub-total: designated funds | £2,017 | £1,613 |
| Total: Restricted and Designated Funds | £26,564 | £28,846 |

5. Restricted and designated funds

**South London Liberal Synagogue
Financial Projection FY 2023-24**

| <u>Income</u> | <u>£</u> | | |
|---|----------------|---|----------|
| Subscriptions | 70,000 | | |
| Donations/Legacies | 7,000 | | |
| Gift Aid repayment | 20,000 | | |
| Appeals income | 5,000 | | |
| Grants | 1,500 | | |
| Property lettings | 65,000 | | |
| Fundraising income | 1,000 | | <u>£</u> |
| | | Etz Chayim (Leaf Sales) | 100 |
| | | Chevra | 900 |
| | | | 1,000 |
| Burial & Cremation Fees | 500 | | |
| Bank Interest | 20 | | |
| Total Income | 170,020 | | |
| | | | |
| <u>Expenses</u> | | | |
| Rabbinic costs | 66,000 | | |
| Other staff costs | 20,000 | (Administrator & Cleaners' Wages + NI) | |
| Building maintenance | 8,500 | | |
| Building renewal | 65,000 | | |
| Affiliation fees | 15,000 | | <u>£</u> |
| | | Board of Deputies | 1500 |
| | | Liberal Judaism | 13,500 |
| | | | 15,000 |
| Education (Geshar) | 3,500 | (Teachers' Wages + NI + costs) | |
| Charitable donations | 1,000 | (Pass-through of appeals income) | |
| Insurance | 9,000 | | |
| Utilities | 8,000 | | |
| Management & administration (excl. staff) | 3,000 | | |

| | |
|--|----------------|
| Depreciation | 6,500 |
| Burial and cremation costs | 1,000 |
| Costs related to property, fundraising and other synagogue activities | 1,000 |
| Total Expenditure | 207,500 |
| Net Surplus/Deficit | -37,480 |

SOUTH LONDON LIBERAL SYNAGOGUE

England & Wales - Charity number 236711

Accounts



**Annual Report and Financial Statements
for the year ended 31 August 2022**

for presentation at the 92nd Annual General Meeting
to be held online on Sunday 16 April 2023 at 10.45am

Registered Charity No 236711

The South London Liberal Synagogue (SLLS)

Annual Report

Registered Charity No 236711

The Council of The South London Liberal Synagogue (the Synagogue) presents its annual report together with the statement of accounts of the Synagogue in respect of the financial year ended 31 August 2022. The statement of accounts is not statutorily required to be audited and has been independently examined by Gareth Berney, whose report appears below.

Origin and objectives of the charity

The Synagogue was established in 1929 and is an unincorporated association. Under its current Constitution of 10 December 2022 (the Constitution)¹ the Synagogue has the following purpose: to advance Liberal Judaism by actions, teaching and practice, in particular (but not exclusively) by means of:

- (a) providing religious education for children and adults and providing facilities and teaching leading to Bar Mitzvah or Bat Mitzvah and Kabbalat Torah (Confirmation)
- (b) providing and maintaining a place for public religious worship and providing, arranging and conducting religious services;
- (c) providing facilities for the solemnisation of marriages and for burials and cremations.

Review of the activities

A review of the main activities of the Synagogue in relation to the purpose described above is contained in the Chair's Report and in the reports on Synagogue activities set out elsewhere in this report.

Governance

The Synagogue and its property and assets are administered and managed by its Council, members of which are the charity trustees of the Synagogue. Decisions concerning day-to-day management of the Synagogue are made by the Chair together with the other officers. In accordance with the Constitution, members of Council are elected at the Annual General Meeting (AGM) of the Synagogue (or, in the event of a casual vacancy, appointed by the Council to serve until the next AGM) and serve without compensation.

The Council members who served during the past year were: Eve Samson (Chair), William Cohen (Vice Chair), Brian Jacobs (Vice Chair), Paul Infield (Hon. Secretary), Andrew Hoffman (Hon. Treasurer), Diego Giraldo Casas, Nicola Downes, Sam Infield, Maya Jaffe, Daniel Schiff and Alison Watson.

In carrying out their responsibilities the members of Council, as trustees of the Synagogue, have had regard to the guidance on public benefit issued by the Charity Commission for England and Wales (the Charity Commission).

Title to the property of the Synagogue was held during the past year by property trustees Paul Infield, Eve Samson and Shai Wade.

¹ A copy of the Constitution is available from the Synagogue office on request.

Membership - all categories

Total at 31 August 2022: 176 (2021: 184), which included 9 Honorary Members (2021: 8), and 33 Friends (2021: 32).

Members - We welcomed 6 new Members; 14 Members left the community.

Friends - We welcomed 6 new Friends of SLLS.

Deaths - We record with sorrow the deaths of Michael Carson, Zohar Collins, Freha Pritchard, Poppy Kudelka and Helen Raphael. May their memory be for a blessing.

Reserves policy

The Charity's principal activities are detailed above.

1. The present reserve level is considered realistic in order to maintain liquid reserves to cover the Synagogue's day to day activities.
2. At each annual Budget meeting, a review of the current level of reserves will be undertaken against Budget predictions.

Risk management

Council has decided not to prepare a formal risk review report. However, the Council has given consideration to the major risks to which the Synagogue is exposed and satisfied itself that systems or procedures are established in order to manage those risks. The Council will continue to review areas of potential risk. The principal financial risks identified in the short to medium term are as follows:

- The possible loss of the nursery as a tenant and the resultant loss of income;
- The viability of the businesses which rent space in the Synagogue building and the consequential loss of income;
- Rising costs, including energy and staff costs;
- The limitations on the Synagogue's ability to meet its running costs while maintaining subscriptions at a level affordable to Members and Friends;
- Loss of paying Members and Friends of the Synagogue and difficulties in attracting new paying Members and Friends;
- Declining numbers of donors and 'donor fatigue' among existing donors;
- The need for significant further repairs to the Synagogue building.

Statement of Council's responsibilities

The Charities (Accounts and Reports) Regulations 2008 (the Regulations) require the Council to prepare a statement of accounts for each financial year which include:

- (a) a statement of financial activities showing the total incoming resources and application of the resources, together with any other movements in the total resources, of the Synagogue during the relevant financial year; and
- (b) a balance sheet showing the state of affairs of the Synagogue as at the end of the relevant financial year.

The statement of activities must give a true and fair view of the incoming resources and application of the resources of the charity in the relevant financial year. The balance sheet must give a true and fair view of the state of affairs of the charity at the end of the relevant financial year. The statement of accounts must be prepared in accordance with the methods and principles set out in the "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)" issued by the Charity Commission (the Charities SORP).

In preparing the statement of accounts, Council is required to:

- (i) select suitable accounting policies and then apply them consistently;
- (ii) make judgements and estimates that are reasonable and prudent;
- (iii) prepare the Financial Statements on a going concern basis unless it is inappropriate to presume that the charity will continue in business.

Council is responsible for ensuring that accounting records are kept in respect of the Synagogue which are sufficient to show and explain all the charity's transactions, and which are such as to (a) disclose with reasonable accuracy at that time the financial position of the Synagogue and (b) enable the Council to ensure that the statements of accounts comply with the requirements of the Regulations.

Andrew Hoffman, Hon. Treasurer

PLEASE REMEMBER US IN YOUR WILL

**You have supported the SLLS during your lifetime;
why not also in your Will for future generations?**

LEGACIES MAKE THE DIFFERENCE

**By leaving a bequest to SLLS you will
support the future of Liberal Judaism in South London.**

***For further information please contact
office@southlondon.org or 020 8769 4787***



South London Liberal Synagogue

Independent Examiner's Report to the Synagogue Council

I report on the accounts of the South London Liberal Synagogue for the year ended 31 August 2022, which are set out herein.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

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

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) Which gives me reasonable cause to believe that, in any material respect, requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Gareth Berney
2 Gibson Gardens
Saffron Walden

