

# South London Liberal Synagogue

Council's Report

Registered Charity No 236711

**The Council presents its report together with the Financial Statements of the Synagogue for the year ended 31 August 2015. These Financial Statements are not statutorily required to be audited and have been independently examined by Úna ní Dhónaill, whose report appears below.**

## **Origin, objectives and principal aims and activities of the charity**

The Synagogue was formed in 1929 and has the following purpose:

to advance Liberal Judaism by teaching and practice, in particular 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.

## **Council**

The Council members who served during the year are as follows: Alice Alphandary (Chair), Lianna Etkind (Hon Secretary), William Cohen (Treasurer), Louise Freedman (Vice-Chair), Paul Ashton, Jacqueline Ashton, Alexander Clark, Nicholas Jones (part year), Daniel Kirk, James Krikler, Harriet Neuberger and Gillian Walker.

## **Membership – all categories**

Total at 31 August 2015: 237 (2014: 269), which included 5 Honorary Members and 22 Friends.

**Members** We welcomed Elizabeth Goulding-Gray, Hope Hurst, Sue Hurst, Sara McConnell, Oscar Osmar, Murat Soncul, Sarah Yefet,

**Friends of SLLS** We welcomed Enrica Fantini, Maria Fiatamone, Mark Gray, Joseph Kitchen, Rut Kitchen-Zilbiger, Richard Perry, Dereck Rose, Donna Sinclair, Sarah Sinclair

**Deaths** We record with sorrow the deaths of Evi Cohen, Raymond Conway, Philip Walker, Albina Wallach, Marc Waterman

**Marriage** The marriage was celebrated of Benjamin Walker with Bernice Owusu,

**Births** Mazal tov and welcome to: Edward Felix, son of Mark Gray and Elizabeth Goulding-Gray, and Lila Zohar, daughter of Joseph Kitchen and Rut Kitchen-Zilbiger

## **Review of the activities**

A review of the activities of the Synagogue is contained in the Chairman's Report on page 4 and in the reports on Synagogue activities on pages 5 and 6 and on page 15 onwards.

## **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.

At 31 August 2015 Unrestricted Funds amounted to £ 127,560 (2014: £124,255). Total funds stood at £162,683 (2014: £169,336).

### **Risk management**

Council has decided not to prepare a formal risk review report. However, it will continue to review areas of potential risk. The principal financial risks identified in the short to medium term are as follows:

- The possible need for further repairs to the Synagogue building,
- Inflation, which is not easily offset by increased subscriptions,
- A continuing imbalance between income and expenditure.

### **Statement of Council's responsibilities**

Company law requires the Council to prepare Financial Statements for each financial year which give a true and fair view of the state of affairs of the charity and of the surplus or deficit for that period. In preparing those Financial Statements, 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 keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Synagogue. It is also responsible for safeguarding the assets of the Synagogue and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

**Chairman**

### **PLEASE DON'T FORGET US IN YOUR WILL**

*You have supported the SLLS during your lifetime;  
why not 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<sup>st</sup> August 2015, which are set out on pages iv-vii

## 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 commission under section 145(5)(b) of the 2011 Act
- 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

**Úna ní Dhónaill**  
**15 Hillbury Road**  
**London**  
**SW17 8JT**

**Date:** 3<sup>rd</sup> December 2015

# South London Liberal Synagogue

## Statement of Financial Activities

Income and Expenditure for the period 1 September 2014 to 31 August 2015

	Unrestricted Funds	Restricted Funds	Designated Funds	Total 2015	Total 2014
	£	£	£	£	£
<b>Incoming Resources</b>					
Subscriptions	55,944	-	-	55,944	53,172
Donations/Legacies	11,253	1,029	-	12,282	6,859
Gift Aid repayment	9,558	-	-	9,558	12,383
Appeals income	-	5,008	-	5,008	5,737
Hire of hall	4,800	-	-	4,800	3,560
Fundraising income	1,624	-	-	1,624	733
Rabbi's Pension	-	2,040	-	2,040	2,010
Burial and Cremation Fees	-	1,454	-	1,454	1,454
Adult Education income	550	-	-	550	509
Bank interest	52	-	-	52	48
<b>Total Incoming Resources</b>	<b>83,781</b>	<b>9,531</b>	<b>0</b>	<b>93,312</b>	<b>86,465</b>
<b>Resources Expended</b>					
Rabbinic costs	21,696	3,450	-	25,146	25,327
Staff costs (not inc. Rabbi)	18,821	-	-	18,821	18,007
Building maintenance	0	6,228	-	6,228	10,072
Affiliation fees	13,675	-	-	13,675	14,088
Education	5,364	3,665	-	9,029	8,948
Insurance	6,853	-	-	6,853	6,827
Utilities	6,844	-	-	6,844	6,358
Management and administration	3,789	245	5,000	9,034	8,221
Depreciation	3,531	-	-	3,531	3,544
Burial and Cremation Costs	-	900	-	900	-
Scroll Repair	-	-	-	-	687
<b>Total Resources Expended</b>	<b>80,573</b>	<b>14,488</b>	<b>5,000</b>	<b>100,061</b>	<b>102,079</b>
<b>Net Movement in Funds £</b>	<b>3,208</b>	<b>(4,957)</b>	<b>(5,000)</b>	<b>(6,749)</b>	<b>(15,614)</b>
Funds brought forward at 1st September 2014	124,255	40,081	5,000	169,336	184,950
Funds carried forward at 31st August 2015	127,560	35,124	0	162,684	169,336

