

**KINGSTON LIBERAL SYNAGOGUE**

**REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED**

**31 DECEMBER 2020**

**Charity No: 270792**

# KINGSTON LIBERAL SYNAGOGUE

---

## CONTENTS

	Page
Legal and Administrative Information	1
Report of the Trustees	2 - 3
Report of the Independent Examiner	4
Statement of Financial Activities	5
Balance Sheet	6
Notes forming part of the Financial Statements	7 - 15

# KINGSTON LIBERAL SYNAGOGUE

---

## Legal and Administrative Information

### Trustees as at 31 December 2020

<b>Chair Person:</b>	Craig Simmons
<b>Deputy Chair Person:</b>	Rebecca Singerman Knight (joined 5 <sup>th</sup> September 2020)
<b>Secretary:</b>	Louisa Michelson (joined 5 <sup>th</sup> September 2020)
<b>Treasurer:</b>	Michael Berman (resigned 5 <sup>th</sup> September 2020) Ray Stone (joined 5 <sup>th</sup> September 2020)
<b>Others:</b>	Vince Daly Philip Lyons James Sales Brian Plaskow Stephanie Wuggenig Bess Joffe Tina Higgins (joined 5 <sup>th</sup> September 2020)

### Principal Office

Rushett Road  
Long Ditton  
Surrey  
KT7 0UX

### Independent Examiner

Jason Foxwell  
independent-examiner.net  
39 Enfield Way  
Poole  
Dorset, BH15 3LJ

### Bankers

CAF Bank Ltd  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
Kent  
ME19 4JQ

## **Report of the trustees for the year ended 31<sup>st</sup> December 2020**

The trustees present their annual report and financial statements for the charity for the year ended 31<sup>st</sup> December 2020. The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's constitution, the Charities Act 2011 and 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 published on 16<sup>th</sup> July 2015.

### **Objects of the Charity**

- a. The Objects of the Synagogue shall be:-
  - i. to advance Liberal Judaism;
  - ii. to provide, arrange and conduct religious education; and –
  - iii. to pursue any other charitable purpose.
- b. In furtherance of the above Objects the trustees may:
  - i. provide and maintain a Synagogue and conduct religious services including the solemnisation of marriages, burial and cremation;
  - ii. involve the Synagogue actively in the life of the local community; and –
  - iii. promote inter-faith co-operation within the local community.

### **Structure, governance and management**

The Synagogue is an unincorporated association governed by an amended written Constitution adopted at the annual General Meeting on 12 November 1967 and amended 10 October 1975 and 26 June 2003. A further amendment to remove clause 10d was adopted at the annual General Meeting on 5 November 2020. The Synagogue is registered with the Charity Commission – No. 270792.

The Trustees who have served during the year and since the year-end are set out on page 1. Trustees are elected by the members of the congregation and serve for two years, after which period they shall be eligible for re-election. The trustees meet no fewer than six times a year.

### **Financial Review**

The charity's work is entirely reliant on income from members' subscriptions.

### **Reserves Policy**

The Trustees have established a policy of holding reserves sufficient to enable the charity to continue in the event of unforeseen expenditure.

### **Restricted Fund Policy**

The Trustees have established a policy whereby restricted reserves consist of donations or endowments received, less gifts, for specific purposes.

### **Investment Policy**

The Trustees have considered the most appropriate policy for investing funds that are not required in the short term and have found that specialised unit trusts or equities meet the requirements to generate both income and capital growth commensurate with an acceptable level of risk.

## Report of the Trustees for the Year Ended 31 December 2020 (cont/d)

### Risk Management

The major strategic financial risk is that income from membership subscriptions and hire charges does not cover our annual outgoings. We minimise this risk by encouraging additional donations from members, running fundraising activities and 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.

### Trustees' responsibilities in relation to the financial statements

The charity trustees are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

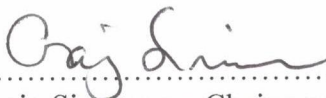
The law applicable to charities in England and Wales requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, of the charity for that period. In preparing the financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently;
- Observe the methods and principles in the applicable Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures that must be disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue business.

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

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements.

Approved by the Trustees and signed on their behalf by:



.....  
Craig Simmons – Chairman

Dated: 05.09.21.



