



South Bucks Jewish Community

Final

ACCOUNTS

For the Year Ended 31st August 2016

FY to AUGUST 2016

SBJC is a member of Liberal Judaism (LJ) and a registered charity number 1098078

South Bucks Jewish Community (SBJC)
BALANCE SHEET
FOR YEAR ENDING 31st AUGUST 2016

<u>Assets</u>	Full Year 2014/2015	FY to AUGUST 2016 2015/2016
BANK ACCOUNTS		
<u>General Fund</u>		
Current Account - TSB	£2,238	£3,456
Current Account - HSBC	£20,891	£10,907
Deposit Account - TSB Skipton	£477	£477
	£47,670	£63,917
	£71,275	£78,757
 <u>Building Fund</u>		
Natwest	£243	£243
Santander	£7,814	£8,529
Virgin Bank	£59,096	£69,767
Bath Building Society	£83,986	£75,000
	£151,139	£153,539
 <u>Other Assets</u>		
Religious Regalia	£6,553	£6,553
TOTAL ASSETS	£228,967	£238,849
Represented by		
Debtors (Subscriptions and other income received in advance)	-£190	£0
Creditors (Cheques / Expenses not cashed)	£6,138	£0
 General Fund	£71,880	£85,310
Building Fund	£151,139	£153,539
TOTAL FUNDS	£228,967	£238,849

South Bucks Jewish Community (SBJC)
STATEMENT OF FINANCIAL ACTIVITIES
FOR YEAR ENDING 31st AUGUST 2016

	2014/2015 Full Year	2015/2016 FY to AUGUST 2016
Income		
Subscriptions	£39,349	£42,474
Donation / Other Income	£32,483	£25,652
Total Income	£71,831	£68,126
Expense		
Rabbi Office	£36,649	£25,983
Other Expenses	£24,953	£28,713
Total Expenditure	£61,602	£54,696
Surplus / (Deficit)	£10,229	£13,430
General Fund Brought Forward	£62,042	£71,880
General Fund Carried Forward	£71,880	£85,310

SBJC Income and Expenditure For the Year Ending 31st Augsut 2016

	2014/2015 Last Year	2015/2016 FY to AUGUST 2016	Note:
INCOME			
Subscriptions	39,349	42,474	1
Donation	13,822	5,379	
Kol Nidre	3,783	5,010	
Gift Aid Subs	8,028	8,475	
Gift Aid Others	936	1,212	
Cheder fees	1,897	2,919	
HHD Tickets	570	612	
Fund Raising	522	56	
Funeral & Burial fees	1,361	681	
Calendar	0	33	
Grant	0	1,028	
Miscellaneous Income	350	0	
Bank Interest	213	247	
Matching Donations with Fund Raising	1,000	0	
TOTAL INCOME	71,831	68,126	
EXPENDITURE			
1 Rabbi's Office	36,649	25,983	
Funeral and Burial Fees	7,859	8,145	
LJ Capitation	7,669	7,775	
Cheder Sub-Total	4,343	2,905	
LJ other	720	1,040	
Friends House	2,066	2,434	
Other halls	622	909	
Kol Nidre donation	350	3,000	
Hagephen	0	0	
Fund raising costs	0	830	
Insurance	807	817	
Photocopying	258	120	
Miscellaneous + Admin.	54	451	
Advertising/Mrketing	119	108	
Bank charges	87	65	
Pesach/Shavuot/Others	0	115	
TOTAL Expenditure	61,602	54,696	
Surplus / (Deficit)	10,229	13,430	

Note 1:

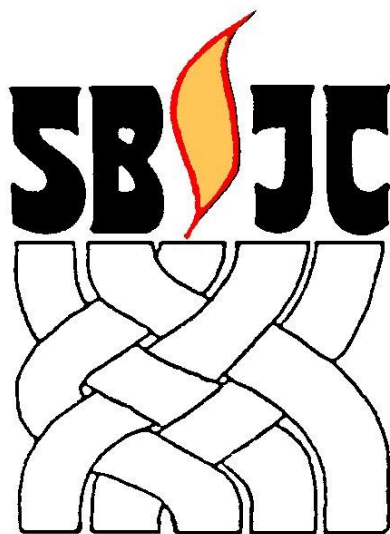
Subscriptions Income Comprises:

