

Charity Registration No. 1151090

Company Registration No. 08281223 (England and Wales)

**LIBERAL JUDAISM (ULPS)**  
**ANNUAL REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2020**

# LIBERAL JUDAISM (ULPS)

## LEGAL AND ADMINISTRATIVE INFORMATION

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<b>Trustees</b>	Ruth Seager Rosalind Clayton Karen Newman Paul Silver-Myer Hannah Stephenson Janet Berkman Owen Power Susanne Combe Rabbi Rene Pfertzel Leslie Moss Alex Kinchin-Smith Rabbi Rebecca Birk	(Appointed 7 July 2020) (Appointed 7 July 2020) (Appointed 7 July 2020) (Appointed 14 December 2020) (Appointed 6 July 2021) (Appointed 6 July 2021) (Appointed 14 December 2020)
<b>Charity number</b>	1151090	
<b>Company number</b>	08281223	
<b>Principal address</b>	The Montagu Centre 21 Maple Street London W1T 4BE	
<b>Auditor</b>	HW Fisher LLP Acre House 11-15 William Road London NW1 3ER United Kingdom	
<b>Bankers</b>	National Westminster Bank Plc Baker Street Branch PO Box 2BA 69 Baker Street London W1A 2BA United Kingdom	

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# **LIBERAL JUDAISM (ULPS)**

## **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)**

### ***FOR THE YEAR ENDED 31 DECEMBER 2020***

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The trustees present their report and financial statements for the year ended 31 December 2020.

The financial statements comply with the Companies Act 2006 and the Memorandum and Articles of Association 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 (FRS 102) (effective 1 January 2019).

#### **Objectives and Activities – Review of Progress 2020**

In the shadow of the coronavirus pandemic, Liberal Judaism, its leadership and its communities excelled in making sure members' spiritual, human, intellectual and pastoral needs were met.

Displaying creativity in a time of crisis, Liberal Judaism at Home was launched. The initiative – which included moving of all of Liberal Judaism's events, services and festival celebrations online – was widely praised both inside and outside of the movement.

Liberal Judaism also continued its remit of providing education, religious and community services to its constituents and to wider Anglo Jewry.

#### **Biennial Weekend 2020**

A record breaking 1,500 registered delegates attended the Liberal Judaism Biennial Weekend in May 2020 – hearing the movement's rabbis and leadership outline plans to make its prophetic voice even stronger in the years ahead.

With five times as many people signed up to watch online as can fit into the Biennial's regular home of a hotel, delegates heard from 70 speakers during 32 hours and 41 minutes of live streaming across YouTube, Zoom, Facebook and Twitter.

The Biennial featured 12 sessions exploring the many facets of collaboration, multiple study workshops, three Shabbat services, two Kiddushim, one Havdalah led by youth movement LJY-Netzer and an evening of entertainment with Jewish drag queen Dame Dave Lynn.

Among the many highlights of Biennial was the keynote conversation between Matthew Gould – CEO of NHSX and former British Ambassador to Israel – and Daniel Finkelstein, a columnist for The Times and Jewish Chronicle.

The Biennial also gave Liberal Jews the chance to say goodbye to former Chief Executive Rabbi Danny Rich and Chair Simon Benscher, both of who stepped down from their roles earlier in the year.

#### **Lily's Legacy**

A Biennial highlight was the launch of the Lily's Legacy: Voices and Visions of Liberal Judaism exhibition. Inspired by Lily Montagu and the founders of Liberal Judaism, the exhibition showcases an incredible history and heritage as told by members of all ages and backgrounds.

#### **New leadership team**

During 2020, Liberal Judaism appointed Rabbi Charley Baginsky as Chief Executive Officer, with Shelley Shocolinsky-Dwyer becoming Chief Operating Officer. Both then took up their positions in January 2021.

Charley and Shelley had been Interim Directors of the movement since March 2020 – overseeing the highly successful period outlined in this report.

Rabbis Rebecca Birk and Rabbi Dr Rene Pfertzel were elected as Co-Chairs of the Conference of Liberal Rabbis and Cantors, with whom the religious voice of Liberal Judaism rests.

Finally, Ruth Seager was unanimously elected as the Chair of Liberal Judaism at the 2020 AGM. Ruth has served many roles at East London & Essex Liberal Synagogue (ELELS) and on Liberal Judaism's Board of National Officers. She had been Acting Chair of the movement since previous chair Simon Benscher stepped down due to ill health.

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#### **Welcoming mixed faith families**

The major policy decision for Liberal Judaism in 2020 was to grant mixed faith couples the opportunity to receive a wedding blessing from a rabbi under the traditional Jewish chuppah.

The Conference of Liberal Rabbis and Cantors (CoLRaC) came to the decision, after much discussion, in order to recognise and celebrate the diversity of Jewish life today.

It is the culmination of a process that began more than two decades ago when Liberal rabbis first began to conduct mixed faith wedding blessings in private. The next step was holding these in public, including in synagogue, and now the option of a chuppah has been added.

Mixed faith couples must be civilly married before any blessing, as the Marriage Law of England and Wales only permits rabbis and synagogue marriage secretaries to 'officiate' where both bride and groom 'profess' the Jewish faith.

As with all weddings, the use of the chuppah is at the rabbi's discretion and where the couple intend to maintain a Jewish home.

Making headline news in The Guardian, Times, BBC Radio 4 and across the Jewish and faith press, this is the first time any Jewish movement in the UK has introduced the deeply symbolic chuppah into a mixed faith ceremony.

#### **Community Briefings**

A big innovation from Liberal Judaism in 2020 was the launch of its Community Briefings – a weekly Zoom get together of Chairs and other leaders from each Liberal community with the chance to catch-up, share ideas and discuss a key issue of the day.

Each briefing was focussed on a topic of relevance to all Liberal communities – from how to conduct online service to tackling antisemitism – with weekly expert speakers from both inside and outside the movement including guests from CST and the Board of Deputies.

The briefings provided a range of information and support on issues relating to Covid-19, including re-opening synagogues, risk assessments and furlough schemes.

Many also found the chance to easily catch-up with friends from across the country each week a comfort and support in times of lockdown.

#### **Ba'alei Tefillah**

In March, Liberal Judaism took its popular Ba'alei Tefillah lay leadership course online – allowing its sixth cohort to continue the learning experience that will see them fully prepared to take services in their communities.

One of the strongest cohorts yet, it included 16 candidates from 15 communities in five countries.

#### **Hot Potatoes**

Liberal Judaism continued with its popular Hot Potatoes panel discussions – which aim to debate some of the most controversial issues within the Jewish community, but in a safe space where all views are heard and there is more discussion than judgement.

Moving online, as part of Liberal Judaism at Home, attendances were strong and topics covered included students, Liberal Zionism and annexation. Speakers included senior leaders from the Israeli Embassy and the Israel Movement for Progressive Judaism, as well as Nadia Whittome MP, Professor Adam Sutcliffe and Liberal Judaism's own rabbis.

#### **Education Hub**

Liberal Judaism's Education Hub also moved online, building on its successful launch in 2019 and giving even more people, from all faiths and backgrounds, the opportunity to learn and think about Judaism, faith and philosophy.

In order to make sure that everyone has access to the education opportunities, Liberal Judaism made the Education Hub free during the exceptional times of the pandemic.

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Each term was themed with topics ranging from online safeguarding to asylum seekers in Israel.

One of the most popular topics was Liberal Judaism: Radical Roots, Relevant Responses – a partnership with the Cape Town Progressive Jewish Congregation.

