

Nottingham Liberal Synagogue
(Registered charity, number 246773)
Financial statements
for the year ended 31 December 2020

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**Nottingham Liberal Synagogue
Trustees' annual report
for the year ended 31 December 2020**

Full name Nottingham Liberal Synagogue

Registered charity number 246773

Principal address

Lloyd Street, Sherwood, Nottingham, NG5 4BP

Trustees

Peter Gordon, President, from 15/12/20
Paula Scott, Vice President
Jeff Cohen, Co-Chair
Jonathan Corne, Co-Chair
Susan King, Co-Chair
David Leigh, Hon Treasurer
Jeff Book, Joint Hon Secretary, from 13/09/20
Rachel Reeves, Joint Hon Secretary, from 13/09/20
Mary Brewer, Rites & Practices, from 13/09/20
Naomi Posner, Education
Nick Rubins, Management
Catherine Strauss, Burial
John Youens, Membership
Allyson Kingsley
Mike Sacker, from 13/09/20
Jonathan Berber, from 13/09/20
Philip Cottam, from 13/09/20
Hernan Feinberg, until 13/09/20
Peter Strauss, until 15/12/20
Michelle Hillary, until 13/09/20
Antony Moss, until 13/09/20
Catherine Shippides, until 13/09/20

Holding Trustees

Danny Rubins
David J. Lipman
Michael Harris

Independent examiner

John O'Brien, employee of Community Accounting Plus, Units 1 & 2 North West, 41 Talbot Street, Nottingham, NG1 5GL

Public benefit statement

The Trustees confirm that they have complied with the duty in section 17 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit, 'Charities and Public Benefit'.

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Governance and management

The charity is operated under the rules of its constitution adopted 1st April 1965 and most recently amended 11th September 2020.

All new Trustees are briefed by the Chair as to their duties and responsibilities at their first meeting attended. Where specific training is identified or necessary, to ensure that Trustees can carry out their responsibilities, this training is undertaken. All Trustees sign a declaration that they are eligible to act as Trustees of the congregation as required by the Charities Commission.

Aims, objectives and the main activities undertaken for the public benefit

The object of the Congregation is the advancement of Liberal and Progressive Judaism. In furtherance of this, the Congregation has the following obligations:

- a) To provide and maintain a place of worship and spiritual leadership;
- b) To conduct services;
- c) To provide religious education for members and their children;
- d) To provide facilities for the instruction of proselytes under the rules of Liberal Judaism;
- e) To solemnise baby blessings, Bar/Batmitzvah, Kabbalat Torah, Marriages, Burials and Cremations for members;
- f) To perform such other religious, social and charitable activities as the Council shall determine;
- g) To use its best endeavours to play an active role in the life of the Jewish and wider communities;
- h) To be a member of Liberal Judaism and to support its aims.

Results and achievements during the period from the co-Chairs

Covid 19 has dominated the past year, and required us to adapt very rapidly. Little did we know when we started that we would still be under lockdown at the end of the year. While we have not been able to come to Lloyd Street, we have brought the synagogue into our homes through the miracle of modern technology. Our first live streamed services were on Shabbat of 27th/28th March 2020. Since then we have not only celebrated Shabbat every week and the festivals, but held an amazing number of events. Among the highlights were:

- our Zoom Yom Kippur service;
- the special Shabbat services when we were able to join our Bat Mitzvah or Kabbalat Torah celebrants;
- the Covid 19 panel discussion, where we learned from our members on the front line about how the NHS was managing the pandemic;
- the question and answer session with our local Labour MPs;
- stimulating educational talks;
- small group discussion on the weekly sedra;
- opportunities to chat with other members in one of the wellbeing sessions or social events;
- fun events around Chanukah and Purim;
- sessions on a hobby or interest;
- playing backgammon or chess online;
- desert island discs.

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Some of our members had difficulty accessing Zoom and we made a point of offering help and tutorials to anyone who asked.

None of this would have been possible without our Zoom hosts, led by our Zoom-meister, Mike Harris, and our Comms Group (Paula Scott, Susan King, Wendy Prestney and Lauren Knifton), who sent out newsletters every day to notify us of all these events.