20 March 2023

**South London Liberal Synagogue
Statement of Financial Activities FY2021-22**

| | Unrestricted Funds £ | Restricted Funds £ | Total 2022 £ | Total 2021 £ |
|---|-------------------------------------|-----------------------------------|-------------------------|-------------------------|
| <u>Incoming Resources</u> | | | | |
| Subscriptions | 66,060 | | 66,060 | 65,114 |
| Donations/Legacies | 7,703 | 12,776 | 20,478 | 95,655 |
| Grants | | 4,858 | 4,858 | |
| Gift Aid repayment | 32,607 | | 32,607 | 19,586 |
| Appeals income | | 23,575 | 23,575 | 1,385 |
| Property letting | 58,124 | | 58,124 | 46,504 |
| Fundraising and other income | 5,149 | | 5,149 | 822 |
| Burial and cremation fees | 7,013 | | 7,013 | 597 |
| Bank interest | 47 | | 47 | 6 |
| Total Incoming Resources | 176,703 | 41,209 | 217,911 | 229,669 |
| | | | | |
| <u>Resources Expended</u> | | | | |
| Rabbinic costs | 47,363 | 12,000 | 59,363 | 61,476 |
| Staff costs (not inc. Rabbi or Gesher) | 17,839 | | 17,839 | 14,128 |
| Building renewal, maintenance and security | 22,593 | 104,581 | 127,174 | 3,876 |
| Affiliation fees | 14,400 | | 14,400 | 10,000 |
| Education (Gesher) | 4,852 | | 4,852 | 3,828 |
| Insurance | 8,559 | | 8,559 | 8,482 |
| Utilities | 3,967 | | 3,967 | 5,421 |
| Management and administration | 3,826 | | 3,826 | 1,915 |
| Burial and cremation costs | 999 | | 999 | 1,443 |
| Charitable donations | | 1,070 | 1,070 | 1,910 |
| Costs related to property, fundraising and other synagogue activities | 158 | | 158 | 1,612 |
| Depreciation | 6,521 | | 6,521 | 3,501 |
| Sundry write-off* | 3,974 | | 3,974 | |
| Total Resources Expended | 135,051 | 117,651 | 252,702 | 117,592 |
| | | | | |
| Net Movement in Funds | 41,651 | -76,442 | -34,791 | 112,077 |
| | | | | |
| Funds brought forward at 1st September 2021 | 174,330 | 103,675 | 278,004 | 165,928 |
| Funds carried forward at 31st August 2022 | 215,981 | 27,233 | 243,213 | 278,004 |

Please note that sums may not add up exactly due to rounding.

* The sundry write-off represents a technical accounting correction to deal with past errors in bookkeeping, such as unintentionally occurred in connection with the introduction of a new payroll system by our accounting software, QuickBooks, that have accumulated over the years. Through this one-time write-off, we are bringing the published accounts and our bookkeeping records into alignment. We do not anticipate having to repeat this exercise in future years.

**South London Liberal Synagogue
Balance Sheet as at 31 August 2022**

| | <u>2022</u> | | <u>2021</u> | |
|--|-------------|----------------|-------------|----------------|
| | £ | £ | £ | £ |
| <u>Fixed Assets</u> | | | | |
| Tangible fixed assets | | 139,003 | | 133,057 |
| <hr/> | | | | |
| <u>Current assets</u> | | | | |
| Debtors | | - | | - |
| Undeposited Funds (GoCardless) | 801 | | | - |
| Cash at bank and in hand | 125,471 | | 150,914 | |
| | | 126,272 | | 150,914 |
| <hr/> | | | | |
| Total assets | | 265,275 | | 283,971 |
| | | | | |
| <u>Current liabilities</u> | | | | |
| Creditors: amounts falling due within one year | | (22,061) | | (5,966) |
| <hr/> | | | | |
| Total assets less current liabilities | | 243,213 | | 278,005 |
| <hr/> | | | | |
| <u>Income Funds</u> | | | | |
| Restricted funds | 27,233 | | 103,675 | |
| Unrestricted funds | 215,981 | | 174,330 | |
| <hr/> | | | | |
| Total Funds | | 243,214 | | 278,005 |
| <hr/> | | | | |

Of the unrestricted funds, £1,613 (2021: £943) were designated for specific purposes as set out in note 5 to the accounts.

Notes forming part of the statement of accounts for the year ended 31 August 2022

1. The principal accounting policies adopted by the charity are described below. They have been applied consistently throughout the period.

BASIS OF ACCOUNTING

The financial statements are prepared under the historical cost convention and in accordance with the 2011 Act, the Charities SORP and the applicable Financial Reporting Standard (FRS 102).

INCOMING RESOURCES

All incoming resources are included in the Statement of Financial Activities when the monies are received.

RESOURCES EXPENDED

Expenditure is recognised on an accrual basis when the liability is incurred.

2. Tangible Fixed Assets and Depreciation

Depreciation is calculated to write down the cost of assets to their estimated residual values over their expected useful lives as follows:

- Freehold building & improvements - 2% on cost
- Furniture - 25% on net book value
- A/V Equipment - 20% on cost

| Tangible fixed assets | Freehold property & improvements | Organ | Furniture | Equipment | Total |
|---|----------------------------------|--------|-----------|-----------|---------|
| | £ | £ | £ | | £ |
| Cost at 31 August 2021 | 200,471 | 6,995 | 16,820 | 0 | 224,286 |
| Additions in the year | 0 | 0 | 0 | 12,468 | 12,468 |
| Total cost | 200,471 | 6,995 | 16,820 | 12,468 | 236,754 |
| Depreciation at 31 August 2021 | -67,433 | -6,995 | -16,801 | 0 | -91,229 |
| Charge for the year | -4,009 | 0 | -19 | -2,494 | -6,522 |
| Total depreciation | -71,442 | -6,995 | -16,820 | -2,494 | -97,751 |
| Net book value at 31 August 2022 | 129,029 | 0 | 0 | 9,975 | 139,003 |
| Net book value at 31 August 2021 | 133,038 | 0 | 19 | 0 | 133,057 |

3. Cash at bank and in hand

| As at 31 August 2022 | |
|---------------------------------------|-----------------|
| CAF Gold Account | 70,418 |
| CAF Gold BC Scheme | 25,879 |
| CafCash Account General | 21,776 |
| Cash | 0 |
| HSBC General | 7,099 |
| PayPal Wallet | 299 |
| Total Cash at bank and in hand | £125,471 |

4. Creditors: amounts falling due within one year

| Account | Amount |
|---|----------------|
| Board of Deputies levy | 3,540 |
| Liberal Judaism Community Affiliation Fee | 12,059 |
| <i>sub-total: Accounts Payable</i> | <i>15,599</i> |
| Open wage, pension, tax and NIC liabilities | 3,496 |
| Abraham's Tent Project Fund | 1,613 |
| Rabbi Discretionary Fund | 1,354 |
| <i>sub-total: Other open liabilities</i> | <i>6,462</i> |
| Total | £22,061 |

5. Restricted and designated funds

| | at 31.08.2022 | at 31.08.2021 |
|---|----------------------|----------------------|
| <u>Restricted Funds</u> | | |
| Burial and cremation fund | 25,879 | 24,730 |
| Rabbi's discretionary fund | 1,354 | 3,064 |
| Building Fund | 0 | 77,321 |
| <i>sub-total: restricted funds</i> | <i>27,233</i> | <i>103,675</i> |
| <u>Designated Funds</u> | | |
| Abraham's Tent Fund | 1,613 | 943 |
| <i>sub-total: designated funds</i> | <i>1,613</i> | <i>943</i> |
| Total: Restricted and Designated Funds | £28,846 | £104,618 |

**South London Liberal Synagogue
Financial Projection FY2022-23**

| <u>Income</u> | £ | | |
|---|---------------------|--|--------------|
| Subscriptions | 66,000 | | |
| Donations/Legacies | 6,000 | | |
| Gift Aid repayment | 15,000 | | |
| Appeals income | 5,000 | | |
| Grants | 2,000 | | |
| Property lettings | 55,000 | | |
| Fundraising and activity income | 1,000 | | £ |
| | | Etz Chayim (Leaf Sales) | 100 |
| | | Chevra | 900 |
| | | | <hr/> 1,000 |
| Burial & Cremation Fees | 1,000 | | |
| Bank Interest | 320 | | |
| Total Income | 151,320 | | |
| <u>Expenses</u> | | | |
| Rabbinic costs | 70,000 | | |
| Other staff costs | 20,000 | (Administrator & Cleaners' Wages + NI) | |
| Building maintenance | 8,500 | | |
| Building renewal | 70,000 | | |
| Affiliation fees | 17,000 | | £ |
| | | Board of Deputies | 500 |
| | | Liberal Judaism | 16,500 |
| | | | <hr/> 17,000 |
| Education (Gesher) | 3,500 | (Teachers' Wages + NI + costs) | |
| Charitable donations | 1,000 | | |
| Insurance | 9,000 | | |
| Utilities | 8,000 | | |
| Management & administration (excl. staff) | 3,000 | | |
| Depreciation | 6,500 | | |
| Burial and cremation costs | 1,000 | | |
| Costs related to property, fundraising and other synagogue activities | 1,000 | | |
| Total Expenditure | 218,500 | | |
| Net Surplus/Deficit | (67,180) | | |

SOUTH LONDON LIBERAL SYNAGOGUE

England & Wales - Charity number 236711

Accounts



Annual Report and Financial
Statements
for the year ended 31 August 2021

for presentation at the 91st Annual General Meeting
to be held at the Synagogue on Sunday 20th February
2022 at 11:00am

Registered Charity No 236711

South London Liberal Synagogue

1 Prentis Road, Streatham, London SW16 1QB

T 020 8769 4787 office@southlondon.org

www.southlondon.org

(as at 30 January 2022)