# South London Liberal Synagogue

Balance Sheet as at 31 August 2015

		2015	2014
		£	£
	Note		
<b>Fixed assets</b>			
Tangible fixed assets	2	128,833	132,364
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<b>Current assets</b>			
Stock	3	219	296
Debtors		0	953
Cash at bank and in hand (see pv)	4	38,344	42,535
<b>Net current assets</b>		<b>38,563</b>	<b>43,784</b>
<hr/>			
<b>Current liabilities</b>			
Creditors: amounts falling due within one year	5	(4,712)	(6,812)
<b>Total assets less current liabilities</b>		<b>162,684</b>	<b>169,336</b>
<hr/>			
<b>Income funds</b>			
Restricted funds * (see pv)	6	35,124	40,081
Designated funds		0	5,000
Unrestricted funds		127,560	124,255
<b>TOTAL FUNDS</b>		<b>162,684</b>	<b>169,336</b>

## Notes forming part of the Financial Statements for the year ended 31 August 2015

**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 Companies Act 1985.

### 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 as a liability 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

<b>Tangible fixed assets</b>	<b>Freehold property &amp; Improvements</b>	<b>Organ</b>	<b>Furniture &amp; Equipment</b>	<b>Total</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Cost at 31 August 2014	174,676	6,995	16,820	198,491
Depreciation at 31 August 2014	(42,460)	(6,995)	(16,672)	(66,127)
Charge for the year	(3,494)	-	(37)	(3,531)
<b>Net book value at 31 August 2015</b>	<b>£128,722</b>	<b>-</b>	<b>£111</b>	<b>£128,833</b>
<b>Net book value at 31 August 2014</b>	<b>£132,216</b>	<b>-</b>	<b>£148</b>	<b>£132,364</b>
	<b>Freehold property &amp; Improvements</b>	<b>Furniture &amp; Equipment</b>	<b>Total</b>	
	<b>£</b>	<b>£</b>	<b>£</b>	
Direct charitable activities	128,772	-	128,722	
Management & administration	-	111	111	
	128,772	111	128,833	

<b>3. Stock</b>	<b>2015</b>	<b>2014</b>
	<b>£</b>	<b>£</b>
Stock of books for resale	123	135
Showcase Stock	96	161
	<u>219</u>	<u>296</u>

#### **4. Cash at Bank and in hand at 31 August 2015**

	<b>£</b>
HSBC General	410
CAF General	5,901
CAF Gold	15,172
CAF Burial and Cremation	16,861
Balance at 31.08.2015	<u>38,344</u>

#### **5. Creditors: amounts falling due within one year:**

Creditors comprise of monies received in respect of Board of Deputies Levy £2,960 which was paid after year end and operating creditors outstanding £1,752.

<b>6. Restricted Funds</b>	<b>at 31.08.2015</b>
	<b>£</b>
John Rich Memorial Fund	0
Burial and Cremation Fund	18,284
Rabbi's Discretionary Fund	497
Rabbi's Pension	9,902
Building Fund	6,441
Grants	0
Archivist/Scrolls	0
	<u>35,124</u>

# South London Liberal Synagogue

Financial Projection 2015 - 2016

Income	£		£
Subscriptions	59,000		
Donations/Legacies	5,000		
Gift Aid repayment	10,000		
Appeals Income	6,000		
Hire of Hall	3,600		
Fundraising Income	1,600	Etz Chayim (Leaf Sales)	300
		Chevra	700
		HHD Tickets	600
			<u>1,600</u>
Burial & Cremation Fees	1,300		
Adult Education	500		
Bank Interest	40		
<b>Total Income</b>	<u>£87,040</u>		

## Expenses

Rabbinic Costs	25,300	Administrator & Cleaners + NI	
Staff Costs	19,000		
Building Maintenance	10,000	London Citizens	600
Affiliation Fees	11,100	Board of Deputies	500
		Liberal Judaism	10,000
			<u>11,100</u>
Education	9,500	Teachers' pay+NI+Geshet	
Insurance	7,000		
Utilities	8,150	Electricity	2,000
		Gas	4,000
		Telephone	1,200
		Water	950
			<u>8,150</u>
Management & Administration	9,000	Admin+post+misc	5,800
		Printing	2,200
			<u>8,000</u>
Depreciation	<u>2,500</u>		
<b>Total Expenditure</b>	<u>£101,550</u>		

**Net Deficit** (€14,510)



SOUTH LONDON LIBERAL SYNAGOGUE IS A PROUD CONSTITUENT OF LIBERAL JUDAISM WHICH IS PART OF THE WORLD UNION FOR PROGRESSIVE JUDAISM (EUROPEAN UNION) AND IS A SUPPORTER OF THE 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. 

Questioning 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/](http://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/](http://www.eupj.org/)

**Leo Baeck College** is unique – providing information, education and Rabbinic training for Judaism in the 21st century as well as offering educational consultancy, development of community leaders, providing access to Jewish learning for all and working with those of other religions to advance understanding and respect.



The college library, second to none, is a resource not only for its students, but for the whole community. Reader's tickets are available to those interested. Its resource centre is well-stocked with teaching resources to support RS teachers.

With the appointment of Rabbi Dr Deborah Kahn-Harris as its Principal and the redesign of its Rabbinic Curriculum, LBC is well-placed to continue its leadership role in the 21st Century. [www.lbc.ac.uk/](http://www.lbc.ac.uk/)