## **Independent Examiner's Report to the Council of the Kingston Liberal Synagogue**

I report to the trustees on my examination of the accounts of Kingston 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 material 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; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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

**Jason Foxwell**

independent-examiner.net

39 Enfield Road, Poole, BH15 3LJ

Date:

# KINGSTON LIBERAL SYNAGOGUE

## Statement of Financial Activities For the Year Ended 31 December 2020

	Note	Unrestricted Funds	Restricted Funds	Total Funds 2020	Total Funds 2019
		£	£	£	£
<b>Income from:</b>					
Donations					
Donations and gifts	3	25,690	13,340	39,030	49,129
Subscriptions	4	119,973	-	119,973	113,485
Building appeal fund		-	-	-	-
Investment income	5	583	5	588	875
Other income	6	21,356	-	21,356	31,245
<b>Total income</b>		<u>167,602</u>	<u>13,345</u>	<u>180,947</u>	<u>194,734</u>
<b>Expenditure on:</b>					
Charitable activities	7	<u>156,815</u>	<u>(5,015)</u>	<u>151,800</u>	<u>177,681</u>
<b>Total expenditure</b>		<u>156,815</u>	<u>(5,015)</u>	<u>151,800</u>	<u>177,681</u>
Net gains/(losses) on investments		-	(1,672)	(1,672)	2,713
<b>Net movement in funds</b>		<u>10,787</u>	<u>16,688</u>	<u>27,475</u>	<u>19,766</u>
<b>Reconciliation of funds:</b>					
Total funds brought forward	18/19	<u>200,596</u>	<u>146,261</u>	<u>346,857</u>	<u>327,091</u>
<b>Total funds carried forward</b>	18/19	<u>211,383</u>	<u>162,949</u>	<u>374,332</u>	<u>346,857</u>

The notes on pages 7 to 15 form an integral part of these financial statements.

# KINGSTON LIBERAL SYNAGOGUE

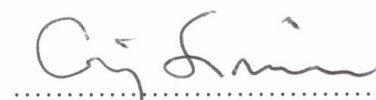
## Balance Sheet as at 31 December 2020

	Notes	2020 £	2019 £
<b>Fixed Assets</b>			
Tangible assets	11	<u>87,778</u>	<u>88,600</u>
<b>Current Assets</b>			
Stocks	12	10,110	10,204
Debtors	13	58,101	57,229
Investments	14	31,994	37,787
Cash at bank		<u>217,021</u>	<u>192,227</u>
		317,226	297,447
<b>Liabilities:</b>			
Creditors: amounts falling due within one year	15	<u>(30,672)</u>	<u>(39,190)</u>
<b>Net current assets</b>		286,546	258,257
<b>Net assets</b>		<u>374,332</u>	<u>346,857</u>
<b>The funds of the charity:</b>			
Unrestricted funds	16	211,383	200,596
Restricted income funds	17	<u>162,949</u>	<u>146,261</u>
		374,332	346,857

The notes on pages 7 to 15 form an integral part of these financial statements.

The financial statements were approved by the Trustees on 05.9.2021

Signed on behalf of the Trustees



Craig Simmons  
Chairman



Ray Stone  
Honorary Treasurer



## Notes to the Financial Statements Year Ended 31 December 2020

### 1 Accounting policies

#### (a) Accounting Convention

The financial statements have been prepared under the historical cost convention, with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts. The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16<sup>th</sup> July 2015 and the Charities Act 2011.

The charity constitutes a public benefit entity as defined by FRS 102.

The trustees consider that there are no material uncertainties about the Charity's ability to continue as a going concern.

#### (b) Fixed Assets and Depreciation

Tangible fixed assets are stated at their purchase price, together costing more than £1,000 are capitalised and included at cost including any incidental expenses of acquisition. Depreciation is provided on all tangible fixed assets at rates calculated to write off the cost on a straight-line basis over their expected useful economic lives as follows:

Freehold buildings	over 50 years
Equipment	over 10 years
Scrolls	over 10 years
Computer equipment	over 3 years

#### (c) Fixed Asset Investments

Investments are included at closing mid-market value at the balance sheet date. Any gain or loss on re-valuation is taken to the Statement of Financial Activities.

#### (d) Current Asset Investments

Investments are included at market value. Realised and unrealised gains and losses are included in the Statement of Financial Activities.

#### (e) Stock

Stock of publications is included in the accounts at the lower of cost and net realisable value.