Hosted by Rabbi Charley Baginsky and Rabbi Dr René Pfertzel, it delved into the history of spirituality in Liberal Judaism and drew on the teachings of its founders.

#### **Training and education**

At the start of the year, before the pandemic began, more than 100 Reform and Liberal Judaism cheder and religion school teachers gathered at The Liberal Jewish Synagogue for a teacher training event.

Participants had the opportunity to deepen a range of skills, with sessions selected based on teacher requests and specific development opportunities.

There were opportunities to deepen knowledge of Hebrew, special educational needs and working inter-generationally, as well as expert-led discussions around mental health.

Once the pandemic began, a number of sessions were run for educators and teachers to help them learn, discuss and share best practice on how to deliver education online.

Other successful events in 2020 included safeguarding training for community chairs, council members and cheder teachers.

#### **New Student Chaplain**

Former LJY-Netzer movement worker Rabbi Anna Posner returned to Liberal Judaism as the new Progressive Judaism student chaplain.

Her role is to support Jewish students and build the presence and vibrancy of Progressive Jewish life on campuses throughout the country.

In addition, Anna was appointed as part-time rabbi for both Beit Klal Yisrael (BKY) and Norwich Liberal Jewish Community.

#### **Social Action and Social Justice**

Even the small matter of a pandemic couldn't stop Liberal Judaism's work in the fields of social action and social justice, which included:

- A series of campaigns on behalf of the Uyghur Muslim community, including a whole dedicated day of learning for Liberal youth across the country on the topic on Mitzvah Day.
- Support for Jewish Women's Aid Shabbat - using the opportunity to raise the issue of domestic abuse and sexual violence in the Jewish community.
- Joining with faith leaders from across the UK to write an open letter to Home Secretary Priti Patel urging her not to evict or defund asylum seekers in the midst of the coronavirus pandemic.
- Launching an Action Group for Black Jews and Jews of Colour. Its remit is to make practical and sustainable recommendations in making our synagogues and other Jewish spaces welcoming, safe and celebratory
- Continued to call for a Living Wage, including a joint action with the Muslim community in Barnet.

#### **Liberals in Lockdown**

Liberal Judaism's Archiving Team began a new project to record how life has changed during lockdown within the community.

Members sent in their stories, photographs, facts, and figures of life during the pandemic, which will form a permanent record.

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#### **Last Night Chanukah Party**

Liberal Judaism ended 2020 with a Last Night Chanukah Party full of song, fun, entertainment and, above all, light.

The event raised more than £10,000 to aid the movement's goal of bringing Judaism into all homes during the pandemic.

The Chanukah Party was hosted by BBC Three Counties Radio star Toby Friedner and broadcast live on the Liberal Judaism YouTube, Facebook and Twitter channels – with 250 people tuning in.

Highlights of the night included a movement-wide Chanukah lighting and our congregations singing their own renditions of Maoz Tzur, with lyrics changed to reflect everything from coronavirus lockdowns to recent community landmarks.

#### **LJ Lights**

A new series of awards, titled LJ Lights, were given out at the Last Night Chanukah Party in order to say thank you to those members who had gone above and beyond to make life easier in this most difficult of years.

#### **LJY-Netzer**

There is no doubt that 2020 was a difficult one for LJY-Netzer, including the cancellation of events and tours people had been waiting years to go on but the Movement Workers reacted brilliantly to make sure Liberal youth could still get their Netzer fix.

LJY-Netzer at Home was launched, mirroring the successful Liberal Judaism at Home initiative and offering online-only programming tailored for all the different shikvot (age groups), and ranging from art sessions to debate club.

Then, in place of Kadimah summer camp, the team ran Machaneh B'Bayit a FREE inclusive online summer programme for all young people in schoolyears 2-11 (ages 7 to 16) with hours of fun activities, learning and games.

There were also packs and activities based around Shavuot and Chanukah, and cross-communal Mitzvah Day activities, making sure every young person could still engage with their Liberal Judaism.

#### **Media and social media**

The Liberal Judaism At Home initiative and support for members during the pandemic was highlighted by another very strong period for Liberal Judaism in its PR and communications.

The movement kept a high media profile throughout the year with regular news stories, pictures and commentary in the Jewish press and local newspapers, as well as crossing over into the national and mainstream media.

Social media engagement was strong, with a big increase in followers and engagement on Facebook, Twitter and Instagram.

#### **Objectives and Activities – Review of Progress**

The principal objective of Liberal Judaism is to promote religion by teaching and to advance the beliefs and practices of Liberal and Progressive Judaism generally.

Liberal Judaism provides religious, educational, youth, cultural and social activities and materials both to its constituents and their members. It develops, assists and supports new groups, small communities and larger congregations. It supports in both finance and personnel the work of other associated bodies including the Leo Baeck College and the World Union for Progressive Judaism.

Liberal Judaism publishes prayer books, pamphlets, newsletters, statements of belief and other publications of wider Jewish interest. It speaks out on issues relating to Judaism generally, and more specifically, Liberal Judaism responds to matters of a social and ethical nature.

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#### Strategic objectives

In 2014 the Board of National Officers commissioned a major research and development project which aimed to work with a wide range of stakeholders to set a strategy for Liberal Judaism for the next five years. After a year-long consultation with members and stakeholders from all communities, levels of engagement and age groups, a number of objectives were identified which were considered to be crucial elements of the organisation achieving the principal objective, as well as the aim articulated in the organisation's publicity material:

*Liberal Judaism is the dynamic, cutting edge of modern Judaism. It is an active force for good in lives of Jews and wider society.*

These objectives break down into eight overall headings:

1. Leadership
2. Education and Learning
3. Theology and Liturgy
4. Membership
5. Community Care and Volunteering
6. Communications
7. Israel
8. Liberal Judaism as Political Judaism

Under each of these headings, detailed objectives were outlined; outcomes from these objectives are set on an annual basis by staff and the Board of National Officers. The achievements of the organisation in 2020 have been assessed against these detailed objectives and are presented later in this report with planned activities to meet objectives in 2021. These objective areas and overall strategy were due to be reviewed in 2020, but this was not possible due to the impact of the Covid-19 pandemic. The objectives have been kept, however, as they are a useful tool to develop and assess the impact of the organisation's work.

#### A Note on Activities in 2020

Liberal Judaism adjusted quickly to the impact of Covid-19 both on the organisation and its members. A combination of good preparation and hard work from everyone on the team meant the Montagu Centre staff team was able to continue working in a manner close to business as usual. However, it should be evident that the goals have had to adjust according to the current situation. Covid-19 has meant for many that they have introduced an entirely new way of working; Liberal Judaism has had to adapt but were already on a path to utilising technology, sharing resources and platforming multiple voices.

#### Achievements in 2020 and Planned Activities for 2021

##### 1. Leadership

- Responsive leadership model which seeks to drive change, whilst empowering and encouraging engagement across the movement.
- Developing partnerships that enable, support and nurture leadership at all levels.
- Supporting a diverse leadership that represents all parts of the Liberal Jewish community.

##### In 2020 we:

- Implemented and developed the Progressive Jewish Students programme across the UK, including the recruitment of a chaplain from September, working in partnership with Reform Judaism.
- Developed a community partnership programme; initial work saw three chedarim working together online, with funding sought for further partnership work.
- Built the Chairs and Covid-19 group with weekly meetings, which became the Community Briefings. These meetings tackled a wide range of issues relevant to community management and development and have continued into 2021.
- Supported communities with rabbinic planning, succession planning and recruitment; worked on community development planning to ensure rabbinic cover.