We hope now to be looking forward to a time when we begin the process of reopening to live events, whilst keeping online options available.

While we have managed the pandemic crisis very well, the year was also dominated by the news that our beloved Rabbi Tanya would be leaving us. We have been working to come to terms with this and to plan for her departure at the end of July. Council have had two Zoom meetings with Rabbi Charlie Baginsky, Chief Executive Officer of Liberal Judaism, to help explore our thinking about a replacement. We will now involve the whole congregation in these discussions. Meanwhile, we are delighted to announce that Rabbi Danny Rich will be leading our 2021 High Holyday Services.

Our future will also be shaped by the community development project led by Wendy Prestney. Her first annual report of the project covering 2020 described how she had to revise the objectives in response to the pandemic and how much she achieved in doing so, notably in the support she gave the Care Group, in coordinating the festival gift deliveries, which helped to connect our members to the NLS community during the lockdown, the organization of the Zoom activities described above and the analysis of themes emerging from the initial one-to-one engagement meetings. The Future Vision group has also been meeting to consider the issues we need to address to make ourselves fit for the future, and these discussions will also be shared with the wider congregation over the next months. It is certainly encouraging that our membership now stands at its highest ever level with 178 members and 19 associate members.

Finally, we would like to thank two members of our executive for their tremendous service to the congregation. One is Peter Strauss, who stood down as President at Chanukah. He worked tirelessly both in front and behind the scenes to promote our congregation. The other is David Leigh, who is retiring as treasurer after doing a sterling job in balancing our accounts for 8 years. With their help, the leadership of our Rabbi and the involvement of the whole community we are stronger than ever, able to adapt to changing circumstances and confident of our future as a dynamic congregation.

Jeffrey Cohen, Jonathan Corne, Susan King
March 2021

Nottingham Liberal Synagogue

Financial review from the Treasurer

2020 was a year when physical activities were restricted, but our finances were remarkably busy. The accounts show a cash surplus of £25,923 (in contrast to the loss of £10,373 in 2019) of which £13,454 has been set aside into our new Building Fund.

The key drivers of this net change of £36,296 are explained by a few lines in the accounts. Total income was an exceptional £222,155, up £67,551. Total expenditure was £196,232, up £31,255. The major individual changes were:

- Income: Grants and donations were £110,964, up £60,248 (ohel donations, David Haspel Trust bequest, CST, support for our Community Development worker); Gift Aid £24,723, up £7,540 (mainly extra gift aid from the ohel donations); and Fund Raising income £2,619, down £1,971 (reduced activities);
- Expenditure: Caretaker costs £6,876, down £5,966 (we had no caretaker for six months); Donations £4,250, down £3,712 (one-off donations in 2019 and the timing of Kol Nidrei Appeal payments); Management costs £34,471, up £18,347 (mainly salaries) and Repairs/renewals £41,930, up £21,253 (including the ohel construction).

Membership subscriptions amounted to £64,794 with additional voluntary giving approaching £4,000. Membership was broadly stable during the year. We closed 2020 with 170 full members and 19 associate members, across a total of 134 households. The early months of 2021 have seen a small spurt in new members and at the time of writing we have 178 full members.

The major physical activity in 2020 was the construction of the ohel at the cemetery. The cost of just over £38,000 was raised entirely from members' donations. Our particular thanks go to the Rubins and Bendell families who contributed the lion's share of the cash, effectively paying for the whole construction. A ceremony dedicating the ohel to the memories of Eileen Rubins and Sulli Bendell will take place when circumstances permit. Taking all donations received in 2019/2020 and Gift Aid, there was a surplus of £13,454 at the end of the project which has been transferred into our new Building Fund.

When the first lockdown was announced in March 2020, we rapidly purchased iPads, Zoom licences and other 'stuff' so that we could run our services and activities on line. A call to members for donations raised £1,443 largely covering these set-up costs.