RABBI Rabbi Nathan Godleman

PRESIDENT Louise Freedman

VICE-PRESIDENTS Eve Samson,
Clive Hershman, Paul Infield

HONORARY OFFICERS

ACTING CHAIR Eve Samson

TREASURER Andrew Hoffman

SECRETARY Paul Infield

COUNCIL John Heyderman
Alison Watson
William Cohen
Brian Jacobs
Maya Jaffe
Diego Giraldo
Sam Infield
Daniel Schiff

PROPERTY TRUSTEES

Paul Infield, Eve Samson and
Shai Wade

GESHER & LITTLE STARS TODDLER GROUP

CO-ORDINATOR Zach Ashton

TEACHERS Aubrey
Arthur H
Simone
Aviva
Avigayil

ASSISTANT TEACHERS Thalia
Lucien

WHO'S WHO AT SLLS

Administrator Martina Zabel-
Hoffman

Burial Scheme
CO-ORDINATOR William Cohen

Eitz Chayim Memorial
CO-ORDINATOR Louise
Freedman

Friends of Gesher
Co-CHAIRS Shula Sinclair
Emmanuelle
Smith

Marriage Secretary Gillian
Walker

Additional Secretary Eve
Samson

Rites & Practices
SECRETARY Louise
Freedman

Security Sam Infield

South Circular magazine
EDITOR Alison Watson

Stewarding Daniel Schiff

The South London Liberal Synagogue (SLLS) Annual Report

Registered Charity No 236711

The Council of The South London Liberal Synagogue (the Synagogue) presents its annual report together with the statement of accounts of the Synagogue in respect of the financial year ended 31 August 2021. The statement of accounts is not statutorily required to be audited and have been independently examined by Gareth Berney, whose report appears below.

Origin and objectives of the charity

The Synagogue was established in 1929 and is an unincorporated association. Under its current Constitution of 11th February 2017 (the Constitution)¹ the Synagogue has the following purpose: to advance Liberal Judaism by actions, teaching and practice, in particular (but not exclusively) by means of:

- (a) providing religious education for children and adults and providing facilities and teaching leading to *Bar Mitzvah* or *Bat Mitzvah* and *Kabbalat Torah* (Confirmation);
- (b) providing and maintaining a place for public religious worship and providing, arranging and conducting religious services;
- (c) providing facilities for the solemnisation of marriages and for burials and cremations.

Review of the activities

A review of the main activities of the Synagogue in relation to the purpose described above is contained in the Vice-Chair's Report and in the reports on Synagogue activities set out elsewhere in this report.

Governance

The Synagogue and its property and assets are administered and managed by its Council, members of which are the charity trustees of the Synagogue. Decisions concerning day-to-day management of the Synagogue are made by the Chair together with the other officers. In accordance with the Constitution members of Council are elected at the Annual General Meeting (AGM) of the Synagogue (or, in the event of a casual vacancy, appointed by the Council to serve until the next AGM) and serve without compensation.

The Council members who served during the past year were: James Krikler (Chair), Eve Samson (Vice Chair), Paul Infield (Hon. Secretary), Andrew Hoffman (Hon. Treasurer), William Cohen, Nicola Downes, Diego Giraldo, Julia Goring, John Heyderman, Brian Jacobs, Maya Jaffe, Shula Sinclair and Alison Watson.

In carrying out their responsibilities the members of Council, as trustees of the Synagogue, have had regard to the guidance on public benefit issued by the Charity Commission for England and Wales (the Charity Commission).

Title to the property of the Synagogue was held during the past year by property trustees Paul Infield, Eve Samson and Shai Wade.

¹ A copy of the Constitution is available from the Synagogue office on request.

Membership - all categories

Total at 31 August 2021: 184 (2020: 190), which included 8 Honorary Members (2020: 8), and 32 Friends (2020: 25).

Members We welcomed five new Members; thirteen Members left the community.

Friends We welcomed eleven new Friends of SLLS.

Deaths We record with sorrow the deaths of Cedric Briscoe, Jeromé Freedman, Adele Schwartz and Ellis Taylor. May their memory be for a blessing.

Reserves policy

The Charity's principal activities are detailed above.

1. The present reserve level is considered realistic in order to maintain liquid reserves to cover the Synagogue's day to day activities.
2. At each annual Budget meeting, a review of the current level of reserves will be undertaken against Budget predictions.

Risk management

Council has decided not to prepare a formal risk review report. However, the Council has given consideration to the major risks to which the Synagogue is exposed and satisfied itself that systems or procedures are established in order to manage those risks. The Council will continue to review areas of potential risk. The principal financial risks identified in the short to medium term are as follows:

- The effect of the Covid-19 pandemic on the businesses which rent space in the Synagogue building and the consequential loss of income;
- The possible loss of the nursery as a tenant and the resultant loss of income;
- Rising costs, including staff costs;
- The limitations on the Synagogue's ability to meet its running costs while maintaining subscriptions at a level affordable to Members and Friends;
- Loss of paying Members and Friends of the Synagogue and difficulties in attracting new paying Members and Friends;
- Declining numbers of donors and 'donor fatigue' among existing donors;
- The possible need for significant further repairs to the Synagogue building.

Statement of Council's responsibilities

The Charities (Accounts and Reports) Regulations 2008 (the Regulations) require the Council to prepare a statement of accounts for each financial year which include:

- (a) a statement of financial activities showing the total incoming resources and application of the resources, together with any other movements in

- the total resources, of the Synagogue during the relevant financial year;
and
(b) a balance sheet showing the state of affairs of the Synagogue as at the end of the relevant financial year.

The statement of activities must give a true and fair view of the incoming resources and application of the resources of the charity in the relevant financial year. The balance sheet must give a true and fair view of the state of affairs of the charity at the end of the relevant financial year. The statement of accounts must be prepared in accordance with the methods and principles set out in the "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)" issued by the Charity Commission (the Charities SORP).

In preparing the statement of accounts, Council is required to:

- (i) select suitable accounting policies and then apply them consistently;
- (ii) make judgements and estimates that are reasonable and prudent;
- (iii) prepare the Financial Statements on a going concern basis unless it is inappropriate to presume that the charity will continue in business.

Council is responsible for ensuring that accounting records are kept in respect of the Synagogue which are sufficient to show and explain all the charity's transactions, and which are such as to (a) disclose with reasonable accuracy at that time the financial position of the Synagogue and (b) enable the Council to ensure that the statements of accounts comply with the requirements of the Regulations.

Andrew Hoffman, Hon. Treasurer

PLEASE REMEMBER US IN YOUR WILL

You have supported the SLLS during your lifetime;
why not also in your Will for future generations?

LEGACIES MAKE THE DIFFERENCE

By leaving a bequest to SLLS you will
support the future of Liberal Judaism in South London.



***For further information please contact
office@southlondon.org or 020 8769 4787***

South London Liberal Synagogue Independent Examiner's Report to the Synagogue Council

I report on the accounts of the South London Liberal Synagogue for the year ended 31 August 2021, which are set out herein.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

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

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) Which gives me reasonable cause to believe that, in any material respect, requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Gareth Berney
2 Gibson Gardens
Saffron Walden**

6 February 2022

| | Unrestrict ed Funds | Restrict ed Funds | Total 2021 | Total 2020 |
|---|--------------------------------|------------------------------|-----------------------|-----------------------|
| Utilities | 5, 421 | - | 5,421 | 10,215 |
| Management and administration | 1, 915 | - | 1,915 | 5,276 |
| Depreciation | 3, 501 | - | 3,501 | 3,503 |
| Burial and Cremation Costs | - | 1,443 | 1,443 | - |
| Charitable Donations | - | 1,910 | 1,910 | - |
| Costs related to property, fundraising and other synagogue activities | 1, 612 | - | 1,612 | 4,670 |
| Total Resources Expended | 102 ,239 | 1 5,353 | 117,59 2 | 129,32 9 |
| Net Movement in Funds £ | 53 ,065 | 5 9,012 | 112,07 6 | 7,707 |
| Funds brought forward at 1st September 2020 | 121,2 65 | 44 ,663 | 165,92 8 | 55,861 ¹ |
| Funds carried forward at 31st August 2021 | 174,3 30 | 103 ,675 | 278,00 4 | 165,928 |

Please note that, due to rounding, some totals may not correspond with the sum of the separate figures.

**South London Liberal Synagogue
Balance Sheet as at 31 August 2021**

| | <u>2021</u> | | <u>2020</u> | |
|--|-------------|----------------|-------------|----------------|
| | £ | £ | £ | £ |
| <u>Fixed Assets</u> | | | | |
| Tangible fixed assets | | 133,057 | | 111,279 |
| <hr/> | | | | |
| <u>Current assets</u> | | | | |
| Stock | - | | 306 | |
| Debtors | - | | - | |
| Cash at bank and in hand | 150,914 | | 54,343 | |
| | | 150,914 | | 54,649 |
| <hr/> | | | | |
| Total assets | | 283,971 | | 165,928 |
| <u>Current liabilities</u> | | | | |
| Creditors: amounts falling due within one year | | (5,966) | | 0 |
| <hr/> | | | | |
| Total assets less current liabilities | | 278,004 | | 165,928 |
| <hr/> | | | | |
| <u>Income Funds</u> | | | | |
| Restricted funds | 103,675 | | 44,663 | |
| Unrestricted funds | 171,970 | | 121,265 | |
| <hr/> | | | | |
| Total Funds | | 278,004 | | 165,928 |

Of the unrestricted funds, £943 (2020: £234) were designated for specific purposes as set out in note 7 to the accounts.