##### In 2021 we will:

- Develop and expand the community partnership programme, continuing to use the resources at our disposal to share resources and connect communities.
- Promote inclusive leadership as an integral part of Biennial 2021, delivering sessions with a focus on inclusive leadership.

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- Support communities to arrange and thrive with interim rabbinic cover, delivering training for rabbis on interim placements and change management
- Continue to support students in a rapidly changing Higher Education environment, through our student Chaplain and local communities.

#### 2. Education and Learning

- To offer strong and meaningful Liberal Jewish education across all generations.
- To share good educational practice and resources across the movement.

##### In 2020 we:

- Maintained the Education Hub, delivering a range of sessions that included online safeguarding.
- Launched and delivered the Biennial at Home event, with 1000 registered signups and 16,000 individual views of sessions across the weekend.
- Supported LJY-Netzer to move online, delivering learning sessions on how to optimise online learning and linking up with the Student Chaplain.
- Re-adjusted vocational placement plans with Leo Baeck College, working on a memorandum of understanding with the college and Reform Judaism.

##### In 2021 we will:

- Run a successful Biennial at Home, delivering sessions that appeal to Liberal Judaism members and showcase the movement to those not currently affiliated.
- Implement the first stage of a new LJ website which will act as a portal for learning and engagement.
- Explore a potential partnership project with the Reconstructionist movement.
- Finalise and implement memorandum of understanding with LBC.

#### 3. Theology and Liturgy

- To offer relevant, responsive, inspiring and diverse ritual and liturgy that meets the contemporary needs of our community.
- To continue to develop an authentic Liberal Jewish theology.
- To proactively seek points of connection beyond classical forms of religious engagement.

##### In 2020 we:

- Increased sharing of resources online through the Liberal Judaism at Home project; the use of an expanded range of rabbis and student rabbis to deliver sessions for High Holy Days is a good example of this.
- Supported the development of online delivery of services through practical support and led conversations about hybrid delivery of services post pandemic.

##### In 2021 we will:

- Support communities to develop online and hybrid services, offering training and developing an evaluation framework.
- Make more liturgy accessible online, increasing the range of Liberal Judaism resources and improving accessibility and usability.
- Continue to expand the range of rabbis offering classes and written material in internal and external media.
- Explore the development of content for our new website, actively seeking resources from rabbis and communities.

#### 4. Membership

- To widen the parameters of membership and engagement within Liberal Jewish communities.
- To build a sense of membership beyond one community or location.
- To see retention as equally important as growth.

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#### In 2020 we:

- Opened discussions with the Reconstructionist Movement in the US about reciprocal arrangements
- Started to develop the passport scheme in collaboration with a fundraiser.
- Built relationships between communities and across the Liberal Judaism community as a whole, using events like the chanukah party online and chanukah lights programme to foster a sense of a wider community.
- Worked with JLC and JVN to increase community engagement with them and to share their resources.

#### In 2021 we will:

- Increase members' experience of communities beyond their own, as part of the wider Liberal Judaism family, promoting opportunities for communities to join up for events.
- Develop virtual pulpit swaps across communities.
- Promote Liberal Judaism professional staff as a first point of contact for support with a range of issues, creating resources and offering support.
- Continue to develop new membership pathways including the passport scheme.

### 5. Community Care and Volunteering

- To tackle changes within community demographics and volunteering, proactively and as a whole community.
- To inform and support the implementation of the practical, legal and moral obligations that Liberal Judaism communities are required to adhere to.

#### In 2020 we:

- Worked with partnership organisations on resources on mental health issues and issues arising specifically during lockdown, shared with community members.
- Invited a range of organisations, for example JAMI, to the community briefing to share best practice and ideas.
- Offered extensive advice and support for communities run on the topic of online safeguarding by Becca Fetterman and rabbis with direct experience.
- Continued to offer safeguarding support to communities as required.

#### In 2021 we will:

- Provide access to member communities to the best quality resources and organisations within the community, inviting communal organisations to train and brief our members.
- Develop relationships with partner organisations to ensure that Liberal Judaism members are included in the planning and decision making about services.
- Develop representation of a range of Jews within our structures and resources, working with the Black Jews and Jews of Colour group to identify priority areas for change.
- Develop and share safeguarding resources in line with best practice, online and in response to changing needs.

### 6. Communications

- To set the agenda as a proactive, dynamic movement with a variety of voices supporting a vision of Liberal Judaism and its place in the world.
- To communicate clearly and effectively on a local, national and international level.

#### In 2020 we:

- Moved all events online and used accessibility tools to enable access by the widest possible audience.
- Saw staff and rabbis appearing in new media as a result of the current situation; accessed new opportunities, for example Pause for Thought on BBC Radio 2.
- Launched an LJ podcast (Jew Know What?)
- Appeared on numerous occasions in the national media, including the Guardian and BBC, as well as local print, radio and television.

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#### In 2021 we will:

- Continue to increase the wide range of voices we showcase to reflect the many voices of Liberal Judaism, using our rabbis and lay leaders where there is expertise.
- Increase our exposure in non-Jewish media, developing relationships to become a first point of call for a progressive Jewish voice.
- Ensure that our communication with member communities is frequent, useful and engaging.
- Work on crisis management structures for PR and communications, giving greater control.

#### 7. Israel

- To develop and communicate a vision of what it means to be a Progressive Zionist organisation.
- To shift the paradigm of a relationship with Israel that is grounded in mutuality and the sharing of resources and relationship.

#### In 2020 we:

- Ran online events for Israel Independence day
- Delivered a Hot Potato session examining Liberal Zionism which was viewed by nearly 500 people.
- Worked with Shnat participants who had their year cut short, offering programming and leadership opportunities in the summer
- Met with New Israel Fund, Yachad and the Israeli Ambassador's office to discuss different ways of working together.

#### In 2021 we will:

- Deliver an education hub series on Israel and run other sessions throughout the year.
- Work with students to offer support and education relating to Israel issues.
- Further develop our relationship with our Israel partners, including maintaining contact with the new Israeli ambassador.

#### 8. Liberal Judaism as Political Judaism

- To speak out on every issue that conflicts with a Liberal Jewish ideal of social justice, without fear and without being politically partisan.
- To promote a Liberal Judaism that is prophetic, vocal about issues of social inequality, mindful of the needs of minorities and is called to serve the needs of the community around us as well as the community we are within.

#### In 2020 we:

- Began an analysis of the needs of LJ communities; thinking with communities how we can still do social justice/action in the time of Covid-19.
- Used the Community Briefings to explore topics including child poverty and refugees, listening to experts and identifying what action can be taken.
- Set up a Black Jews and Jews of Colour action group to build inclusive projects and action within Liberal Judaism.

#### In 2021 we will:

- Support Liberal Judaism communities in their social action work, linking up and publicising action
- Analyse how our members and the communities around them have been affected by Covid-19, linking up with other charities and organisations to effect positive change.
- Work with partners to raise awareness about and lobby on issues relating to child poverty.
- Continue to support community and national initiatives, for example Refugee Week and Mitzvah Day, to highlight and support change.

#### Fundraising

In 2020 Liberal Judaism continued to develop the theme of 'The Home for Your Jewish Story' by reflecting the move to online delivery. We included online requests for donations for all work that had been moved into this new delivery space, including the provision of online prayerbooks and other resources. The biennial conference presented an opportunity for us to present our aims and to raise funds from attendees. We saw a small growth in ongoing donations as a result, as well as a number of one-off gifts.