In 2019, we were informed that we had been left a bequest from the David Haspel Trust. David Haspel was never a member of the congregation but was a regular visitor in the early days of NLPS before moving to the USA where he lived until he passed away in 2018. He never forgot his time in Nottingham and left us the remarkably generous sum of \$10,000 (£7,632) which we received in March 2020. A letter of thanks from NLS was sent to the US lawyers who dealt with the bequest and is now lodged with the Trust papers.

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Financial support of £17,349 from our external benefactor has fully supported the cost of employing Wendy Prestney as our Community Development Worker. We extend our thanks for this continuing act of generosity.

Gift Aid receipts were £24,723. The increase of £7,540 over 2019 is explained primarily by the Gift Aid of £6,499 on the ohel donations.

We received a total of £11,460 in two grants from the CST. The first was for £7,582 in respect of the security upgrade we completed in 2019. The second was through the scheme which CST manages for the Home Office providing funds to synagogues to offset the security costs at Shabbat and High Holyday services. It seems there was some money left in the budget and we received £3,878, including nearly £3,000 backdated from 2019.

Although the lockdown curtailed our normal fund-raising activities, Fress Friday generated a profit of £360 in the early months of 2020. The 2020 People's Concert had to be cancelled but ticket sales had started in earnest when lockdown struck in March. Many people requested that their ticket purchases be treated as donations and this, together with the refund of the deposit for the piano hire (which we had paid for in December 2019), meant the non-existent Concert turned a profit of £890!! Bravo to our impresario, Rabbi Tanya!!

Our 2019/2020 Kol Nidrei Appeal raised £6,944 (of which £21 was received in 2021, so the accounts show £6,923) and was distributed in early 2021 to Tracy's Kitchen (£2,537), Krembo Wings (£2,248) and Freedom from Torture (£2,159).

Our Scrolls Restoration project continues. The Swiss scroll was repaired in 2020 for a cost of £3,850. The balance of £3,450 in the Scrolls Restoration Fund, including £300 donated by our own Czech Scrolls Committee, covers the repair of the Derby scroll which we will commission in due course. The Austerlitz scroll will be the last scroll to be restored.

The accounts reflect the funerals of Beulah Worth, Brian Samuels and Dr D Appelbaum together with the stone-setting for Greta Burley z"l.

Council decided not to increase subscriptions in 2021. Our payroll will fall when Rabbi Tanya leaves for pastures new at the end of July. However, increasing costs will continue to put pressure on our annual finances. Our reserves remain healthy, but interest rates are very low and likely to remain so for the foreseeable future.

Finally, as I conclude my final Financial Report, I would like to extend my thanks to everyone who has supported me over the last eight years.

David Leigh
Honorary Treasurer

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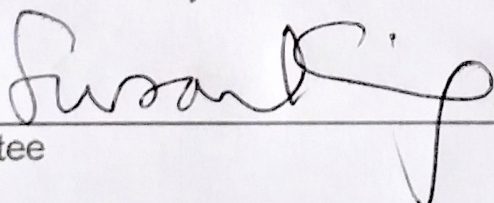
The charity's policy on reserves

We hold reserves to allow us to face unforeseen financial commitments and expenditure. Our target is £50,000, which represents approximately six months' expenditure. Reserves stand at £185,000. We add to the reserves from time to time if the financial situation permits. There are no current plans to draw down from the reserves. The policy is reviewed annually.

Risk analysis & assessment

The major strategic financial risk is that income does not cover our annual outgoings. We minimise this risk by encouraging additional donations from members, running fund raising events and, if required, transferring funds from the reserves. Day to day financial risks are managed by having a policy requiring Council approval for any unusual or large items of expenditure. All expenditure is supported by documentation. All payments (cheques and BACS transfers) are signed by the Treasurer and countersigned by another duly authorised Executive member.