Membership Income	32,765	34,702
Funeral and burial fees	6,584	7,772
	<u>39,349</u>	<u>42,474</u>

South Bucks Jewish Community (SBJC)
 Building Fund Accounts
 FOR YEAR ENDING 31st AUGUST 2016

	2014/2015	2015/2016
Income		
Donation	0	675
Bank Interest	2,280	1,725
Gift Aid	180	180
Total Income	<u>2,460</u>	<u>2,580</u>
 Expenses		
Bank Fees / Others	0	0
Total Expenditure	<u>0</u>	<u>0</u>
 Surplus / (Deficit)	2,460	2,580
 Building Fund Brought Forward	148,678	151,139
 Building Fund Carried Forward	151,139	153,539

SBJC
Annual Report
2016





Contents

Chair's Report.....	1
Rabbi's Report.....	2
Rituals and Practice.....	3
Treasurer's report.....	5
Cheder Report.....	7
Membership.....	9
Some faces of SBJC.....	10

Chair's Report

2016 has been a year of change for SBJC, and a year of firsts:

We have a change of Rabbi - Charley has made a fantastic first impression, and will be a real asset to SBJC;

We have changed the time of the "early service" to make it easier for families with younger children to come to the service;

We have changed the date of Cheder from Sunday to Saturday to allow the children to be more actively engaged in our Shabbat Morning services, and to enable those who would not normally go to Cheder to see how much our children have to give. This means that in term time, we will now have two Shabbat morning service a month.

What has not changed is the warmth and generosity of this community – you will see from this report, that we have had a fantastic year of services, social activities and fundraising.

We have also had some "firsts" including a Comedy Night and a Wedding.

After five years as Chair, I will be stepping down at the AGM, so this is my last Annual Report. I am pleased to say that Toby Friedner has agreed to take over as Chair. He will be ably supported by your Council.

It has been a real privilege to serve this community, and I extend my warmest thanks to everyone who has helped and supported me over the last five years. This includes all of you, but in particular I want to say thank you to Council and Committee members past and present, Helen and Anita (my most immediate predecessors as Chair), our teachers and communications team, Rabbi Rachel Benjamin, and Rabbi Charley Baginsky. I want also to record my thanks and love for my ever patient family.

Amanda McFeeters

Fellow council members for 2016 were:

David Collett
Debbie Davies
Toby Friedner
Gerard Geneen
Vanessa Harker
Paul Nathan
Gill Parker
David Silverstone





Rabbi's Report

This is my first Annual Report for SBJC and having only officially started a third of the way through the year it is not quite an entire year report. Nevertheless, it feels like it has been a very busy year and one which has brought with it many changes.

Firstly has SBJC said goodbye to their wonderful Rabbi, Rachel Benjamin. I am personally very grateful for all her support, advice and friendship. Then SBJC has gained a new Rabbi, myself.

It has been a lot of change for me personally. Leaving KLS where I was for ten years, moving to the other side of the M25 and settling my three children into a new house and a new school. It has been as easy a transition as one could hope for. I am very thankful to have become part of such a welcoming community whom it has been a joy to begin a new journey with.

The other big change for the community has to be the change of Cheder from a Sunday to a Saturday. We are still in the early stages of this move and it is too early to say if it is successful or not. What I can say is that we carried out the move so that we can move towards a more integrated community, where the Cheder feels part of the regular activities of the Synagogue as a whole. Furthermore, it means that the students are able to be part of regular services and learn how to feel confident participating. I would love to encourage more people to come to our now twice monthly Shabbat services and for parents to join with their children in supporting this new venture.

Our Cheder is a vibrant part of the community run so ably by James Davies and his wonderful teachers. They deserve so much praise for their hard work and dedication. We also have a very active Gan, run by Sally Geneen, assisted by Karen Levy, for the under-fives and hope very much that as we move forward these families will become members of SBJC and continue to raise their children within this inspiring community.

In my short time at SBJC there have already been many highlights. Getting to know members of the community has been wonderful and social events such as Shavuot cheese cake and Chanukah parties have been lovely. My induction service was an amazing official start as were the High Holy Day services, and I must thank Gill and the Rituals and Practices team for their hard work. The wedding of Ruth Harris and Dick Vardy was a great first for this community and it was an honour and privilege to officiate at, I look forward to many more life cycle celebrations with this community.