#### (f) Income

Amounts due from members and other non-trading income are brought into the accounts in the year of receipt. Trading income is recognised when it falls due.

# KINGSTON LIBERAL SYNAGOGUE

## (g)Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis. All expenses are allocated or apportioned to the applicable expenditure headings.

## 2 Related party transactions and trustees' expenses and remuneration

The trustees all give freely their time and expertise without any form of remuneration or other benefit in cash or kind (2019: £nil). Trustees are not remunerated for their expenses (2019: £nil).

The charity made £5,192.28 of contributions to the pension plan operated by Aviva on behalf of the employees.

## 3 Donations and Gifts

	Unrestricted funds	Restricted funds	Total funds 31 Dec 2020	Total funds 31 Dec 2019
	£	£	£	£
General donations	14,645	-	14,645	11,220
Kol Nidre appeal (see note 3a)	4,889	4,889	9,778	13,925
Gift Aid reclamation – (Kol Nidre Appeal)	2,793	2,793	5,586	3,281
Gift Aid – Donations	3,363	-	3,363	1,987
Eastern Europe fund		900	900	1,069
Czech Scroll Fund		-	-	6,250
Henry Rollin Fund		-	-	1,106
KLS Development Fund		-	-	-
Morris Hornfeld Fund		120	120	125
Building Appeal Fund		1,250	1,250	-
Holocaust Memorial Fund		-	-	625
Garden Fund		-	-	2,514
Tree of Life Fund		-	-	200
Library Fund		-	-	104
Board of Deputies Charity Fund		2,075	2,075	2,473
Rabbi's Discretionary Fund		1,313	1,313	4,250
	25,690	13,340	39,030	49,129

# KINGSTON LIBERAL SYNAGOGUE

## 3a Kol Nidre Appeal

	Unrestricted funds	Restricted funds	Total funds 31 Dec 2020	Total funds 31 Dec 2019
	£	£	£	£
KLS HHD Appeal	4,889	-	4,889	4,595
Shooting Star Chase HHD Appeal	-	-	-	3,318
Refugees at Home HHD Appeal		-	-	3,264
Rabbis for Human Rights HHD Appeal		-	-	2,748
KLS Nominated HHD Appeal	-	4,889	4,889	-
	4,889	4,889	9,778	13,925

## 4 Subscriptions

	31 December 2020	31 December 2019
	£	£
Subscriptions received	99,757	91,617
Gift aid reclaimed	<u>20,216</u>	<u>21,868</u>
Total subscriptions received	<u>119,973</u>	<u>113,485</u>

## 5 Investment Income

	Unrestricted funds	Restricted funds	Total funds 31 Dec 2020	Total funds 31 Dec 2019
	£	£	£	£
Interest on bank accounts	583	5	588	851
Dividends from UK equities	-	-	-	24
	583	5	588	875

## 6 Other Income

	Note	Unrestricted funds	Restricted funds	Total funds 31 Dec 2020	Total funds 31 Dec 2019
		£	£	£	£
Hire charges		18,582	-	18,582	27,310
Shop		197	-	197	(315)
Social		1,021	-	1,021	2,106
Advertising		-	-	-	-
Miscellaneous		573	-	573	675
Seder	6a	375	-	375	1,041
Income – 100 Club		608	-	608	428
		21,356	-	21,356	31,245

# KINGSTON LIBERAL SYNAGOGUE

## 6a Seder Income (unrestricted)

Seder direct fund raising	547	-	547	1,541
Seder expenses	(172)	-	(172)	(500)
	375	-	375	1,041

## 7 Expenditure on charitable activities

		Unrestricted funds	Restricted funds	Total funds 31 Dec 2020	Total funds 31 Dec 2019
Note	£	£	£	£	£
Rabbinic salary		53,448	-	53,448	50,321
Other rabbinic costs	7a	23,329	-	23,329	18,893
Religion school salaries		4,185	-	4,185	5,018
Religion school expenses		22	-	22	552
Funeral costs	7b	-	(10,194)	(10,194)	(4,078)
Liberal Judaism Levy		19,359	-	19,359	18,170
Board of Deputies		-	-	-	-
Donations and gifts		-	5,179	5,179	24,332
KLS Dev. Building Expense		-	-	-	-
Adult education		-	-	-	440
Administrative expenditure	8	56,472	-	56,472	64,033
		156,815	(5,015)	151,800	177,681