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During 2020 we identified a fundraising consultant who we will be working with in 2021 to develop fundraising campaigns, events and legacies.

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

Liberal Judaism (ULPS) is established as a charitable company limited by guarantee and is a registered charity with the Charity Commission (No 1151090). The charity's affairs are governed by its Memorandum and Articles of Association which allows for any activities covered by the charity's objectives with no restrictions. In the event of the company being wound up the maximum each member will contribute will be £1.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of approval of the financial statements:

Simon Benscher (Chair, resigned January 2020)  
Ruth Seager (Chair)  
Karen Newman (Vice Chair)  
Paul Silver-Myer (Treasurer)  
Amanda McFeeters (Resigned July 2021)  
Jackie Richards (Resigned April 2020)  
Robin Moss (Resigned July 2020)  
Graham Carpenter (Resigned January 2021)  
Ros Clayton  
Jane Drapkin (Resigned June 2020)  
Hannah Stephenson  
Janet Berkman (Elected July 2020)  
Owen Power (Elected July 2020)  
Susanne Combe (Elected July 2020)  
Omar Portillo (Appointed October 2020, resigned April 2021)  
Joel Beckman (Appointed October 2020, resigned July 2021)  
Rabbi Aaron Goldstein (Chair of the Conference of Rabbis and Cantors, resigned December 2020)  
Rabbi Rebecca Birk (Joint Chair of the Conference of Liberal Rabbis and Cantors, appointed December 2020)  
Rabbi Rene Pfertzel (Joint Chair of the Conference of Liberal Rabbis and Cantors, appointed December 2020)  
Alex Kinchin-Smith (Appointed July 2021)  
Leslie Moss (Appointed July 2021)

The trustees of Liberal Judaism, known as Officers, are recruited on the basis of skills that they can offer where gaps exist in the trustee group. Consideration is also given to the representation of a cross section of Liberal Judaism's membership on the Board of National Officers.

Officers can be co-opted during the year by the Board of National Officers, for their election to be confirmed at the AGM or Council, or can stand at the AGM for direct election. Officers serve three- year terms. The trustees' induction and training programme is reviewed regularly. The Board of National Officers delegate day-to-day decision making on matters relating to employment of staff, PR and business planning to the Chief Executive; from January to March 2020 this role was held by Rabbi Danny Rich, from March to December 2020 the role was held by Joint Interim Directors Rabbi Charley Baginsky and Shelley Shocolinsky-Dwyer. In January 2021 Rabbi Charley Baginsky was appointed Chief Executive and Shelley Shocolinsky-Dwyer Chief Operating Officer.

The Board of National Officers met eleven times during the year to consider strategic and business matters that have an impact on the organisation. The Board of National Officers are mandated to make decisions on these matters by the Council, which meets quarterly and is comprised of representatives from all member communities.

There are no related organisations.

The trustees have complied with their duty in section 17 of the Charities Act 2011 to have due regard to guidance on public benefit published by the Charity Commission.

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### Financial review

#### **General**

The Senior Management Team is delegated by the Board of National Officers (BoNO), to generate funds that enable the delivery of a range of services whilst maintaining tight controls on spending. At the financial year end a surplus of £14,606 was recorded; this is compared to a deficit of £42,107 in 2019.

At the end of 2010, Liberal Judaism purchased an extension to Edgwarebury Cemetery, borrowing in excess of £190,000 from six constituent communities who participate in the burial scheme. The loans were for a minimum of 5 years and a maximum of 10 years, and by the end of the ninth year, 31 December 2020, some 99% had been repaid. The final payments will be made in full during 2021.

At the year-end reserves were £582,289 (2019: £567,683) consisting of £51,363 general unrestricted funds (2019: 40,957), £525,026 designated funds (2019: £523,326) and £5,900 restricted funds (2019: £3,400).

#### **Income**

Total income was down by some £328,632 to £1,359,126 in 2020 (£1,687,758 in 2019). Income increased from 2019 for cemetery scheme income (£22,851) due to a higher death rate in 2020.

There was a decrease in income in several areas, including congregational fees, where income fell from £501,768 in 2019 to £477,373 in 2020 (a decrease of £24,395). In a number of cases this was due to a loss of income in member communities from loss of venue hire revenue; wherever possible, agreements were put in place to treat this shortfall as a loan, with deferred income due in 2021-2022. There was also a decrease in outreach and rabbinic services income of £91,441, from £261,716 in 2019 to £170,275 in 2020, as many communities did not use in person rabbinic services, which were put on hold. Finally, youth and Kadimah income was significantly reduced from £293,642 in 2019 to £65,652 in 2020 due to events and programmes being cancelled as result of Covid-19. Youth programming was delivered online and with grant support to minimise costs to participants.

#### **Expenditure**

In 2020 total expenditure decreased by £385,345, from £1,729,865 in 2019 to £1,344,520 in 2020.

There were decreases in expenditure on LJY-Netzer activities of £215,044, from £267,179 in 2019 to £52,135 in 2020, matching the decrease in income seen in this area in 2020 as events and programming were moved online. There were decreases in grant funding from £232,415 in 2019 to £184,083 in 2020 (£48,332), which varies annually due to the number of students enrolled at LBC; the cohort during 2020 was smaller leading to smaller costs overall. There was a decrease in staff costs of £107,482, from £709,046 in 2019 to £601,564 in 2020 as staff who left were not replaced in the year, as well as a general reduction in staff overall. Staffing is held at a level required to deliver core programming, but this changed over the course of 2020 due to the impacts of Covid-19.

Support costs overall also fell during the year by £48,212, from £281,396 in 2019 to £233,184 in 2020, due to the move to home working and reduction in office costs where possible, alongside a significant reduction in costs relating to travel to communities and events.

LJ staff are very aware that LJ's success is in no small part dependent on their maintaining tight financial control on their own particular projects; wherever possible, projects are run on the basis of break even or small surplus budgets. Contracts and service agreements were reviewed during the year to ensure that the organisation is receiving good value for money and in some cases suspended or reduced due to changed needs based on the move to home working.

The pay and remuneration of all staff, including senior management personnel, is set annually through a review process conducted by the Board of National Officers. This process includes a review of salaries for similar positions in other non-profit organisations, particularly in the Jewish charity sector, and rabbinic contractual arrangements recommended by the Conference of Liberal Rabbis and Cantors.

#### **Fundraising**

Liberal Judaism manages all fundraising internally and did not use external agencies or fundraisers in 2020. Fundraising is overseen by the Chief Executive, Rabbi Charley Baginsky, with support from the Events Manager, Tom Rich. The key elements of the fundraising strategy are a Patron's scheme for donors paying £2,500 per annum and above, a Friends scheme for donors giving less than £1,500 per annum, one off donations and grant funding from a range of sources.

There was a decrease in fundraising expenses of £13,252 during 2020, due to moving all activities online.

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# LIBERAL JUDAISM (ULPS)

## TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

### FOR THE YEAR ENDED 31 DECEMBER 2020

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All donors are contacted through person to person fundraising, with contact limited to prevent intrusion and pressure. Fundraising communications are managed with regard to the General Data Protection Regulation. No complaints about fundraising were received in 2020, although a robust complaints process is publicised. Liberal Judaism is registered with the Fundraising Regulator.