We have had many diverse and wonderful services this year and we are very lucky to have such a creative and dedicated lay leadership team and I am very grateful to them for their support and hard work. The danger of naming people in a report like this is that you miss people out. I am very thankful to all of you who have offered me friendship, support and advice. Particularly though I must make mention of the SBJC council whose valiant volunteering helps the community to run and all the volunteers who offer their time in areas of communication, social and administrative support. However, all of us must be conscious that this year we bid farewell as Chair of Council to Amanda. I am certain that this is not really goodbye to Amanda as she is taking over the membership from Katie Winterstein – who must be thanked for her hard work. However, it is essential that I recognise how much Amanda has done for this community and how much it has grown and developed under her leadership. I know I am not alone in appreciating her sage advice, humour and friendship. While we will all miss her leadership I am excited to work with our new chair elect, Toby Friedner who has already made an impact this year with his creativity, dynamism and enthusiasm.

There is much more that occurs in the community that there is not space here to document, but I hope it suffices to say that it has been a pleasure to serve you as your rabbi this year and I look forward to a new year of growth, participation and renewal.

Rabbi Charley Baginsky



Rituals and Practice

Gill Parker

The R&P committee is responsible for religious content & co-ordination, Chavurot, Mitzvot Rota and Service Security

Committee Members: Vanessa Harker, David Collett, Sarah Murgatroyd

The following events were held during 2016:

- 26th March Purim celebrations
- 23rd April Second night Seder at Amersham Free Church
- 4th May Yom Hashoah at home of Gill Parker
- 11th June Shavuot celebrations
- 1st July Service and farewell Kiddush for Rososchansky family
- 17th September Induction service for Rabbi Charley Baginsky at Coleshill Village Hall
- 24th September SBJC joined NPLS for Selichot
- 2nd/3rd October Rosh Hashanah at Coleshill Village Hall
- 11th/12th October Yom Kippur at Kings Church, Amersham
- 15th October Succot at home of the Harker family
- 22nd October Simchat Torah at Friends Meeting House
- 24th -31st December Chanukah Trail

I would like to thank the R & P committee for their help in 2016 and a special thanks again to Amanda McFeeters for attending our meetings and providing help and advice during the year for which we are immensely grateful. Also thanks go to members of Council who step forward with help, particularly at special events.

The committee meets approx. 4-5 times per year, usually in Chesham, and we would welcome any new members. Even if you can only help organise one event, it would be appreciated. Please contact me if you are interested or would like any further information.



Some dates for your 2017 diary:

18 th February	KT service for Sarah Bealing and Georgia Simmons
11 th March	Purim Celebrations
18 th March	Bat mitzvah of Jasmin Harker
11 th April	Second night Seder at Amersham Free Church
22 nd April	Bar mitzvah of Ethan Davies
23 rd April	Yom Ha'Shoah commemoration
28 th May	Shavuot Celebrations
20 th / 21 st September	Rosh Hashanah (venue to be confirmed)
29 th / 30 th September	Yom Kippur at Coleshill Village Hall
18 th November	Bat mitzvah of Emily Friedner



Treasurer's report

Paul Nathan

This report covers the period from 1st September 2015 to 31st August 2016.

The Financial Accounts have been audited by Danny Baker, FCA, FIIA, and are included with the AGM papers.

SBJC has had a second consecutive year with a healthy financial surplus, of £13,430 (compared to a surplus last year of £10,229).

Two factors explain most of the income changes year-on-year:

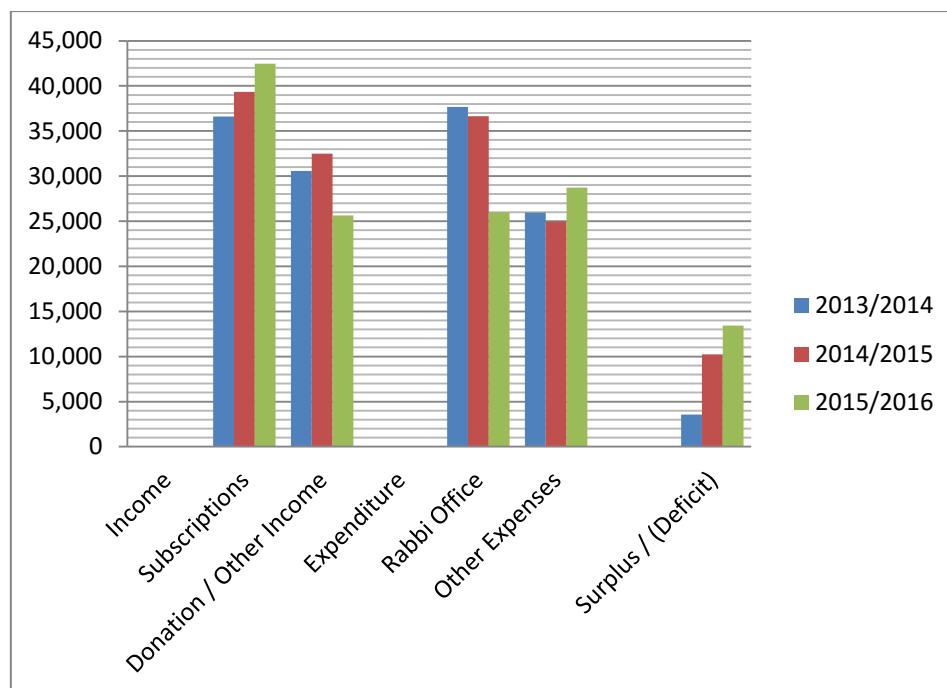
Subscription income increased by 7.9% (whereas subscriptions for members only increased by around 2%). This is an excellent result and a sign of a vibrant, growing community.

However, overall income was 5.2% lower than the previous year. This was mainly because donations were much lower – only 40% of the previous year's donation figure. Large donations are inevitably "lumpy" and in prior years we have often received sizeable one-off donations or legacies.

Nevertheless, despite lower income, our surplus increased overall. This was largely due to the five month gap where we did not have a serving Rabbi between Rachel leaving and Charley joining. Rabbinic costs, which are typically just over half of our cost base, were 29% lower year-on-year.

This £13,430 surplus is posted to our General Fund reserves at year-end, which thus increased to £85,310. The Building Fund, with the addition of some small further donations and bank interest, now stands at £153,539.

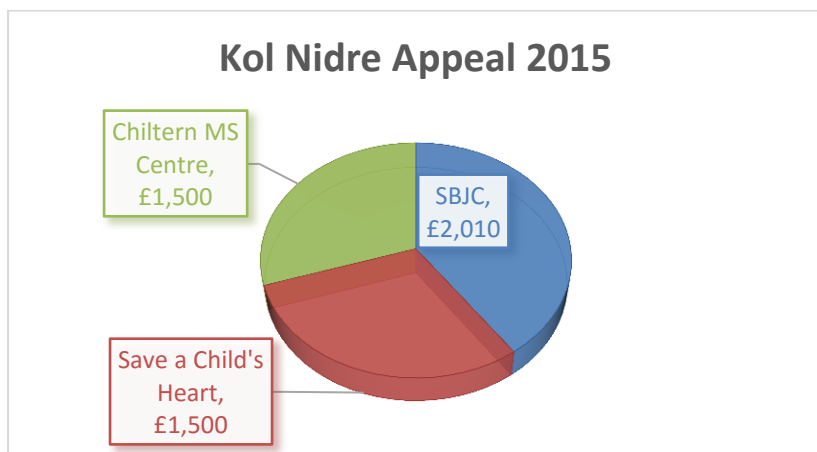
The chart below shows the 3-year trend of the main categories of income and expenditure:



The growth in subscription income can clearly be seen in the first cluster of columns, and the fall in donations can be seen in the second. In the third cluster, you can see the one-off reduction in Rabbinic costs.

The net result, in the final cluster of columns, shows a healthy and increasing surplus. However, if we had received a full year of Rabbinic support, we would have had a surplus of under £3,000, i.e. lower than two years ago. So while we are in good shape financially, we do need to keep control of expenses and focus our efforts on fundraising to supplement our subscription income. And if we are fortunate enough to get a building, we would absolutely need to grow our membership and donor base to cover the running costs...

In terms of fundraising, our Kol Nidre Appeal (2015) raised just over £5,000. From this, £1,500 was donated to Save a Child’s Heart and £1,500 to the Chiltern Multiple Sclerosis Centre.



This has been my first year as SBJC’s Treasurer and I am grateful to my predecessors for their continued guidance. Next year’s accounts will look rather different as we have moved into the world of online banking and cloud-based accounting software!