## 7a Other Rabbinic Costs

	2020	2019
	£	£
Social security costs	5,957	3,246
Pension contributions	5,192	4,972
Rabbi's health and life insurance	656	-
Rabbi's expenses and travel	2,767	4,693
Second Rabbi	2,596	-
Service expenses	495	1,373
Music	5,666	4,609
	23,329	18,893

## 7b Funeral Costs

	Unrestricted funds	Restricted funds	2020	2019
	£	£	£	£
Funeral expenses	-	8,646	8,646	11,852
Less: Recoveries and late entrants fees	-	(9,126)	(9,126)	(3,132)
Less: Membership Contribution	-	(9,714)	(9,714)	(12,798)
	-	(10,194)	(10,194)	(4,078)



# KINGSTON LIBERAL SYNAGOGUE

## 8 Administration Expenditure – (unrestricted)

	2020	2019
	£	£
Administration salaries	17,087	16,042
Caretaking and cleaning	5,196	14,239
Utilities	5,667	8,370
Telephone	1,003	1,973
Insurance	5,857	5,059
Kingston News	-	10
Printing, postage and stationery	2,846	3,684
Website	1,000	992
Depreciation	822	954
Repairs and maintenance – building	3,507	2,934
Repairs and maintenance – other	379	405
Sundries	4,438	831
Subscriptions	778	288
Accountancy (Book Keeper)	6614	7,049
Audit & Examination Fees	710	695
Bank charges	568	508
Library	-	-
Conferences and trips	-	-
<b>Total Administration Expenditure</b>	<b>56,472</b>	<b>64,033</b>

## Administration Expenditure – (restricted)

Website Development Expenses – Restricted	-	-
Building Repairs – Restricted	-	-
<b>Total Administration Expenditure - Restricted</b>	<b>-</b>	<b>-</b>

## 9 Rabbinic Salary and Staff Costs

	2020	2019
	£	£
Rabbinic salary	53,448	50,321
Religious school salaries	4,185	5,018
Administration staff	17,087	16,042
	<b>74,720</b>	<b>71,381</b>

	2020	2019
Rabbinic staff	1	1
Religious school staff	2	3
Administration staff	1	1
The total number of employees was	<b>4</b>	<b>5</b>

The number of employees during the year was 4 (2019: 5) with all employees time involved in providing either support to the governance of the charity or support services to charitable activities.



## KINGSTON LIBERAL SYNAGOGUE

The charity considers its key management personnel comprise the Rabbi and Office Co-Ordinator and Religion School teachers/assistants. The total employment benefits including employer pension and employer healthcare contributions of the key management personnel were £5,848 (2019: 4,972). No employees had employee benefits in excess of £60,000 (2019: none).

### 10 Independent Examiner's Remuneration

The independent examiner's remuneration constituted an examination fee of £710 (2019: £695).

### 11 Tangible Fixed Assets

	Freehold Buildings	Scrolls	Equipment	Computer Equipment	Total
<b>Cost</b>					
At 1 January 2020	94,263	11,694	54,816	14,424	175,197
Additions	-	-	-	-	-
At 31 December 2020	94,263	11,694	54,816	14,424	175,197
At 1 January 2020	11,631	11,694	51,455	11,817	86,597
Charge for year	603		34	185	822
At 31 December 2020	12,234	11,694	51,489	12,002	87,419
<b>Net Book Value</b>					
At 31 December 2020	82,029	-	3,327	2,422	87,778
At 31 December 2019	82,632	-	3,361	2,607	88,600

Included in freehold buildings is freehold land valued at £64,000, which is not depreciated.

# KINGSTON LIBERAL SYNAGOGUE

## 12 Stocks

	<b>Total funds 2020 £</b>	<b>Total funds 2019 £</b>
Shop stock	4,210	4,445
Prayer books	5,899	5,759
	<u>10,109</u>	<u>10,204</u>

## 13 Debtors

	<b>Total funds 2020 £</b>	<b>Total funds 2019 £</b>
Trade Debtors	22,265	18,303
Prepayments	2,500	2,500
Other debtors	33,336	36,426
	<u>58,101</u>	<u>57,229</u>

All prepayments related to unrestricted funds in both 2020 and 2019. Accrued income relates to Gift Aid in both 2020 and 2019.

