



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

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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
<u>Current assets</u>				
Stock	-		306	
Debtors	-		-	
Cash at bank and in hand	150,914		54,343	
		150,914		54,649
Total assets		283,971		165,928
<u>Current liabilities</u>				
Creditors: amounts falling due within one year		(5,966)		0
Total assets less current liabilities		278,004		165,928
<u>Income Funds</u>				
Restricted funds	103,675		44,663	
Unrestricted funds	171,970		121,265	
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>		
	Unrestrict ed Funds	Restrict ed Funds	Total	Unrestrict ed Funds Restated	Restrict ed Funds Restate d	Total Restated
<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
	<hr/> 892	<hr/> 525

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	<hr/> 150,914

5. Creditors: amounts falling due within one year	
Board of Deputies levy	5,023
Abraham's Tent Project Funds	943
Total	<hr/> 5,966

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>	<u>£</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		<u>£</u>
		Etz Chayim (Leaf Sales)	100
		Chevra	0
			<hr/> 100
Burial & Cremation Fees	500		
Bank Interest	5		
Total Income	144,605		
 <u>Expenses</u>			
Rabbinic costs	66,000		
Other staff costs	18,500	(Administrator & Cleaners' Wages + NI)	
Building maintenance	7,500		
Affiliation fees	15,000		<u>£</u>
		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
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Net Surplus/Deficit	(71,395)
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SOUTH LONDON LIBERAL SYNAGOGUE IS A PROUD CONSTITUENT OF LIBERAL JUDAISM 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/>