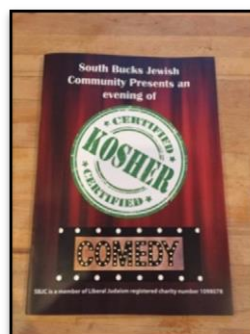
Danny Baker has indicated his willingness to continue as auditor for 2016-17.



Save a Child’s Heart



Chiltern MS Centre





Cheder Report

James Davies

It's been a year since I became the Head Teacher of the SBJC Cheder, and I'm pleased to report that we continue to go from strength to strength, something I'm very proud of considering the enormous changes we've experienced in the last 18 months.

The huge amount of work and effort that Rabbi Rachel put into the Cheder during her time as Head Teacher should be acknowledged, and she set down a solid and positive base from which we've been able to build and develop. The arrival of Rabbi Charley in May 2016 has meant that we've had the opportunity to look at what was working best and to think of ways to continue moving forward, for the benefit of the children and the SBJC community. We felt strongly that the emphasis of our Cheder should be on teaching and preparing our children about the importance of being part of a community and the central element of what brings us together as a Liberal Jewish Community, i.e. our Shabbat Services. Meeting on a Sunday morning at the Ley Hill School has meant that the children's learning and socialising takes place in isolation, away from the main part of our community and we wanted to make their education more relevant and make better connections between what we're teaching and what they're experiencing.

So we decided to make a big change and move Cheder to Saturdays, with the view that we would combine two Cheder sessions a month with Shabbat morning services. At the same time we looked at our curriculum and decided that we would use the Shabbat service as our basis, building in wider Jewish learning around it. The result is that we aim for our children to feel more comfortable when attending services, to experience being a real part of the SBJC community and to begin to participate in services which we can build on as they approach B'nei Mitzvah and Kabbalat Torah. The added bonus is that the wider SBJC community can share in the wonderful work and ideas our children produce, and to experience the vibrant and colourful atmosphere generated at Cheder. Moreover, having instigated a peer-led model to our Hebrew teaching some time ago, the changes we have made to the timing and curriculum will consolidate the things the children are learning in sessions by bringing them to a live service where they can practice and utilise the Hebrew from the classroom.

At this point, I must thank our Cheder teachers who have not only kept me sane but continue to provide interesting, educational and fun sessions for the children week on week. Becky Bealing teaches our youngest class, Nick Prag is responsible for the middle class and Rabbi Charley has taken on the Bar/Bat Mitzvah class from me. This has allowed me the time to observe their different teaching styles and I am always delighted to see how engaged and enthusiastic the children are when working in their classes. During Hebrew sessions all the children work in the same room but at their own pace and level which allows our teachers the opportunity to work with different children and for the children to work with and support each other.

It will take time for the changes we have made over this last year to settle, and there have been plenty of teething troubles too. However, I must thank our parents for being so accommodating and understanding with what we're trying to do. Not one family has responded negatively and although we have had some discussions about how to make the changes work for individual families, everyone has understood why the changes have come about and tried to meet us half way, and I have appreciated that support so much. This positive attitude has been reflected in our attendances and for a small community such as ours to have 28 children on our register is truly fantastic.

Of course, Cheder is just one aspect of the teaching we provide for our children. Sally Geneen continues to run a thriving Gan (toddler) group - ably supported by Karen Levy - meeting once a month at Ley Hill School, and regularly has 10-15 children attending (these children are pre-Cheder age and additional to the Cheder roster), ranging in age from babies to 6 years. Sally's sessions are always busy, noisy and exciting and the children love to show the work they've been doing as they leave, and means the transition into Cheder is a much easier one. These sessions also allow parents to meet and socialise and to build up a relationship with SBJC. My thanks to Sally and Karen for the wonderful work they do to facilitate that group.

I also want to acknowledge our Kabbalat Torah teachers, Ruth Harris and Gerard Geneen. They have invested so much time and effort into our current KT group who are really fortunate to benefit from their extensive knowledge and boundless enthusiasm. Ruth and Gerard have organised and facilitated sessions in their own homes, outings

and trips and constantly create fun and interesting things for the group to do in preparation for their forthcoming KT service. We are all sorry that Gerard is temporarily unable to continue teaching but look forward to welcoming him back very soon and wish him a speedy recovery.