## 14 Current Asset Investments

	<b>Total funds 2020 £</b>	<b>Total funds 2019 £</b>
Market value as at 1 January 2020	37,787	35,074
Additions	-	2,713
Disposal in the year	(4,121)	-
Loss in the year	(1,672)	-
Market value at 31 December 2020	<u>31,994</u>	<u>37,787</u>
Investments at market value comprised: UK equities	<u>31,994</u>	<u>37,787</u>
Historical costs as at 31 December 2020	<u>21,700</u>	<u>21,700</u>

All investments are listed UK securities.

# KINGSTON LIBERAL SYNAGOGUE

## 15 Creditors: amounts falling due within one year

	<b>Total funds 2020 £</b>	<b>Total funds 2019 £</b>
Taxation and social security	11,216	9,030
Accruals	18,445	25,765
Other creditors	(569)	(569)
Wages & Other Creditors	1,580	4,964
	<u>30,672</u>	<u>39,190</u>

All creditors in 2020 and 2019 relate to unrestricted funds.

## 16 Analysis of Net Assets between Funds

	<b>Unrestricted funds £</b>	<b>Restricted funds £</b>	<b>Total funds £</b>
Tangible fixed assets	87,778	-	87,778
Current assets	154,277	162,949	317,226
Current liabilities	(30,672)	-	(30,672)
	<u>211,383</u>	<u>162,949</u>	<u>374,332</u>

## 17 Funds

**Unrestricted funds** comprise those funds, which the trustees are free to use in accordance with the charitable objects.

**Restricted funds** are funds which have been given for particular purposes and projects.

## 18 Unrestricted Funds

	<b>Total funds 2020 £</b>	<b>Movement in year £</b>	<b>Total funds 2019 £</b>
Legacy fund	16,000	-	16,000
General fund	195,383	10,787	184,596
	<u>211,383</u>	<u>10,787</u>	<u>200,596</u>

# KINGSTON LIBERAL SYNAGOGUE

## 19 Restricted Funds

	Total funds 2020 £	Movement in year £	Total funds 2019 £
Funds (see note 19a)	31,994	(5,918)	37,912
KLS charity fund	1,140	-	1,140
Rabbi's Discretionary Fund	14,821	1,415	13,406
Funeral reserve	41,926	10,194	31,732
Eastern Europe fund	12,737	(2,100)	14,837
Scroll repair fund	202	-	202
Building Appeal	211	-	211
KLS High Holyday Appeal	7,681	7,681	-
Doroteinu Fund	512	-	512
National Holocaust Memorial Fund	669	-	669
Pam Fletcher Jones Fund	197	-	197
Mavis Robinson Fund	4,046	4,046	-
Morris Hornveld Fund	120	120	-
Henry Rollin Fund	221	-	221
Tree of Life	1,092	-	1,092
Religion School Fund	951	-	951
Czech Scroll Fund	6,250	-	6,250
Mosaic Fund	1,166	-	1,166
Library Fund	3,204	-	3,204
Garden Fund	1,265	-	1,265
Security Fund	250	-	250
Synagogue Fund	11,161	-	11,161
KLS Development Fund	16,883	-	16,883
Building Fund	1,250	1,250	-
Legacy Fund	3,000	-	3,000
	162,949	16,688	146,261

## 19a Funds

	As at 1 January 2020 £	Income £	Gain/Loss £	Donations and Awards £	As at 31 December 2020 £
Mavis Robinson Fund	4,027	-	94	(4,121)	-
Alison Morland Fund	5,623	-	783	-	6,406
Kader Memorial Fund	3,477	-	(980)	-	2,497
Liselotte Hirschfeld Fund	24,661	-	(1,570)	-	23,091
Hornfeld Flower Fund	125	-	(125)	-	-
	37,912	-	(1,798)	(4,121)	31,994

The Mavis Robinson fund is for children to attend Kadimah.

The Alison Morland fund is for helping young people for recognised merits.

The Kader Memorial fund is for helping young people re Israel or Israel studies.

The Liselotte Hirschfeld fund is for helping any person in need, irrespective of age.

The Hornfeld Flower Fund is for flowers for the synagogue for High Holidays.

The Pam Fletcher Jones Fund is to assist youths to attend "Summer Camp"

The Henry Rollin Fund – helping the less fortunate child to attend Kadimah

## 20 Controlling Party

There is no ultimate controlling party.