

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 2017. 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 were: Alice Alphandary (Chair), James Krikler (Acting Chair), Lianna Etkind (Hon Secretary), William Cohen (Treasurer), Paul Ashton, Jacqueline Ashton, Alexander Clark, Harriet Neuberger and Gillian Walker.

Membership – all categories

Total at 31 August 2017: 190 (2016: 221) which included 7 Honorary Members and 14 Friends (2016: 20). The decline in numbers is at least in part due to the clean-up of non-responsive members from the membership list.

Members We welcomed: Ella Albert-Wade, Avigayil Ashton, Yitzchak Ben-Avraham, Ella Cohen, Timothy Hallan, Kirsty O'Neill, Emma Rich, Anne Sassoon, Mark Schueler, Gemma Seltzer, Ellis Taylor, Lev Taylor, Samuel Vickers, Amelia Viney, Dena Wilson, Thom Wilson-Chen.

Friends of SLLS We welcomed: Georgina Harley-Smith,

Births Mazal tov and welcome to: Jacob Philip Kwaku, son of Benjamin and Bernice Walker, Shoshana Pamela Earnshaw, second daughter of Maya Jaffe and Richard Earnshaw; Dash Louis Reno Abelson, son of Daniel Abelson and Polly Whybrow.

Deaths We record with sorrow the deaths of: Greta Cohen, Dorothea Dexter, Maurice Kay, Blanche Myers, Rachel O'Reilly.

Review of the activities

A review of the activities of the Synagogue is contained in the Chair'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 2017 Unrestricted Funds amounted to £147,598 (2016: 148,355). Total funds stood at £206,107 (2016: £182,319)

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

Statement of Council's responsibilities

The 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.

Alice Alphandary, Chair

PLEASE DON'T FORGET 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 2017, which are set out on pages iv-vi.

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; 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.

Úna Ní Dhónaill
15 Hillbury Road
London SW17 8JT

22 December 2017

South London Liberal Synagogue

Statement of Financial Activities

Income and Expenditure for the period 1 September 2016 to 31 August 2017

Incoming Resources	Unrestricted Funds £	Restricted Funds £	Abraham's Tent Project Funds £	Total 2017 £	Total 2016 £
Subscriptions	53,125	-	-	53,125	52,960
Donations/Legacies	5,465	-	-	5,465	12,521
Gift Aid repayment	12,776	-	-	12,776	15,337
Appeals income	100	10,255	32,550	42,905	25,618
Hire of hall	5,740	-	-	5,740	3,755
Fundraising income	1,697	-	-	1,697	904
Rabbi's Pension	0	0	-	0	2,040
Burial and Cremation Fees	0	7,140	-	7,140	1,302
Adult Education income	0	-	-	0	1,240
Bank interest	36	-	-	36	58
Total Incoming Resources	78,939	17,395	32,550	128,884	115,735
Resources Expended					
Rabbinic costs	19,600	11,857	-	31,457	27,747
Staff costs (not inc. Rabbi)	17,736	-	-	17,736	19,431
Building maintenance	1,205	12,443	-	13,648	4,786
Affiliation fees	12,991	-	-	12,991	12,925
Education	5,899	-	-	5,899	6,522
Insurance	7,470	-	-	7,470	7,383
Utilities	5,926	-	-	5,926	5,818
Management and administration	5,354	-	-	5,354	5,240
Depreciation	3,515	-	-	3,515	3,522
Burial and Cremation Costs	0	1,100	-	1,100	2,726
Total Resources Expended	79,696	25,400	0	105,096	96,100
Net Movement in Funds £	(757)	(8,005)	32,550	23,778	+19,635
Funds brought forward at 1st September 2016	148,355	33,964	0	182,319	162,684
Funds carried forward at 31st August 2017	147,598	25,959	*32,550	206,107	182,319

* £32,550: Money held in separate account for ATP

+ £21,728 is from the President's Appeal

South London Liberal Synagogue

Balance Sheet as at 31 August 2017

	2017 £	2016 £
Fixed Assets		
Tangible fixed assets	121,796	125,311
Current assets		
Stock	445	233
Debtors	1,093	15,504
Cash at bank and in hand	88,640	45,033
Net current assets	90,178	60,770
Current liabilities		
Creditors: amounts falling due within one year	(5,867)	(3,762)
TOTAL ASSETS LESS CURRENT LIABILITIES	206,107	182,319
Income Funds		
Restricted funds	25,959	33,964
Designated funds	32,550	
Unrestricted funds	147,598	148,355
TOTAL FUNDS	206,107	182,319

Notes forming part of the Financial Statements for the year ended 31 August 2017

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

Tangible fixed assets	Freehold property & improvements	Organ	Furniture & Equipment	Total
	£	£	£	£
Cost at 31 August 2016	174,676	6,995	16,820	198,491
Depreciation at 31 August 2016	(49,448)	(6,995)	(16,737)	(73,180)
Charge for the year	(3,494)	-	(21)	(3,515)
Net book value at 31 August 2017	£121,734	-	£62	£121,796
Net book value at 31 August 2016	£125,228	-	£83	£125,311
	Freehold property & improvements	Furniture & Equipment	Total	
	£	£	£	
Direct charitable activities	121,734	-	121,734	
Management & admin	-	62	62	
	121,734	62	121,796	

3. Stock

	2017	2016
	£	£
Stock of books for resale	349	138
Showcase Stock	96	95
	445	233

4. Cash at Bank and in hand at 31 August 2017

	£
HSBC General	28,541
CAF General	3,704
ATP	32,550
CAF Burial and Cremation	23,845
Balance at 31.08.2017	88,640

5. Debtors: HMRC NI credit and rents receivable

6. Creditors: amounts falling due within one year:

Creditors comprise of monies received in respect of Board of Deputies Levy £2,668 which was paid after year end, and operating creditors outstanding of £3,199.

7. Restricted Funds

	at 31.08.2017	at 31.08.2016
	£	£
Burial and Cremation Fund	22,900	16,860
Rabbi's Discretionary Fund	252	117
Rabbi's Pension	0	11,442
Building Fund	2,807	5,545
	25,959	33,964

South London Liberal Synagogue

Financial Projection 2017 – 2018

Income	£		£
Subscriptions	53,000		
Donations/Legacies	5,000		
Gift Aid repayment	10,000		
Appeals Income	5,000		
Hire of Hall	5,000		
Fundraising Income	1,680	Etz Chayim (Leaf Sales)	300
		Chevra	700
		HHD Tickets	680
			<hr/> 1,680
Burial & Cremation Fees	1,100		
Adult Education	0		
Bank Interest	40		
Total Income	<hr/> £80,820		
Expenses			
Rabbinic Costs	28,000		
Staff Costs	15,000	Administrator & Cleaners + NI	
Building Maintenance	7,500		
Affiliation Fees	13,700	London Citizens	700
		Board of Deputies	700
		Liberal Judaism	12,500
			<hr/> 13,700
Education	6,000	Teachers' pay+NI+Gesher	
Insurance	7,000		
Utilities	6,200		
Management & Administration	6,000		
Depreciation	3,500		
Total Expenditure	<hr/> £93,400		
Net Deficit	(£12,580)		



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 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. Leo Baeck College combines inspirational, high calibre teaching with a commitment to developing rabbis, other professionals, and lay leaders who will build sustainable, accessible, and thriving Progressive Jewish communities.



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.

www.lbc.ac