South London Liberal Synagogue
Restatement of Financial Activities FY2019-20

Income and Expenditure for the period 1 September 2019 to 31 August 2020

We are here re-stating the Statement of Financial Activities for FY2019-20 to correct four items misreported in last year's annual report. The total surplus for 2020 has therefore increased by £7,142. Rental income of £13,113 was incorrectly omitted from revenue; the expenses for the employer's contribution to the rabbi's national insurance and pension were incorrectly recorded under staff costs rather than rabbinic costs and the annual depreciation charge of £3,503.54 was also omitted.

Statement of Financial Activities FY2019-20

| | <u>As stated</u> | | | <u>As restated</u> | | |
|-------------------------------------|--------------------------------|----------------------------------|----------------|---|--|---------------------------|
| | <u>Unrestrict ed Funds</u> | <u>Restrict ed Funds</u> | <u>Total</u> | <u>Unrestrict ed Funds Restated</u> | <u>Restrict ed Funds Restate d</u> | <u>Total Restated</u> |
| <u>Incoming Resources</u> | £ | £ | £ | £ | £ | £ |
| Subscriptions | 51,268 | - | 51,268 | 51,268 | - | 51,268 |
| Donations/Legacies | 287 | 16,815 | 17,102 | 387 | 16,815 | 17,202 |
| Gift Aid repayment | - | - | - | - | - | - |
| Appeals income | 7,295 | - | 7,295 | - | 6,395 | 6,395 |
| Property lettings | 44,230 | - | 44,230 | 57,343 | - | 57,343 |
| Fundraising income | - | - | 0 | 3,246 | - | 3,246 |
| Burial and Cremation Fees | 1,564 | - | 1,564 | - | 1,553 | 1,553 |
| Bank interest | 39 | - | 39 | 29 | - | 29 |
| Total Incoming Resources | 104,683 | 16,815 | 121,498 | 112,273 | 24,763 | 137,036 |
| <u>Resources Expended</u> | £ | £ | £ | | | |
| Rabbinic costs | 35,656 | 12,000 | 47,656 | 39,201 | 12,000 | 51,201 |
| Staff costs (not inc. | 15,550 | - | 15,550 | 14, | - | |

| | | | | | | |
|--|----------------|---------------|----------------|----------------|---------------|----------------|
| Rabbi) | | | | 146 | | 14,146 |
| Building maintenance and security | 15,594 | - | 15,594 | 16,558 | - | 16,558 |
| Affiliation fees | 9,511 | - | 9,511 | 9,511 | - | 9,511 |
| Education | 5,078 | - | 5,078 | 5,078 | - | 5,078 |
| Insurance | 9,171 | - | 9,171 | 9,171 | - | 9,171 |
| Utilities | 10,292 | - | 10,292 | 10,215 | - | 10,215 |
| Management and administration | 5,216 | - | 5,216 | 5,276 | - | 5,276 |
| Depreciation | - | - | 0 | 3,503 | - | 3,503 |
| Burial and Cremation Costs | - | - | 0 | - | - | - |
| Fundraising and property letting related costs | 2,864 | - | 2,864 | 4,670 | - | 4,670 |
| Total Resources Expended | 108,932 | 12,000 | 120,932 | 117,329 | 12,000 | 129,329 |
| Net Movement in Funds £ | (4,249) | 4,815 | 566 | (5,056) | 12,763 | 7,707 |
| Funds brought forward at 1st September 2019 | 114,528 | 31,900 | 146,428 | 126,321 | 31,900 | 155,861 |
| Net Movement in Funds £ | (4,249) | 4,815 | 566 | (5,056) | 12,763 | 7,707 |
| Funds carried forward at 31st August 2020 | 110,279 | 36,715 | 146,994 | 121,265 | 44,663 | 165,928 |

Notes forming part of the statement of accounts for the year ended 31 August 2021

1. The principal accounting policies adopted by the charity are described below. They have been applied consistently throughout the period.

BASIS OF ACCOUNTING

The financial statements are prepared under the historical cost convention and in accordance with the 2011 Act, the Charities SORP and the applicable Financial Reporting Standard (FRS 102).

INCOMING RESOURCES

All incoming resources are included in the Statement of Financial Activities when the monies are received.

RESOURCES EXPENDED

Expenditure is recognised on an accrual basis when the liability is incurred.

2. Tangible Fixed Assets and Depreciation

Depreciation is calculated to write down the cost of assets to their estimated residual values over their expected useful lives as follows:

- Freehold building & improvements - 2% on cost
- Furniture & equipment - 25% on net book value

| Tangible fixed assets | Freehold property & improvements | Organ | Furniture & Equipment | Total |
|--------------------------------|---|----------------|----------------------------------|-----------------|
| | £ | £ | £ | £ |
| Cost at 31 August 2020 | 174,676 | 6,995 | 16,820 | 198,491 |
| Additions in the year | 25,795 | - | - | 25,795 |
| Total cost | 200,471 | 6,995 | 16,820 | 224,286 |
| Depreciation at 31 August 2020 | (63,424) | (6,995) | (16,794) | (87,213) |
| Charge for the year | (4,009) | - | (7) | 4,016 |
| Total depreciation | (67,433) | (6,995) | (16,801) | (91,229) |

| | | | | |
|---|---------------------|----------|-----------|----------------|
| Net book value at 31 August 2021 | 13 3,038 | - | 20 | 133,057 |
| Net book value at 31 August 2020 | 111,252 | - | 26 | 111,279 |

| 3. Stock | 2021 | 2020 |
|---------------------------|-------------|-------------|
| | £ | £ |
| Stock of books for resale | 805 | 403 |
| Showcase Stock | 87 | 122 |
| | <u>892</u> | <u>525</u> |

Going forward, we will no longer report Stock as an asset. The amount reported above has been expensed as part of fundraising costs. Income from future sales and the cost of future purchases will be reported as part of the income and expense of fundraising activities.

| 4. Cash at bank and in hand at 31 August 2021 | £ |
|--|-----------------------|
| HSBC General | 6,404 |
| CAF General | 39,500 |
| CAF Gold | 81,173 |
| CAF Burial and Cremation | 23,290 |
| PayPal Wallet | 547 |
| Balance at 31.08.2021 | <u>150,914</u> |

5. Creditors: amounts falling due within one year

| | |
|------------------------------|---------------------|
| Board of Deputies levy | 5,023 |
| Abraham's Tent Project Funds | 943 |
| Total | <u>5,966</u> |

| 6. Restricted Funds | at 31.08.2021 | at 31.08.2020 |
|----------------------------|--------------------------|----------------------|
| | £ | £ |
| Burial and Cremation Fund | 23,290 | 24,730 |
| Rabbi's Discretionary Fund | 3,064 | 2,342 |
| Building Fund | 77,321 | 17,591 |
| | 103,675 | 44,663 |

| 7. Designated Funds | at 31.08.2021 | at 31.08.2020 |
|------------------------------|--------------------------|----------------------|
| Abraham's Tent Project funds | 943 | 234 |

**South London Liberal Synagogue
Financial Projection FY2021-22**

| <u>Income</u> | £ | | |
|-------------------------|----------------|-------------------------|-----------|
| Subscriptions | 60,000 | | |
| Donations/Legacies | 12,000 | | |
| Gift Aid repayment | 12,000 | | |
| Appeals income | 1,000 | | |
| Grants | 4,000 | | |
| Property lettings | 55,000 | | |
| Fundraising income | 100 | | £ |
| | | Etz Chayim (Leaf Sales) | 100 |
| | | Chevra | 0 |
| | | | <hr/> 100 |
| Burial & Cremation Fees | 500 | | |
| Bank Interest | 5 | | |
| Total Income | 144,605 | | |

Expenses

| | | | |
|---|--------|--|--------------|
| Rabbinic costs | 66,000 | | |
| Other staff costs | 18,500 | (Administrator & Cleaners' Wages + NI) | |
| Building maintenance | 7,500 | | |
| Affiliation fees | 15,000 | | £ |
| | | Board of Deputies | 500 |
| | | Liberal Judaism | 14,500 |
| | | | <hr/> 15,000 |
| Education (Gesher) | 4,000 | (Teachers' Wages + NI + costs) | |
| Charitable donations | 1,000 | (Pass-through of appeals income) | |
| Insurance | 9,000 | | |
| Utilities | 7,000 | | |
| Management & administration (excl. staff) | 1,800 | | |

| | |
|---|----------------|
| Depreciation | 3,500 |
| Burial and cremation costs | 1,000 |
| Costs related to property, fundraising and other synagogue activities | 1,700 |
| Total Expenditure | 136,000 |

Capital investment

| | |
|----------------|--------|
| Building works | 80,000 |
|----------------|--------|

| | |
|----------------------------|-----------------|
| Net Surplus/Deficit | (71,395) |
|----------------------------|-----------------|



SOUTH LONDON LIBERAL SYNAGOGUE IS A PROUD CONSTITUENT OF LIBERAL WHICH IS PART OF THE WORLD UNION FOR PROGRESSIVE JUDAISM AND IS A SUPPORTER OF LEO BAECK COLLEGE.