Signed on behalf of the charity's trustees:

Signed  Date 20/4/21
Susan King, Trustee

**Independent examiner's report to the trustees of
Nottingham Liberal Synagogue
for the year ended 31 December 2020**

I report to the trustees on my examination of the accounts of Nottingham Liberal Synagogue (the charity) for the year ended 31 December 2020.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

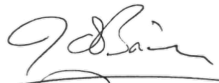
I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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 charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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

Signed  Date 21/04/21
John O'Brien MSc, FCCA, FCIE
Employee of Community Accounting Plus

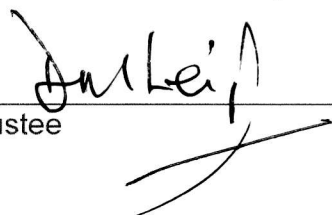
Nottingham Liberal Synagogue
Receipts & payments account
for the year ended 31 December 2020

2019				2020	
Total			Unrestricted	Restricted	Total
Funds			Funds	Funds	Funds
£	Note		£	£	£
Receipts					
50716	Grants & donations	2	65770	45194	110964
17183	Gift Aid recovery	3	23883	840	24723
4590	Fundraising activities	4	2619	-	2619
60652	Members' subscriptions		64794	-	64794
2623	Board of Deputies levy		2479	-	2479
3116	Investment income		2623	123	2746
13880	Burial fund, funerals & memorial income		13555	-	13555
1844	Other receipts		275	-	275
154604	Total receipts		175998	46157	222155
Payments					
17491	Affiliation fees		17018	-	17018
5291	Burial, funeral & memorial expenses		4492	-	4492
12842	Caretaker's salary & NIC		6876	-	6876
3764	Cheder costs	5	3954	-	3954
7962	Donations		495	3755	4250
277	Equipment		1348	-	1348
3571	Fundraising costs		1574	-	1574
1268	Ground rent & water		1046	-	1046
2369	Heat & light		2685	-	2685
6152	Insurances		6122	-	6122
16124	Management & admin costs	6	17064	17407	34471
62985	Minister's fees & expenses		31768	31768	63536
1802	Professional fees		1938	-	1938
20677	Repairs & renewals		41930	-	41930
870	Scrolls restoration		-	3850	3850
787	Service costs		1142	-	1142
745	Sundry payments		-	-	-
164977	Total payments		139452	56780	196232
(10373)	Net receipts/(payments)		36546	(10623)	25923
105577	Cash funds at start of this period		55533	39671	95204
-	Transfers between funds		(13754)	13754	-
95204	Cash funds at end of this period		78325	42802	121127

**Nottingham Liberal Synagogue
Statement of assets and liabilities
at 31 December 2020**

2019		Note	2020
£			£
	Cash assets		
94980	Bank accounts		120806
224	Cash in hand		321
<u>95204</u>			<u>121127</u>
	Other monetary assets		
2031	Debtors: Members' subscriptions		1121
137	Prepayments: Affiliation fees		137
185000	Investments - NS&I Income Bonds (Rabbinic Fund)		185000
<u>187168</u>			<u>186258</u>
	Assets retained for the charity's own use		
	Building & contents insured for (including inflation):		
	- Buildings, £1,200,683.		
	- Stock, £7,392.		
	- General contents, £99,554.		
	- Scrolls, £111,354.		
	- Silverware, £31,257.		
	Cemetery shelter, purchased March 2020, £38,112.		
	Cemetery land, purchased 1993, £14,000.		
	Liabilities		
(11716)	Creditors	8	(12681)
(397)	Advance receipts: Members' subscriptions		(2178)
<u>(12113)</u>			<u>(14859)</u>

These financial statements are accepted on behalf of the charity by:

Signed  Dated 20 April 2021
David Leigh, Trustee

Nottingham Liberal Synagogue
Notes to the accounts
for the year ended 31 December 2020

1. Receipts & payments accounts

Receipts and payments accounts contain a summary of money received and money spent during the period and a list of assets and liabilities at the end of the period. Usually, cash received and cash spent will include transactions through bank accounts and cash in hand.