In terms of moving forward, 2017 will be a busy year. We have a KT service coming up in the next month for Sarah Bealing and Georgia Simmons, the Bat-Mitzvah of Jasmin Harker in March and the Bar-Mitzvah of Ethan Davies in April. Jasmin and Ethan will form the new KT group from September, and then we will have six more B'nei Mitzvah between September 2017 and August 2018 – not bad for a small community.

One of the things I am most proud of at our Cheder is that there are no divisions between any of our children. The oldest look after, play and support the youngest - this has always been the way in my experience of SBJC Cheder and I'm proud to say has not changed one bit over the years, and is often the first thing visitors notice when they come. Sometimes I wonder if the children are learning what we want them to learn, as any teacher does, but I always return to the same core belief, which is that if the only thing we provide for our children is a safe, caring, positive environment in which to share time and enjoy exploring their Judaism with other Liberal Jewish children then that's not too bad at all.



Teachers Becky & Nick



Last day of term



KT teacher Ruth Harris



Council member & KT teacher
Gerard Geneen



Gan leader Sally Geneen

Membership

Katie Winterstein

This report shows membership to the end of the Financial Year .

2015-16 has been a quieter year than last* and sadly we have said goodbye to a few members – many of whom have moved away from the area.

We welcomed to our community Danny Allen, Peter Gould, and not so new but playing a different role Rabbi Rachel Benjamin.

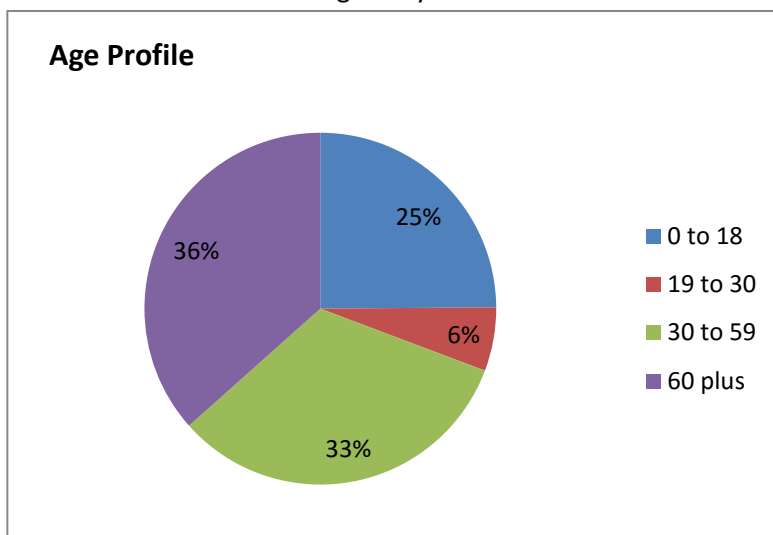
Our total membership at the end of September 2016 was 205 (including friends and affiliated members).

Some facts and figures:

94 membership “units” including 8 Friends

48% are male, and 52% female.

We have members of all ages as you can see from the chart below.



* Our report at the last AGM included an error in membership numbers. Membership in 2015 was 223.

Some faces of SBJC



The Rososchanky family
(moved to Brazil)



Mark Simmons – SBJC Council



Toby Friedner – SBJC Council



Sarah Murgatroyd – R&P



Wallace Wormley – SBJC
Council



Debbie Davies – SBJC Council



Geoff Hassell – weekly email
editor



Cynthia Hassell – Social events
organiser



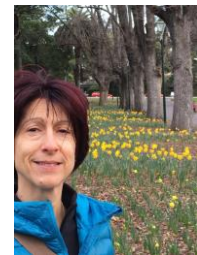
Carolyn Barkin – Facebook
editor



David Silverstone - SBJC
Council



Dick Vardy – email contact



Vanessa Harker – SBJC Council



Jacqueline Cohen – website
editor



SBJC Strollers – raising money
for Cancer Research



The Cohen family – hosts of
tea parties!



Isobel McFeeters – weekly
email deputy editor



South Bucks Jewish Community

Final

ACCOUNTS

For the Year Ended 31st August 2016

FY to AUGUST 2016

SBJC is a member of Liberal Judaism (LJ) and a registered charity number 1098078

*N. D. Baker FCA. F. I. A.
30 NOVEMBER 2016*