Liberal Judaism affirms the dynamic, developing character of our Jewish religious tradition. [Judaism has never stood still. Its history is a history of continuity and change.](#) Questing and questioning, Liberal Judaism is an authentic and modern form of Judaism, rooted in a deep and meaningful engagement with Jewish texts, values, culture and history. It is a movement with a sense of purpose, engaged in community life, study, spirituality and social action. It believes in personal freedom and responsibility and the shared and collective bonds that unite us as Jewish people and members of humanity. Liberal Judaism welcomes those who grew up as Jewish and those who, later in life, have become accepted into Judaism. Liberal Judaism is inclusive and egalitarian, giving equal status within Judaism to those traditionally excluded, helping all its members to embark on their personal Jewish journeys. Liberal Judaism should be a positive, joyous and active part of our members' lives, to be used to enrich their relationships with those around them.



www.liberaljudaism.org/

The World Union for Progressive Judaism's over 1,200 congregations around the world – both large and small, some established and others just starting – currently affiliate with Reform, Progressive, Liberal or Reconstructionist Judaism. With an estimated 1.8 million members in 45 countries, the liberal streams of Judaism represent a global



community with diverse practices but a similar goal: a contemporary, creative expression of Jewish spiritual and cultural identity that is rooted in our rich Jewish traditions. The European Union of the World Union, based in London, focuses particularly on the challenges of continental Europe where the increasing Jewish population now provides enormous potential for growth. Communities destroyed during the Nazi period are re-emerging and rebuilding themselves from both survivors who returned after the Second World War and immigrants from the Former Soviet Union, many of whom are settling in Germany where there are now 18 congregations and many education programs. Two rabbinical seminaries, in Germany and the Netherlands, are complementing the work of the Leo Baeck College in the UK in training rabbis for Europe.

Outside the United Kingdom, there are substantial congregations in Austria, Belgium, France, Germany, the Netherlands and Switzerland as well as smaller ones in the Czech Republic, Denmark, Hungary, Italy, Luxembourg, Poland, Spain and Sweden. A well-organized European Union Beit Din provides a coherent structure for emerging communities and offers a modus vivendi for individuals

and for new groups living under difficult circumstances particularly in former Communist countries. www.eupj.org/

Leo Baeck College is a preeminent institution of Jewish scholarship and learning that

is the heart of the intellectual and spiritual life of the Progressive Jewish community.

For 65 years Leo Baeck College has trained and supported rabbis, teachers and leaders for the progressive Jewish world. Our graduates have built vibrant and viable

communities whilst being sensitive to the constant changing needs of contemporary Jewish life. The College library, one of Europe's leading Jewish libraries, is an irreplaceable resource not only for scholars, rabbis and students, but also for the whole community.

In addition to its academic programmes, the College offers adults the opportunity to study with our world-renowned faculty and specialist teachers on a range of subjects as part of the Lehrhaus, its adult Jewish learning programme. Through its online teaching, the Lehrhaus has a global reach offering a range of courses to suit different age groups, needs and backgrounds. Go to this link for all information: <https://lbc.ac.uk/study-with-us/additional-learning-opportunities/lehrhaus/>



SOUTH LONDON LIBERAL SYNAGOGUE

England & Wales - Charity number 236711

Accounts



Annual Report and Financial Statements for the year ended 31 August 2020

for presentation at the 91st Annual General Meeting
to be held on-line by Zoom on Sunday 31st January 2021 at 11:00am
Registered Charity No 236711

This is the Annual Report for the accounting year 1 September 2019-31 August 2020. However, because of the current, unusual situation caused by COVID-19, Council has decided, except for the Statement of Financial Activities (which covers the accounting year 1 September 2019 to 31 August 2020 only), this Annual Review should cover the period 1 September 2019 to date, so that members are aware of developments since 31 August 2020, as well as for the previous year

The South London Liberal Synagogue (SLLS)

Annual Report

Registered Charity No 236711

Introduction and overview

The Council of The South London Liberal Synagogue (the Synagogue) presents its annual report together with the statement of accounts of the Synagogue in respect of the financial year ended 31 August 2020. The statement of accounts is not statutorily required to be audited and have been independently examined by Gareth Berney, whose report appears below.

Origin and objectives of the charity

The Synagogue was established in 1929 and is an unincorporated association. Under its current Constitution of 11th February 2017 (the Constitution)¹ the Synagogue has the following purpose: to advance Liberal Judaism by actions, teaching and practice, in particular (but not exclusively) by means of:

- (a) providing religious education for children and adults and providing facilities and teaching leading to *Bar Mitzvah* or *Bat Mitzvah* and *Kabbalat Torah* (Confirmation);
- (b) providing and maintaining a place for public religious worship and providing, arranging and conducting religious services;
- (c) providing facilities for the solemnisation of marriages and for burials and cremations.

Review of the activities

A review of the main activities of the Synagogue in relation to the purpose described above is contained in the Chair's Report on page 12 and in the other reports on Synagogue's activities from that onwards.

Governance

The Synagogue and its property and assets are administered and managed by its Council, members of which are the charity trustees of the Synagogue. Decisions concerning day-to-day management of the Synagogue are made by the Chair together with the other officers. In accordance with the Constitution members of Council are elected at the Annual General Meeting (AGM) of the Synagogue (or, in the event of a casual vacancy, appointed by the Council to serve until the next AGM) and serve without compensation.

The Council members who served during the past year were: James Krikler (Chair), Eve Samson (Vice Chair), Paul Infield (Hon. Secretary), Andrew Hoffman (Hon. Treasurer), Jacqueline Ashton, William Cohen, Julia Goring, Maya Jaffe, Kirst O'Neill, Shula Sinclair, Brian Jacobs and Gillian Walker.

In carrying out their responsibilities, the members of Council, as trustees of the Synagogue, have had regard to the guidance on public benefit issued by the Charity Commission for England and Wales (the Charity Commission).

Title to the property of the Synagogue was held during the past year by property trustees Paul Infield, Eve Samson and Shai Wade.

¹ A copy of the Constitution is available from the Synagogue office on request.

Membership – all categories

Total at 31 August 2020*: 190 (2019: 200), which included 8 Honorary Members (2019: 8), and 25 Friends (2019: 22).



Deaths We record with sorrow the deaths of: Simon Benedictus, Adele Schwarz

*Please note that some members and friends noted here have joined subsequent to this date, however are included for completeness

Reserves policy

The Charity's principal activities are detailed above.

1. The present reserve level is considered realistic to maintain liquid reserves to cover the Synagogue's day to day activities.
2. At each annual Budget meeting, a review of the current level of reserves will be undertaken against Budget predictions.

At 31 August 2020 Unrestricted Funds amounted to £129,669 (2019: £125,210) and Total Funds stood at £165,928 (2019: £157,109).

Risk management

The Council has decided not to prepare a formal risk review report. However, the Council has given consideration to the major risks to which the Synagogue is exposed and satisfied itself that systems or procedures are established in order to manage those risks. The Council will continue to review areas of potential risk. The principal financial risks identified in the short to medium term are as follows:

- The effect of the Covid-19 pandemic on the businesses which rent space in the Synagogue building and the consequential loss of income;
- A persistent imbalance between income and expenditure, leaving the Synagogue regularly in deficit;
- Rising costs, including staff costs;
- The limitations on the Synagogue's ability to meet its running costs while maintaining subscriptions at a level affordable to Members and Friends;
- Loss of paying Members and Friends of the Synagogue and difficulties in attracting new paying Members and Friends;
- Declining numbers of donors and 'donor fatigue' among existing donors;
- The possible need for significant further repairs to the Synagogue building.

Statement of Council's responsibilities

The Charities (Accounts and Reports) Regulations 2008 (the Regulations) require the Council to prepare a statement of accounts for each financial year which include:

- (a) a statement of financial activities showing the total incoming resources and application of the resources, together with any other movements in the total resources, of the Synagogue during the relevant financial year; and
- (b) a balance sheet showing the state of affairs of the Synagogue as at the end of the relevant financial year.

The statement of activities must give a true and fair view of the incoming resources and application of the resources of the charity in the relevant financial year. The balance sheet must give a true and fair view of the state of affairs of the charity at the end of the relevant financial year. The statement of accounts must be prepared in accordance with the methods and principles set out in the "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)" issued by the Charity Commission (the Charities SORP).

In preparing the statement of accounts, Council is required to:

- (i) select suitable accounting policies and then apply them consistently;
- (ii) make judgements and estimates that are reasonable and prudent;
- (iii) prepare the Financial Statements on a going concern basis unless it is inappropriate to presume that the charity will continue in business.