In addition to the generosity of our Patrons and donors, a number of specific grants were received from the NLPS Trust for Progressive Judaism, the UJIA, The Jewish Youth Fund and Netzer Olami. These grants totalled £73,507 in 2020.

#### **Risk - significant events, risk and uncertainties**

The most significant financial uncertainties and risks experienced by Liberal Judaism relate to the availability of different funding sources, all of which have different vulnerabilities. These risks are managed using a variety of strategies:

1. **Donors** – this funding stream is always open to variation, with the Liberal Judaism Council of Patrons making up the majority of donations through a minimum contribution of £2,500 per annum. Donors are thanked every year at a special dinner (when external circumstances permit). A new Friends scheme for donors making a contribution of less than £2,500 per annum was launched in late 2017 and has increased income from smaller regular donations. There are some additional risks related to Covid-19, specifically loss of investment income and other issues impacting on our donors. We have not noted a significant decrease in donations from Patrons in 2020 and have increased one-off and smaller donations.
2. **Collection of Congregational Fees** - in a challenging economic climate, affiliation fees can be affected, as lower membership fees are collected by communities. Liberal Judaism is working with member communities to support development and growth, which will lead to increased membership. Income from congregational fees was stable in as the result of improved relationships with member communities.
3. **Grants** - Liberal Judaism accesses grants from a range of funders to develop and deliver core programmes (LJY-Netzer) and new projects. Project work can be delayed until suitable funding is awarded, so it is important that Liberal Judaism maintains good relationships with funders and identifies new funding opportunities.
4. **Sale of Services** - a range of services are sold to member communities (mainly rabbinic support) and to non-members (mainly funeral services). In 2020 the budget target for non-member funeral income was £100,000, which was exceeded, but this target is something that the organisation has limited control to achieve. To mitigate this risk, the targets are kept at a sensible level and the organisation works to deliver an efficient, caring service that is publicised discreetly and through word of mouth.

Other financial risks that could have an impact on Liberal Judaism include:

- Fraudulent activity – the organisation has a range of internal audits and controls for payment, approval and payment. These are tested annually and subject to constant review and improvement.
- Reserves – a reserves policy was developed in 2017 that aims to set aside £20,000 per annum. This was not achieved in 2020; efficiencies will be made to make this achievable in 2021.
- Stock – stock levels are reviewed against sales and gifts every 6 months.

There are no additional major risks, uncertainties or events were anticipated or forecast for 2021 – planning now takes place in the context of potential lockdowns and budgets are written that reflect alternative outcomes.

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six months' core expenditure. The trustees consider that reserves at this level will ensure that in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. The current level of reserves is £51,363, some 20% of the target set. A close eye is kept on expenditure during the financial year with regular management accounting reviewed by the Board on a regular basis. The treasurer and Chief Operating Officer work together to ensure that the organisation is receiving funds in a timely manner and that any decrease in income is accounted for and provisions made to reduce costs accordingly; invoicing and credit control is increasingly based on spreading amounts due into monthly payments across the year, which assists cashflow and helps prevent the build-up of crisis points and significant debts. Sufficient funds are maintained to enable redundancy payments to staff, if required.

## **LIBERAL JUDAISM (ULPS)**

### **TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)**

**FOR THE YEAR ENDED 31 DECEMBER 2020**

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#### **Auditor**

##### **Disclosure of information to auditor**

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The trustees' report was approved by the Board of Trustees.



**Ruth Seager**

Trustee

Dated: 22/10/21

## **LIBERAL JUDAISM (ULPS)**

### **STATEMENT OF TRUSTEES' RESPONSIBILITIES**

#### ***FOR THE YEAR ENDED 31 DECEMBER 2020***

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The trustees, who are also the directors of Liberal Judaism (ULPS) for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the trustees 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 incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

# LIBERAL JUDAISM (ULPS)

## INDEPENDENT AUDITOR'S REPORT

### TO THE TRUSTEES OF LIBERAL JUDAISM (ULPS)

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#### Opinion

We have audited the financial statements of Liberal Judaism (ULPS) (the 'charity') for the year ended 31 December 2020 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2020 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

#### Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

#### Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

#### Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

#### Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

#### Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

## LIBERAL JUDAISM (ULPS)

### INDEPENDENT AUDITOR'S REPORT (CONTINUED)

#### TO THE TRUSTEES OF LIBERAL JUDAISM (ULPS)

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We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees' report and from the requirement to prepare a strategic report.

#### **Responsibilities of trustees**

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

#### **Auditor's responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

As part of our planning process:

- We enquired of management the systems and controls the charity has in place, the areas of the financial statements that are most susceptible to the risk of irregularities and fraud, and whether there was any known, suspected or alleged fraud. The charity did not inform us of any known, suspected or alleged fraud.
- We obtained an understanding of the legal and regulatory frameworks applicable to the company. We determined that the following were most relevant: the Charity SORP, FRS 102, Charities Act 2011, and Companies Act 2006.
- We considered the incentives and opportunities that exist in the charity, including the extent of management bias, which present a potential for irregularities and fraud to be perpetuated, and tailored our risk assessment accordingly.
- Using our knowledge of the charity, together with the discussions held with the charity at the planning stage, we formed a conclusion on the risk of misstatement due to irregularities including fraud and tailored our procedures according to this risk assessment.

## LIBERAL JUDAISM (ULPS)

### INDEPENDENT AUDITOR'S REPORT (CONTINUED)

#### TO THE TRUSTEES OF LIBERAL JUDAISM (ULPS)

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The key procedures we undertook to detect irregularities including fraud during the course of the audit included:

- Identifying and testing journal entries and the overall accounting records, in particular those that were significant and unusual.
- Reviewing the financial statement disclosures and determining whether accounting policies have been appropriately applied.
- Assessing the extent of compliance, or lack of, with the relevant laws and regulations.
- Testing key income lines, in particular for cut-off issues.
- Assessing the validity of the classification of income, expenditure, assets and liabilities between unrestricted, designated and restricted funds.
- Performing a physical verification of key assets and stock items.
- Obtaining third-party confirmation of material bank balances.
- Documenting and verifying all significant related party balances and transactions.
- Reviewing documentation such as the charity board minutes for discussions of irregularities including fraud.

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements even though we have properly planned and performed our audit in accordance with auditing standards. The primary responsibility for the prevention and detection of irregularities and fraud rests with the trustees of the charity.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

#### Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

*HW Fisher LLP*

**Andrew Rich (Senior Statutory Auditor)**  
for and on behalf of HW Fisher LLP

Chartered Accountants  
Statutory Auditor  
Acre House  
11-15 William Road  
London  
NW1 3ER  
United Kingdom

*22/10/21*  
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# LIBERAL JUDAISM (ULPS)

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2020

### Current financial year

	Notes	Unrestricted funds general 2020 £	Unrestricted funds designated 2020 £	Restricted funds 2020 £	Total 2020 £	Total 2019 £
<b>Income and endowments from:</b>						
Donations and legacies	3	51,879	-	-	51,879	84,658
Charitable activities	4, 18	1,204,824	-	73,507	1,278,331	1,603,008
Investments	5	44	-	-	44	92
Other activities	6	28,872	-	-	28,872	-
<b>Total income</b>		<b>1,285,619</b>	<b>-</b>	<b>73,507</b>	<b>1,359,126</b>	<b>1,687,758</b>
<b>Expenditure on:</b>						
Raising funds	7	7,026	-	-	7,026	14,237
Charitable activities	8	1,266,487	-	71,007	1,337,494	1,715,628
<b>Total resources expended</b>		<b>1,273,513</b>	<b>-</b>	<b>71,007</b>	<b>1,344,520</b>	<b>1,729,865</b>
<b>Net incoming/(outgoing) resources before transfers</b>		<b>12,106</b>	<b>-</b>	<b>2,500</b>	<b>14,606</b>	<b>(42,107)</b>
Gross transfers between funds		(1,700)	1,700	-	-	-
<b>Net income/(expenditure) for the year/ Net movement in funds</b>		<b>10,406</b>	<b>1,700</b>	<b>2,500</b>	<b>14,606</b>	<b>(42,107)</b>
Fund balances at 1 January 2020		40,957	523,326	3,400	567,683	609,790
<b>Fund balances at 31 December 2020</b>		<b>51,363</b>	<b>525,026</b>	<b>5,900</b>	<b>582,289</b>	<b>567,683</b>