2. Grants & donations

	Unrestricted £	Restricted £	Total £
The David Haspel Trust	7632	-	7632
Community Security Trust	11460	-	11460
General donations	46678	24272	70950
Rabbinic fund donations	-	20922	20922
	65770	45194	110964

3. Gift Aid recovery

	Unrestricted £	Restricted £	Total £
Subscription income	14681	-	14681
General donations	9202	-	9202
Rabbinic Fund	-	840	840
Total	23883	840	24723

4. Fundraising activities

	Unrestricted £	Restricted £	Total £
Social event	1446	-	1446
Prayer book sales	180	-	180
Judaica shop sales	154	-	154
Guild	839	-	839
	2619	-	2619

5. Cheder costs

	£
Teachers' salaries	3904
Other costs	50
	3954

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6. Management & administration

	Unrestricted £	Restricted £	Total £
Administrator costs	8614	-	8614
Community Development worker	-	17380	17380
Website management	3276	-	3276
Telephone & internet	1118	-	1118
Postage & office supplies	351	-	351
Members & sundry expenses	548	-	548
Cleaning & laundry	863	-	863
Gardening	1989	-	1989
Refuse collection	66	-	66
Bank charges	30	27	57
Licences	209	-	209
	17064	17407	34471

7. Funds analysis

	Opening balance £	Receipts £	(Payments) £	Transfers £	Closing balance £
Restricted funds					
Rabbinic fund	24580	21885	(31768)	-	14697
Kol Nidrei	6226	6923	(3782)	(2364)	7003
Alan Mann	4174	-	-	-	4174
Scrolls restoration	4636	-	(3850)	2664	3450
Community Development Worker	55	17349	(17380)	-	24
Building fund	-	-	-	13454	13454
	39671	46157	(56780)	13754	42802
Unrestricted funds					
General fund	52328	175159	(138502)	(13754)	75231
Guild	3205	839	(950)	-	3094
	55533	175998	(139452)	(13754)	78325

In addition to these cash funds, the investments held in the NS&I bonds, totalling £185,000 form part of the Rabbinic Fund.

The Rabbinic Fund is used to support the cost of employing a Rabbi.

The Kol Nidrei appeal is used to collect and distribute donations to annually nominated charities.

The Alan Mann Fund is used for bursaries to help members attend synagogue and/or external events.

The Scrolls Restoration fund is for the repair and restoration of our Sefer Torah scrolls.

The Community Development Worker fund finances the post of the Community Development Worker.

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The Building fund is to support the enhancement and development of the synagogue buildings.

The transfer from the Kol Nidrei fund to the Scrolls Restoration fund is to allocate donations which were collected for this purpose during the 2019 Kol Nidrei appeal. The transfer from the General fund to the Scrolls Restoration fund is to allocate funds which were donated for this purpose in 2019 but not identified as such until later.

The transfer from the General fund to the Building fund is to reallocate and restrict surplus donations previously received towards the construction of the cemetery shelter.

8. Creditors

	2020	2019
	£	£
Affiliation fees (Board of Deputies donations)	2479	2572
Caretaker's salary & NIC	-	12
Cheder costs	132	-
Donations (Kol Nidrei)	7003	6225
Heat & light	921	970
Management & admin costs	116	91
Minister's fees & expenses	816	599
Professional fees	1214	1247
	<u>12681</u>	<u>11716</u>

9. Contingent Liability

Members of the Burial Fund are entitled to be buried at the Synagogue's expense. The current membership of the Burial Fund generates a contingent liability of £27,500. It is unlikely that this risk would crystallise in any one year.

10. Trustees' remuneration

During the accounting period, the charity purchased Trustee Indemnity Insurance for the sum of £346.

Trustees received no expenses, remuneration or benefits in this period.

11. Related party transactions

There were no related party transactions in this period.

12. Glossary of terms

Advance receipts: These are amounts received by the charity in the accounting period, for use in a future period.

Creditors: These are amounts owed by the charity, but not paid during the accounting period.

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Debtors: These are amounts owed to the charity, but not received in the accounting period.

Prepayments: These are services that the charity has paid for in advance, but not used during the accounting period.

Restricted funds: These are funds given to the charity, subject to specific restrictions set by the donor, but still within the general objects of the charity.