Council is responsible for ensuring that accounting records are kept in respect of the Synagogue which are sufficient to show and explain all the charity's transactions, and which are such as to (a) disclose with reasonable accuracy at that time the financial position of the Synagogue and (b) enable the Council to ensure that the statements of accounts comply with the requirements of the Regulations.

James Krikler, Chair

PLEASE REMEMBER US IN YOUR WILL

You have supported the SLLS during your lifetime;
why not also in your Will for future generations?

LEGACIES MAKE THE DIFFERENCE

By leaving a bequest to SLLS you will
support the future of Liberal Judaism in South London.



For further information please contact us on:
office@southlondon.org or 020 8769 4787

Independent Examiner's Report to the Synagogue Council

I report on the accounts of the South London Liberal Synagogue for the year ended 31 August 2020, which are set out on pages 5-11 inclusive.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

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

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) Which gives me reasonable cause to believe that, in any material respect, requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Gareth Berney
[REDACTED]
[REDACTED]

31 December 2020

South London Liberal Synagogue

Statement of Financial Activities

Income and Expenditure for the period 1 September 2019 to 31 August 2020

| | Unrestricted Funds | Restricted Funds | Total 2020 | Total 2019 |
|--|-----------------------|---------------------|----------------|-----------------|
| <u>Incoming Resources</u> | £ | £ | £ | £ |
| Subscriptions | 51,268 | - | 51,268 | 53,998 |
| Donations/Legacies | 287 | 16,815 | 17,101 | 19,106 |
| Gift Aid repayment | - | - | - | 11,116 |
| Appeals income | 7,295 | - | 7,295 | - |
| Property lettings | 44,230 | - | 44,230 | 25,928 |
| Fundraising income | - | - | - | 1,877 |
| Burial and Cremation Fees | 1,564 | - | 1,564 | 827 |
| Bank interest | 39 | - | 39 | 34 |
| Total Incoming Resources | 104,683 | 16,815 | 121,498 | 112,886 |
| | | | | |
| <u>Resources Expended</u> | | | | |
| Rabbinic costs | 35,656 | 12,000 | 47,656 | 52,188 |
| Staff costs (not inc. Rabbi) | 15,550 | - | 15,550 | 11,190 |
| Building maintenance | 15,594 | - | 15,594 | 12,709 |
| Affiliation fees | 9,511 | - | 9,511 | 13,316 |
| Education | 5,078 | - | 5,078 | 6,371 |
| Insurance | 9,171 | - | 9,171 | 8,003 |
| Utilities | 10,292 | - | 10,292 | 9,598 |
| Management and administration | 5,216 | - | 5,216 | 7,245 |
| Depreciation | - | - | - | 3,505 |
| Burial and Cremation Costs | - | - | - | 445 |
| Fundraising and property letting related costs | 2,864 | - | 2,864 | 7,318 |
| Total Resources Expended | 108,932 | 12,000 | 120,932 | 131,888 |
| | | | | |
| Net Movement in Funds £ | (4,249) | 4,815 | 566 | (19,002) |
| | | | | |
| Funds brought forward at 1st September 2019 | 114,528 | 31,900 | 146,428 | 160,840 |
| Funds carried forward at 31st August 2020 | 110,279 | 36,715 | 146,994 | 146,428 |

Please note that, due to rounding, some totals may not correspond with the sum of the separate figures.

South London Liberal Synagogue

Balance Sheet as at 31 August 2020

| | <u>2020</u> | | <u>2019</u> | |
|--|-------------|---------|-------------|----------|
| | £ | £ | £ | £ |
| Fixed Assets | | | | |
| Tangible fixed assets | | 111,279 | | 114,780 |
| | | | | |
| Current assets | | | | |
| Stock | 306 | | 525 | |
| Debtors | 0 | | 0 | |
| Cash at bank and in hand | 54,343 | | 42,910 | |
| | | 54,649 | | 43,435 |
| Total assets | | 165,928 | | 158,215 |
| | | | | |
| Current liabilities | | | | |
| Creditors: amounts falling due within one year | 0 | | (8,286) | |
| Rabbinic Salary donated, received in advance | 0 | | (3,500) | |
| | | 0 | | (11,787) |
| TOTAL ASSETS LESS CURRENT LIABILITIES | | 165,928 | | 146,428 |
| | | | | |
| Income Funds | | | | |
| Restricted funds | 36,259 | | 31,900 | |
| Unrestricted funds | 129,669 | | 114,528 | |
| TOTAL FUNDS | | 165,928 | | 146,428 |

Of the unrestricted funds, £234 (2019: £234) were designated for specific purposes as set out in note 7 to the accounts.

Notes forming part of the statement of accounts for the year ended 31 August 2020

- 1. The principal accounting policies adopted by the charity are described below. They have been applied consistently throughout the period.**

BASIS OF ACCOUNTING

The financial statements are prepared under the historical cost convention and in accordance with the 2011 Act, the Charities SORP and the applicable Financial Reporting Standard (FRS 102).

INCOMING RESOURCES

All incoming resources are included in the Statement of Financial Activities when the monies are received.

RESOURCES EXPENDED

Expenditure is recognised on an accrual basis when the liability is incurred.

2. Tangible Fixed Assets and Depreciation

Depreciation is calculated to write down the cost of assets to their estimated residual values over their expected useful lives as follows:

- Freehold building & improvements - 2% on cost
- Furniture & equipment - 25% on net book value

| Tangible fixed assets | Freehold property & improvements | Organ | Furniture & Equipment | Total |
|---|---|--------------|----------------------------------|-----------------|
| | £ | £ | £ | £ |
| Cost at 31 August 2019 | 174,676 | 6,995 | 16,820 | 198,491 |
| Depreciation at 31 August 2019 | (59,930) | (6,995) | (16,785) | (83,710) |
| Charge for the year | (3,494) | - | (9) | (3,502) |
| Net book value at 31 August 2020 | £111,252 | - | £26 | £111,279 |
| Net book value at 31 August 2019 | £114,746 | - | £35 | £114,781 |

| | Freehold property & improvements | Furniture & Equipment | Total |
|------------------------------|----------------------------------|-----------------------|---------------|
| | £ | £ | £ |
| Direct charitable activities | 111,252 | - | 111,252 |
| Management & admin | - | 26 | 26 |
| | <hr/> 111,252 | <hr/> 26 | <hr/> 111,279 |

3. Stock

| | 2020 | 2019 |
|---------------------------|-----------|-----------|
| | £ | £ |
| Stock of books for resale | 275 | 403 |
| Showcase Stock | 31 | 122 |
| | <hr/> 306 | <hr/> 525 |

4. Cash at bank and in hand at 31 August 2020

| | £ |
|--------------------------|--------------|
| HSBC General | 18,012 |
| CAF General | 10,432 |
| CAF Gold | 1,169 |
| CAF Burial and Cremation | 24,730 |
| | <hr/> 54,343 |
| Balance at 31.08.2020 | 54,343 |

5. Creditors: amounts falling due within one year

0

| 6. Restricted Funds | at 31.08.2020 | at 31.08.2019 | |
|----------------------------|----------------------|----------------------|------------------------------|
| | £ | £ | |
| Burial and Cremation Fund | 24,730 | 25,520 | |
| Rabbi's Discretionary Fund | 2,342 | 1,042 | |
| Building Fund | 9,188 | 5,338 | |
| | 36,259 | 31,900 | |
| | | | |
| 7. Designated Funds | 234 | 234 | Abraham's Tent Project funds |

South London Liberal Synagogue

Financial Projection 2020 – 2021

Income

| | £ | |
|-------------------------|--------------------------|--|
| Subscriptions | 65,000 | |
| Donations/Legacies | 60,000 | (including donations to the Rabbinic Salary Donation Fund and Building Fund) |
| Gift Aid repayment | 20,000 | (including Gift Aid repayments from FY2018-19 and FY2019-20) |
| Appeals Income | 2,000 | |
| Grants | 4,000 | |
| Property lettings | 53,000 | |
| Fundraising Income | 100 | |
| | | £ |
| | Eitz Chayim (Leaf Sales) | 100 |
| | Chevra | 0 |
| | HHD Tickets | 0 |
| | | 100 |
| Burial & Cremation Fees | 500 | |
| Bank Interest | 40 | |
| Total Income | 204,640 | |

Expenses

| | | |
|---|-------------------|---|
| Rabbinic Costs | 65,000 | |
| Other Staff Costs | 17,000 | (Administrator & Cleaners' Wages + NI) |
| Building works | 70,000 | |
| Building Maintenance | 7,500 | |
| Affiliation Fees | 15,500 | |
| | | £ |
| | Board of Deputies | 500 |
| | Liberal Judaism | 15,000 |
| | | 15,500 |
| Education | 2,200 | (Teachers' Wages + NI + costs) |
| Donations | 1,000 | (Pass-through of HHD & Pesach appeal donations) |
| Insurance | 9,500 | |
| Utilities | 8,000 | |
| Management & Administration (excl. staff) | 1,500 | |

| | |
|--|----------------|
| Depreciation | 3,500 |
| Burial and Cremation Costs | 500 |
| Fundraising and property letting costs | 500 |
| Total Expenditure | 201,700 |
| | |
| Net Surplus/Deficit | 2,940 |

President's Message **Louise Freedman**

On 21 September 2019, we held a Shabbat Civic service to celebrate the 90th anniversary of the foundation in 1929 of this congregation whose nucleus was formed three years earlier from the South London Section of the Jewish Religious Union; this itself was the predecessor of the Union of Liberal & Progressive Synagogues or Liberal Judaism as it is now entitled. We can be justly proud of our past history; it is now up to us to ensure that our congregation's future and that of Liberal Judaism is its equal. Nevertheless, the pandemic began early in 2020 and we haven't been able to use our building for many months. We live in challenging times.