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

## LIBERAL JUDAISM (ULPS)

### STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2020

Prior financial year

	Notes	Unrestricted funds general 2019 £	Unrestricted funds designated 2019 £	Restricted funds 2019 £	Total 2019 £
<b><u>Income and endowments from:</u></b>					
Donations and legacies	3	84,658	-	-	84,658
Charitable activities	4, 18	1,518,316	-	84,692	1,603,008
Investments	5	92	-	-	92
<b>Total income</b>		1,603,066	-	84,692	1,687,758
<b><u>Expenditure on:</u></b>					
Raising funds	7	14,237	-	-	14,237
Charitable activities	8	1,630,936	-	84,692	1,715,628
<b>Total resources expended</b>		1,645,173	-	84,692	1,729,865
<b>Net incoming/(outgoing) resources before transfers</b>		(42,107)	-	-	(42,107)
Gross transfers between funds		19,513	9,700	(29,213)	-
<b>Net income/(expenditure) for the year/ Net movement in funds</b>		(22,594)	9,700	(29,213)	(42,107)
Fund balances at 1 January 2019		63,551	513,626	32,613	609,790
<b>Fund balances at 31 December 2019</b>		40,957	523,326	3,400	567,683

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

# LIBERAL JUDAISM (ULPS)

## BALANCE SHEET

AS AT 31 DECEMBER 2020

	Notes	2020		2019	
		£	£	£	£
<b>Fixed assets</b>					
Tangible assets	13		594,487		608,652
<b>Current assets</b>					
Stocks	14	17,634		23,288	
Debtors	15	51,105		203,526	
Cash at bank and in hand		104,338		115,986	
		<u>173,077</u>		<u>342,800</u>	
<b>Creditors: amounts falling due within one year</b>	16	<u>(185,275)</u>		<u>(383,769)</u>	
Net current liabilities			(12,198)		(40,969)
<b>Total assets less current liabilities</b>			<u>582,289</u>		<u>567,683</u>
<b>Income funds</b>					
Restricted funds	17		5,900		3,400
<u>Unrestricted funds</u>					
Designated funds	18	525,026		523,326	
General unrestricted funds		<u>51,363</u>		<u>40,957</u>	
			<u>576,389</u>		<u>564,283</u>
			<u>582,289</u>		<u>567,683</u>

The financial statements were approved by the Trustees on .....

 22/10/21

Ruth Seager  
Trustee

Company Registration No. 08281223

## LIBERAL JUDAISM (ULPS)

### STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 DECEMBER 2020

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	Notes	2020 £	£	2019 £	£
<b>Cash flows from operating activities</b>					
Cash (absorbed by)/generated from operations	22		(4,192)		47,113
<b>Investing activities</b>					
Investment income received		44		92	
<b>Net cash generated from investing activities</b>					
			44		92
<b>Financing activities</b>					
Repayment of borrowings		(7,500)		(15,500)	
<b>Net cash used in financing activities</b>					
			(7,500)		(15,500)
<b>Net (decrease)/increase in cash and cash equivalents</b>					
			(11,648)		31,705
Cash and cash equivalents at beginning of year			115,986		84,281
<b>Cash and cash equivalents at end of year</b>					
			104,338		115,986

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# LIBERAL JUDAISM (ULPS)

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 31 DECEMBER 2020

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#### 1 Accounting policies

##### Company information

Liberal Judaism (ULPS) is a charitable company limited by guarantee and is a registered charity with the Charity Commission (No 1151090). Liberal Judaism aims to promote religion by teaching and advancing the beliefs and practices of Liberal and Progressive Judaism.

The registered address for Liberal Judaism is The Montagu Centre, 21 Maple Street, London, W1T 4BE.

##### 1.1 Accounting convention

The financial statements have been prepared in accordance with the Companies Act 2006 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 (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention.

##### 1.2 Going concern

In response to the coronavirus pandemic, Liberal Judaism moved all of its events, services and festival celebrations online and has also continued to provide education, religious and community services to its constituents and to wider Anglo Jewry. Although there was some loss of income, expenditure was also reduced, allowing a small surplus to be made in the year to 31 December 2020. Based on post-year end analysis, income has been maintained, and the changing work patterns have not drastically changed the profile of the expenditure.

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus, the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

##### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are funds that can only be used for particular restricted purposes within the objectives of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

##### 1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Congregational subscriptions relate to monies receivable from member synagogues. Ground fees relate to monies receivable for membership to the burial scheme. Donations are received by gift aid and covenants. Such income is included in income on a receivable basis.

Funeral income relates to monies receivable from the charity's performance of funeral services and burials.

# LIBERAL JUDAISM (ULPS)

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2020

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#### 1 Accounting policies

(Continued)

Youth and Kadimah income relates to monies receivable for the services and activities provided.

Income from grants is included in incoming resources when these are receivable.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

#### 1.5 Resources expended

Resources expended are accounted for on an accruals basis and include attributable VAT, which cannot be recovered. Costs have been directly attributed to one of the functional categories of resources expended in the SOFA.

Costs of raising funds consist of council of patrons expenditure.

Expenditure relating to the charitable activities are those elements of expenditure directly and indirectly incurred in performing these activities. Costs that are not directly attributable to a specific activity have been allocated on a percentage basis, according to the time the charity devotes to each of the charitable activities.

Governance costs comprise costs for the running of the charity itself as an organisation, including fulfilling its statutory obligations.

Grants payable are included in the SOFA in the year when they are payable. There is no legal or constructive liability to pay these grants.

#### 1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost of assets less their residual values over their useful lives on the following bases:

Freehold land	Not depreciated; this includes cemetery land
Leasehold	Period of lease
Computer equipment	20% on a reducing balance
Fixtures, fittings & equipment	10% on a reducing balance
Scrolls	Not depreciated as high residual value

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

#### 1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

#### 1.8 Stocks

Stocks are stated at the lower of cost and estimated selling price less costs to complete and sell. Cost comprises direct costs that have been incurred in bringing the stocks to their present location and condition. Items held for distribution at no or nominal consideration are measured the lower of replacement cost and cost.

# LIBERAL JUDAISM (ULPS)

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2020

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#### 1 Accounting policies (Continued)

##### 1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, and deposits held at call with banks.

##### 1.10 Government grants

Government grants, which include amounts received under the Coronavirus Job Retention Scheme, are recognised at the fair value of the grant received or receivable when there is reasonable assurance that the grant conditions will be met and the grants will be received. The income is recognised in other income on a systematic basis over the periods in which the associated costs are incurred, using the accrual model.