A huge thank you to everyone who, during this year, has given of their time and energy to help our Synagogue: our minister, Nathan Godleman, our Officers, Council and our administrator, Martina Zabel-Hoffman for their dedication and enthusiasm. We also thank those who have rallied round in these challenging times: attended services on Zoom and YouTube, read or taken part in those services, volunteered as SLLS Sentinels, to keep in touch with and help our members.

However, we appeal for more members to take an active role in synagogue life. Involvement is not necessarily onerous and can range from serving on Council to helping to organise an activity. Much needs to be done and every act to help, big or small, is an opportunity to perform a mitzvah. Ask yourself what task you could contribute to make things happen – please contact the office, Nathan or any Council member. Your generosity of time will be greatly appreciated.

Enjoy this year's report and stay safe!

Chair's report **James Krikler**

This annual report is testament to the resolve and fortitude of our community, both its leaders and the wider membership, for we have all played a part in keeping going through some of the toughest conditions that our community has ever faced. It represents no small achievement and thankfully, we can celebrate not only remaining a going concern, coming through a still-raging, worldwide crisis, but somehow staying largely intact and functioning remarkably well. We have no doubt suffered great difficulties in our past, such as when having just taken up residence on Prentis Road in 1939, facing up to global conflict with its bombs, blackouts, rationing and loss of a number of members as well (as we've been discussing recently), causing plenty of anguish and more I'm sure. Or when during the late 1970s we were temporarily without a building, while extensive work took place to create the upper sanctuary and kiddush hall below. But this year has seen the first time that we have been unable to continue meeting in person, holding services and ceremonies in the normal way, or fighting through the children to get to the kiddush table, since the coronavirus pandemic rose up and took hold.

Time seems to have passed in something of a blur, months slipping by with the Groundhog Day film reference often cited. We started positively upbeat and confident in our future, before shuddering to a virtual halt in the spring, followed by a largely digital existence thereafter. Only that doesn't do justice to the way that we have more than managed to keep an online synagogue ever present and important in our lives. And having found a way to survive, despite being largely shut out of our premises and physically isolated from one another, we have actually prospered, with attendances up (albeit online) and several new members joining. A huge amount of our relative success is easily attributed to Rabbi Nathan's determination and enduring spirit that we have all appreciated, but we must also acknowledge the technical and other support that has come forward in a variety of ways from within our ranks.

Perhaps we have been helped by the fact that we are relatively compact as a community in terms of numbers, while fairly diverse in both make up and far-flung reach. This might explain why we seem to have been so adept at accepting and utilizing the technological salvation on hand. As a smaller community we are lighter on our feet and have embraced the innovation required, fitting our typical self-reliance and independent spirit. Already close knit and thus less shy about turning up on screen, we have got to grips with the online world of cameras and muting/unmuting of microphones – though not always at the right time! The geographic separation inherent in our membership was eased for many by not having to physically travel and accommodating everybody in each of our living rooms, kitchens, broom cupboards or wherever has actually been good fun at times. We might feel rather unsettled at the moment but to borrow from Paul Young's 80's classic, wherever I lay my phone/tablet/laptop/webcam, that's my home (you can see behind me).

As mentioned, the year began with great fanfare and high expectations of what the coming months would bring. Our 90th anniversary civic service back in September 2019 was a great way to kick things off and I had the pleasure of welcoming the Bishop of Southwark, the MP for Dulwich and Norwood and the Mayor of Lambeth. We even published a lovely calendar full of photos and gathered insights from members and leaders, past and present – well done that team. After the turn of the year and an auspicious AGM, we held a suitably raucous and enjoyable Burn's night, deploying our new tables for the first time and twirling away to full effect. Then came Purim fun including the usual, unusual garb and a memorable visit from storytelling Rabbi Pete Tobias. Next up was Pesach and preparations for our traditional seder were well underway, when it became apparent that the virus was taking hold and we realized that we couldn't put the community at risk. Scrambling to master the tech, we somehow pulled off a tremendously successful online event at short notice – it couldn't have worked better. Since then almost every lifecycle event has been online, whether recorded or live, along with the popular Thursday coffee mornings, brilliantly curated by Peter West, while even more services are on offer through the week.

So welcome to the new format, digital report and online AGM – hopefully to be a one-off, but equally worthwhile and productive event as ever. Reporting more specifically on what has been happening throughout the synagogue over the last year I'm happy to begin with the children, where Geshar maintained a welcome presence and kept them, as well as their parents, connected and enriched. While uncertainties held sway, Zach ██████ took it upon himself to establish an online offering and it has gone from strength to strength. Changing circumstances and with the alternative form of delivery, we found ourselves standing down Aviva and Sarit who began the year as joint heads, along with our many assistants. Their efforts over many years and willingness to accept the evolving situation this year with grace and understanding, is very much appreciated. For now, the format of the classes has been completely restructured, with Nathan in an executive role and Zach working hard as an effective Coordinator.

In a similar way, there has been an enormous change in the format and delivery of our South Circular newsletter – moving largely digital and more magazine-like, under the new editorial stewardship of Alison ██████ and well supported by Nathan. We give thanks to our President, Louise, for her efforts over many years in putting together and getting out the previous incarnation.

While talking staff, there's no one more important to our effective functioning than our administrator, Martina. We have seen the role taken on, transformed and delivered and have to acknowledge the work that has been put in, as well as the flexibility that has been paramount to coping with the changing operations. In doing so, we have increased Martina's working hours to more closely match the real workload, though we will keep an eye on this to ensure we are not taking advantage of her good nature!

In various ways Rabbi Nathan has also grown through lockdown, though that could partly be down to Linda's cooking. Joking aside, we are so lucky to have had the right person at the right time. He is also particularly good at seeing opportunities and bringing in others when required, for a truly collective

effort. The good news is/was that we managed to sign him up on an ongoing contract when his original two year period finished, at the end of August 2020.

The Covid effect has been felt in relation to our nursery tenants and hall renters too, though we have tried to be as accommodating of their needs as possible. They have all had difficulties operating as usual and naturally this has affected our income, particularly from the hall use. At least the nursery seems to be managing and are paying their full rent again, having had a sizable discount in the first lockdown. To help them maintain distancing we have permitted the front doors to be used for additional access and likewise agreed more use of the hall, given its availability. This is good for us additionally, as a building in use is naturally safer and more secure.

This applies equally to the family accommodated in the ATP flat – they are generally quite happy and we have agreed to extend their lease until we're clear of the current crisis for their peace of mind and convenience. An issue of the last few months has been extensive mould on walls due to a build up of humidity and condensation – resulting from not opening windows or running the heating! We have provided a dehumidifier and agreed to cover the heating bill for two months. Redecoration will be required in due course unfortunately. Thanks to Harriet for maintaining a liaison and management role.

The renovations to the defunct caretaker space to provide the ATP flat was a great collective undertaking and showed what could be achieved with determined effort allied to a good cause. We have been talking for a while now about the next big project – essentially to renovate the rest of the building, taking care of ourselves. We brought it to everyone's attention at the last AGM that an anonymous donor had offered £25,000 towards such works, if we could match it and we duly set about looking into ways of doing so. Several council members took charge and in April, despite being in lockdown, we secured £4,000 from the NLPS trust, specifically to refurbish and upgrade the two accessible toilets. This sum, along with a number of other generous donations was added to the match fund appeal. Individual effort has been epitomized by Diego who was sponsored to ride his bike all over London in May and recently helped to put an electronic donation button on our website (that he also set up and maintains!). Remarkably enough, we have now raised the funds required and have put together a schedule of works focusing on renovations and improvements to the main 'front of house' spaces. This is being priced by, and discussed with, several local building firms – one of whom put up the Bimah banner and has already carried very important maintenance work recently to our roof. I have been instrumental in putting this together, given my architectural experience, but it remains to be seen whether we will be able to afford to do all that we wish. It's never easy forming committees or finding people able to spare significant time to volunteer, but I'm hoping that one or two of us who aren't already serving on council, will come forward to make this another truly collective effort, as we push on with the works. Meanwhile, we intend to keep fundraising towards other specific projects such as replacing our aging lift and would appreciate others involving themselves here as well. I'll happily meet anyone interested, online or in person, to discuss the plans in hand and any other ideas.

I know that this will be dealt with elsewhere but an important undertaking this year has been a thorough review of our membership rates – for levels, fairness, simplification and administration. As a council we were wary of making significant increases for some, but also conscious that the rates were not providing sufficient funds to meet our overheads and that we are over reliant on a few very generous donors. This is not a fair or sustainable model and so, painful as it may be, as the current custodians we feel justified in pursuing this course and taking the difficult decisions necessary to secure our future.

To conclude, I remain optimistic for the coming months and years, hopeful of a return to our building once the threat from the virus has receded. We will proceed with the refurbishment in one form or another and I have no doubt that our membership will continue to grow and strengthen in its commitment to the synagogue and each other.

As ever, I would like to thank all the people who work tirelessly on our community's behalf and all those who come together to attend and participate in any of our activities – even if only across the ether for

now! Beyond those already mentioned, our honorary officers Paul, Eve and Andy deserve special praise for all that they do – diligently carrying out their duties as well as offering wise counsel to me and the rest of council, being generally proactive and drawing on their years of experience – it helps when two are past Chairs!

Whatever happens, we are clearly an enduring, friendly and mostly joyful lot and I look forward to seeing you all whenever joining a service or a meeting myself. So until the next time – and certainly at the AGM I hope – please stay safe and well and I wish you all the best for the coming year.

Rabbi's report Rabbi Nathan Godleman

The last four months of 2019 now seem quite remote, as does the first part of 2020. The global pandemic, which struck in early spring, has been monumental in the life of the synagogue. Therefore, I intend to concentrate on these last nine months, during which time our mode of operation has changed radically, enabled only by new technology. Nine months without a single service in the sanctuary, yet with services running online up to five times a week at one stage; life cycle events celebrated safely; a support network set up and a social and educational programme which has helped sustain us as individuals and as a community. With no losses to the virus to date and the handful who contracted having recovered, we can look forward to emerging from the crisis stronger, if anything, and having learned invaluable lessons, as well as new skills.

My thanks go to the synagogue council for setting and steering our course through these troubled waters; to Louise, our most active of presidents; to James and the honorary officers, upon whom so much rests; to our administrator, Martina; to Zach and Gesher; and to Diego, who provided me with a computer and a training session back in March, and has lent his expert assistance most generously ever since. I would also thank the community as a whole, from the oldest to the youngest, including our bar and bat mitzvah families. Good humour has been apparent throughout - witness our online kiddush every Shabbat, as have kindness and a willingness to engage in new ways. The South London Liberal Synagogue remains a good place to be, even as 'being there' has come to mean something quite different.

Services

These carried on as normal prior to Covid, with weekly Shabbat morning services and Friday night services twice a month. The former were reasonably well attended, especially during term time. The evening services are attended by up to about a dozen regulars, and rarely by families. With the onset of the first lockdown, at the encouragement of the late Simon Benedictus, two weekday morning services online were added, now down to one, and a havdalah group formed, which attracts up to ten households on a weekly basis. The High Holy Day services of 2019 were a high point for me, in terms of collaboration and participation. The Chanukah celebration which followed, with a hall full of people and a table full of candles, was another success. Within weeks of lockdown, we were faced with an online seder, and did remarkably well, considering we were in the early days of Zoom meetings! Since then, we have celebrated almost all the festivals online, including candle lighting over eight nights of Chanukah - normally we'd come together only once, and a full set of HHD services. Numbers have increased, sometimes substantially, including at previously poorly-attended services such as Selichot. YouTube and then Zoom have proven convenient and agreeable for most. Guest rabbis have been able to participate remotely, providing some support for me and variety for all. We have also begun to join with other congregations, and already attract those within the wider Jewish community.

Bar/Bat Mitzvah and Kabbalat Torah

I continue to teach all our bar and bat mitzvah candidates myself, which I enjoy as a former teacher and as a rabbi, building relationships which should go far beyond the big day itself. The only exception since September 2019 has been Reuben, largely taught by Bev. Reuben, Kingsley, Tal, Talia and Lexi have all celebrated their bar or bat mitzvah in the period covered by this report. Tal and Talia were filmed in the sanctuary, with the clips integrated into the following Shabbat morning service online. Lexi was filmed at home, as a new strain of the virus appeared. During the summer, I undertook to teach the pre-BM group Hebrew online over a period of about two months. I have also been teaching the KT group, which includes Thalia, on Sunday mornings as part of Gesher online.

Adult Education

Shiurim on Shabbat mornings, led alternately by myself and John, are proving more popular online, after unsuccessful attempts to sustain them at Prentis Road. The focus has been the Torah portion of the week, from either a scholarly or philosophical point of view. Rabbi Professor Jonathan Magonet returned in early 2020 to teach a course on Tanakh, which was well attended. The Delving into Judaism class has become simply 'Judaism' and hopes to attract anyone wishing to learn more, along with providing a solid grounding to those converting. Numbers are good - a dozen or so, with almost as many studying Hebrew with either me or Bev beforehand.

School visits and Outreach

School visits, in either direction, ceased with Covid. Until March, most weeks would see either a visit to SLLS or a visit by me to a school. Surprisingly, only one approach for an online session has been made since schools resumed. 2021 may be the time to be more proactive in that area. I now sit as a member of the management committee of Faiths Together in Lambeth, and helped shape and run its online Remembrance event last November. I have since taken over responsibility, at least temporarily, for the borough-wide Holocaust Memorial Day commemoration, also online. Additionally, I have joined our honorary secretary, Paul, on the board of trustees of HIV Chaplaincy.

Conversion and Membership

Two candidates from SLLS successfully appeared before the Liberal Judaism online beit din and have become full members. Their admission ceremonies were carried out privately in the sanctuary before the second lockdown. The culmination of long personal journeys and a proud moment for each. One other candidate is awaiting the resumption of in-person sessions of the beit din. Two others have registered recently, with a further two registered earlier. All have joined as friends of the synagogue, as have others in the class not registered. Membership in general, enumerated elsewhere, has been steady, considering the last nine months. I have been able to meet a number of prospective members at the synagogue, maintaining a social distance, and on Zoom, emphasising that our online services and events do give a good indication of the community.

Marriages

One wedding, Alice and Anthony's, took place at the synagogue, albeit with a curtailed number of guests present. Thus, it was broadcast simultaneously and was a joyous occasion for all involved. An earlier wedding blessing had to be postponed, as did a ceremony planned for elsewhere.

Funerals

I took the funerals of five of our members, together with a stone setting and a shiva. Additionally, I conducted a number of non-member funerals, one stone setting, another shiva and a burial and stone setting on behalf of Bromley Reform Synagogue, which followed a hospital visit to a brave and ailing member.

Pastoral Support/Friendship Group

The size and connectedness of our community has meant that our approach to pastoral care has been an informal one, at least during my tenure. Phone calls, emails and text messages are an integral part of my work. Visits are less frequent, due to geography, and had to cease completely with Covid. Zoom calls are a blessing, as was the move to online of the friendship group. Run by Peter since early 2020, it has grown in numbers and has attracted a wide range of interesting speakers. It is also an opportunity to meet with some of our older members, as both James and I have done on a regular basis. A number of them were involved, on either end of the phone, in the telephone group set up at the beginning of the first lockdown. Another development at that time was the formation of a group of volunteers - SLLS Sentinels, available to assist those in need. (Likely to have returned by the date of the AGM, though working in a more targeted way.)

The Sanctuary

I was able to secure two carved oak reading desks and two upholstered benches in the Autumn from Mosaic Liberal Synagogue at no cost (a donation was made, effectively), transported them from Harrow to Streatham with Linda and installed them on the bimah, helped by William and James. The old pulpit has been retained, and the new arrangement will be trialled for a year. Eldi has also transformed the ark. The birds have flown, but will perch nearby. The spaces behind the bimah have been cleared for storage and use by myself and Igor. (The re-installation by Rene of our alt-neu ark banner back in September 2019, though within the remit of this report, now seems a world away.)

The Magazine and E-bulletin

I have been pleased to assist Alison Watson as she has taken over South Circular from Louise, and to see it transformed into a bi-monthly magazine, necessitated by the fact of a weekly e-bulletin, sent out to a large proportion of our membership and its main source of news. I, in turn, have taken over responsibility for the e-bulletin from Martina.

The Future

As I conclude my fifth annual report to you, in the 91st year of our history, I look forward primarily to a safe return to the sanctuary, continuing to stream our services when we do; to the renovation of our very special building in 2021, made possible by generous donations; and to growth, in various ways. I do feel we need a new social action project. (Our attempt to build a relationship with the food charity, Feast, was ultimately unsuccessful.) We also need people to step up to leadership positions in the synagogue. Not only to support others, but to lead, both on and off the bimah. I am hopeful, but it requires a decision and commitment within each individual, which I cannot dictate. We really do build, and can only build, together.