##### 1.11 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

##### **Basic financial assets**

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

##### **Basic financial liabilities**

Basic financial liabilities, including creditors and loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future receipts discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

##### 1.12 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

##### 1.13 Pensions

The charity contributes towards employees personal pension schemes.

# LIBERAL JUDAISM (ULPS)

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2020

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#### 2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

There were no critical accounting estimates or judgements during the year.

#### 3 Donations and legacies

	<b>Unrestricted funds general 2020 £</b>	Unrestricted funds general 2019 £
Donations and gifts	51,879	84,658
	<u>          </u>	<u>          </u>
<b>Donations and gifts</b>		
Donations - General	5,194	10,211
Council of Patrons	46,685	61,950
Friends	-	4,009
Other	-	8,488
	<u>          </u>	<u>          </u>
	51,879	84,658
	<u>          </u>	<u>          </u>

**LIBERAL JUDAISM (ULPS)**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

**FOR THE YEAR ENDED 31 DECEMBER 2020**

4 Charitable activities	Cemetery scheme income		Youth and Congregational Kadimah income		Outreach and Rabbinic services		Other incoming resources		Total				
	2020	£	2020	£	2020	£	2020	£	2020	Total 2019			
Income derived from charitable activities	476,175		65,652		477,373		170,275		88,856		1,278,331		1,603,008
Analysis by fund	476,175		6,595		477,373		155,825		88,856		1,204,824		1,518,316
Unrestricted funds - general	-		59,057		-		14,450		-		73,507		84,692
Restricted funds	476,175		65,652		477,373		170,275		88,856		1,278,331		1,603,008

# LIBERAL JUDAISM (ULPS)

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

### 4 Charitable activities (Continued)

For the year ended 31 December 2019

	Cemetery scheme income £	Youth and Kadimah income £	Congregational subscriptions £	Outreach and Rabbinic services £	Other incoming resources £	Total 2019 £
Income derived from charitable activities	453,324	293,642	501,768	261,716	92,558	1,603,008
Analysis by fund						
Unrestricted funds - general	453,324	241,585	501,768	229,081	92,558	1,518,316
Restricted funds	-	52,057	-	32,635	-	84,692
	453,324	293,642	501,768	261,716	92,558	1,603,008

### 5 Investments

	Unrestricted funds general 2020 £	Unrestricted funds general 2019 £
Interest receivable	44	92

### 6 Other activities

	Unrestricted funds general 2020 £	Total 2019 £
CIRS Income	28,872	-

# LIBERAL JUDAISM (ULPS)

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

### 7 Raising funds

	Unrestricted funds general 2020 £	Unrestricted funds general 2019 £
<u>Council of Patrons</u>		
Other fundraising costs	7,026	14,237
	<u>7,026</u>	<u>14,237</u>

### 8 Charitable activities

	Youth activities 2020 £	Outreach and community work 2020 £	Lifecycle and cemetery services 2020 £	Rabbinic development 2020 £	Total 2020 £	Total 2019 £
Staff costs	139,066	194,083	99,640	49,820	482,609	562,861
Depreciation and impairment	4,250	5,666	2,833	1,416	14,165	15,379
Children's Aid	10,627	(274)	116	58	10,527	-
Local projects	-	14,303	-	-	14,303	15,809
Youth expenditure	52,135	-	-	-	52,135	267,179
Funeral costs	-	-	137,127	-	137,127	109,348
Cemetery running costs	-	-	152,428	-	152,428	149,408
Other costs	-	20,713	-	13,808	34,521	66,545
	<u>206,078</u>	<u>234,491</u>	<u>392,144</u>	<u>65,102</u>	<u>897,815</u>	<u>1,186,529</u>
Grant funding of activities (see note 9)	-	8,130	-	175,953	184,083	232,415
Share of support costs (see note 10)	69,954	93,274	46,637	23,319	233,184	281,396
Share of governance costs (see note 10)	6,724	8,965	4,482	2,241	22,412	15,288
	<u>282,756</u>	<u>344,860</u>	<u>443,263</u>	<u>266,615</u>	<u>1,337,494</u>	<u>1,715,628</u>
<b>Analysis by fund</b>						
Unrestricted funds - general	224,849	344,860	443,263	253,515	1,266,487	1,630,936
Restricted funds	57,907	-	-	13,100	71,007	84,692
	<u>282,756</u>	<u>344,860</u>	<u>443,263</u>	<u>266,615</u>	<u>1,337,494</u>	<u>1,715,628</u>

# LIBERAL JUDAISM (ULPS)

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

### 8 Charitable activities

(Continued)

For the year ended 31 December 2019

	Youth activities	Outreach and community work	Lifecycle and cemetery services	Rabbinic development	Total 2019
	£	£	£	£	£
Staff costs	156,676	228,393	114,197	63,595	562,861
Depreciation and impairment	4,614	6,151	3,076	1,538	15,379
Local projects	-	15,809	-	-	15,809
Youth expenditure	267,179	-	-	-	267,179
Funeral costs	-	-	109,348	-	109,348
Cemetery running costs	-	-	149,408	-	149,408
Other costs	-	44,510	-	22,035	66,545
	<u>428,469</u>	<u>294,863</u>	<u>376,029</u>	<u>87,168</u>	<u>1,186,529</u>
Grant funding of activities (see note 9)	-	32,207	-	200,208	232,415
Share of support costs (see note 10)	84,419	112,558	56,280	28,139	281,396
Share of governance costs (see note 10)	4,586	6,115	3,058	1,529	15,288
	<u>517,474</u>	<u>445,743</u>	<u>435,367</u>	<u>317,044</u>	<u>1,715,628</u>
Unrestricted funds - general	465,417	445,743	435,367	284,409	1,630,936
Restricted funds	52,057	-	-	32,635	84,692
	<u>517,474</u>	<u>445,743</u>	<u>435,367</u>	<u>317,044</u>	<u>1,715,628</u>

# LIBERAL JUDAISM (ULPS)

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

### 9 Grants payable

	Outreach and community work 2020 £	Rabbinic development 2020 £	Total 2020 £	Outreach and community work 2019 £	Rabbinic development 2019 £	Total 2019 £
Grants to institutions:						
Leo Baeck College	-	116,500	116,500	-	116,500	116,500
Citizens UK	-	-	-	21,737	14,491	36,228
Other	930	620	1,550	-	-	-
European Union of Progressive Jews	7,200	4,800	12,000	7,200	4,800	12,000
	-	-	-	3,270	2,181	5,451
	<u>8,130</u>	<u>121,920</u>	<u>130,050</u>	<u>32,207</u>	<u>137,972</u>	<u>170,179</u>
Grants to individuals	-	54,033	54,033	-	62,236	62,236
	<u>8,130</u>	<u>175,953</u>	<u>184,083</u>	<u>32,207</u>	<u>200,208</u>	<u>232,415</u>

Grants made to individuals consist of bursaries payable to Leo Baeck College Students.

### 10 Support costs

	Support costs £	Governance costs £	2020 £	Support costs £	Governance costs £	2019 £
Staff costs	118,955	-	118,955	146,185	-	146,185
Office and general costs	73,052	-	73,052	89,062	-	89,062
Travel and subsistence	2,472	-	2,472	6,449	-	6,449
Other costs	38,705	-	38,705	39,700	-	39,700
Audit fees	-	19,320	19,320	-	13,260	13,260
Legal and professional	-	3,092	3,092	-	828	828
Accountancy services	-	-	-	-	1,200	1,200
	<u>233,184</u>	<u>22,412</u>	<u>255,596</u>	<u>281,396</u>	<u>15,288</u>	<u>296,684</u>
Analysed between						
Charitable activities	<u>233,184</u>	<u>22,412</u>	<u>255,596</u>	<u>281,396</u>	<u>15,288</u>	<u>296,684</u>

### 11 Trustees

During the year, one trustee incurred reimbursed expenses for travel, accumulating to £49 (2019 - three was reimbursed £381 for travel costs).

# LIBERAL JUDAISM (ULPS)

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2020

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#### 12 Employees

##### Number of employees

The average monthly number of employees during the year was:

	2020 Number	2019 Number
Managerial	4	5
Professional	4	4
Support	4	4
Youth	3	4
	<u>15</u>	<u>17</u>

##### Employment costs

	2020 £	2019 £
Wages and salaries	502,386	635,598
Social security costs	49,417	36,320
Pension costs	33,789	37,128
Ex gratia payment	15,972	-
	<u>601,564</u>	<u>709,046</u>

The number of employees whose annual remuneration was £60,000 or more were:

	2020 Number	2019 Number
£80,000 - £90,000	-	1

Key management personnel consists of the Chief Executive and Senior Rabbi, Director of Strategy and Partnerships and Operations Director. Their total remuneration was £156,013 (2019: £221,546). This figure includes accrued sabbatical, holiday and pension entitlement.

The ex-gratia payment was made to a former chief executive.

During the year £28,872 was claimed in respect of the Coronavirus Job Retention Scheme. This is showing under the heading Other Activities (see note 6).

## LIBERAL JUDAISM (ULPS)

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

#### FOR THE YEAR ENDED 31 DECEMBER 2020

13 Tangible fixed assets	Freehold land	Leasehold	Computer equipment	Fixtures, fittings & equipment	Scrolls	Total
	£	£	£	£	£	£
<b>Cost</b>						
At 1 January 2020	513,270	232,000	7,530	155,657	1,014	909,471
At 31 December 2020	513,270	232,000	7,530	155,657	1,014	909,471
<b>Depreciation and impairment</b>						
At 1 January 2020	95,944	116,000	4,960	83,915	-	300,819
Depreciation charged in the year	-	5,800	1,191	7,174	-	14,165
At 31 December 2020	95,944	121,800	6,151	91,089	-	314,984
<b>Carrying amount</b>						
At 31 December 2020	417,326	110,200	1,379	64,568	1,014	594,487
At 31 December 2019	417,326	116,000	2,570	71,742	1,014	608,652

## LIBERAL JUDAISM (ULPS)

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

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<b>14</b>	<b>Stocks</b>		
		<b>2020</b>	<b>2019</b>
		<b>£</b>	<b>£</b>
	Finished goods and goods for resale	17,634	23,288
		<u>          </u>	<u>          </u>
<b>15</b>	<b>Debtors</b>		
		<b>2020</b>	<b>2019</b>
		<b>£</b>	<b>£</b>
	<b>Amounts falling due within one year:</b>		
	Trade debtors	24,082	91,824
	Other debtors	1	1,100
	Prepayments and accrued income	27,022	110,602
		<u>          </u>	<u>          </u>
		51,105	203,526
		<u>          </u>	<u>          </u>
<b>16</b>	<b>Creditors: amounts falling due within one year</b>		
		<b>2020</b>	<b>2019</b>
		<b>£</b>	<b>£</b>
	Borrowings	2,500	10,000
	Other taxation and social security	30,529	27,621
	Trade creditors	89,809	219,411
	Other creditors	26,130	21,897
	Accruals and deferred income	36,307	104,840
		<u>          </u>	<u>          </u>
		185,275	383,769
		<u>          </u>	<u>          </u>

Deferred income of £24,282 relates to Youth Activities income relating to the next financial year being invoiced in advance.

Deferred income brought forward from 2019 was £54,520, all of which was released in 2020.

Borrowings relate to loans for the purchase of Edgwarebury Cemetery Land.

## LIBERAL JUDAISM (ULPS)

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

#### FOR THE YEAR ENDED 31 DECEMBER 2020

#### 17 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 January 2019	Transfers	Balance at 1 January 2020	Movement in funds		Balance at 31 December 2020
	£	£	£	Incoming resources £	Outgoing resources £	£
Crawley land fund	29,213	(29,213)	-	-	-	-
Church urban fund	3,400	-	3,400	-	-	3,400
UJIA	-	-	-	56,557	(56,557)	-
NLPS Trust	-	-	-	14,450	(14,450)	-
Jewish Child's Day	-	-	-	2,500	-	2,500
	<u>32,613</u>	<u>(29,213)</u>	<u>3,400</u>	<u>73,507</u>	<u>(71,007)</u>	<u>5,900</u>

The Crawley land fund refers to monies received on the sale of land which was transferred to the charity by the trustees of the Crawley Liberal Jewish Community. The criteria for expenditure of the Crawley Land Fund was that it should be spent on development activities at Liberal Judaism, with a focus on education and learning. During 2019 the remainder of this fund was drawn down to cover expenses relating to educational activities, including learning sessions, resources and staffing.

The Church Urban Fund grant money is being held on behalf of a small local project, Celebrating Camden Women and will be released on request when their project is complete.

The North London Trust for Progressive Judaism provided a grant to support the LJY-Netzer bursary fund during 2020, as well as awarding grants to cover the costs of an educator for our Kayitz tour, some of the costs of our annual teacher training conference and bursaries for student rabbis who will work in Liberal Jewish communities.

UJIA awarded a grant to support the work of our youth movement, LJY-Netzer; whilst this grant must be spent on youth activities, no further requirements are put in place.

LJY-Netzer also received grants from the Jewish Youth Fund, to support leadership development and preparation for summer events and from Jewish Child's Day to support the provision of bursaries.

## LIBERAL JUDAISM (ULPS)

### NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

#### FOR THE YEAR ENDED 31 DECEMBER 2020

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#### 18 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balance at 1 January 2019	Transfers	Balance at 1 January 2020	Transfers	Balance at 31 December 2020
	£	£	£	£	£
Cemetery land	513,626	9,700	523,326	1,700	525,026
	<u>513,626</u>	<u>9,700</u>	<u>523,326</u>	<u>1,700</u>	<u>525,026</u>
	<u>513,626</u>	<u>9,700</u>	<u>523,326</u>	<u>1,700</u>	<u>525,026</u>

Designated funds relate to cemetery land designated by the trustees for funerals and maintenance of cemeteries. The fund balance at the year end represents the net book value of the cemetery land less the balance outstanding on the loan for the purchase of the land at Edgwarebury.

# LIBERAL JUDAISM (ULPS)

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2020

19 Analysis of net assets between funds	Unrestricted funds		Designated funds		Restricted funds		Total		Unrestricted funds		Designated funds		Restricted funds		Total	
	2020	£	2020	£	2020	£	2020	£	2019	£	2019	£	2019	£	2019	£
Fund balances at 31 December 2020 are represented by:																
Tangible assets	66,961		527,526		-		594,487		59,826		548,826		-		608,652	
Current assets/(liabilities)	(15,598)		(2,500)		5,900	(12,198)		(18,869)		(25,500)		3,400		3,400	(40,969)	
	51,363		525,026		5,900	582,289		40,957		523,326		3,400		3,400	567,683	

# LIBERAL JUDAISM (ULPS)

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2020

#### 20 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2020	2019
	£	£
Within one year	2,208	5,539
Between two and five years	6,000	5,208
In over five years	457,500	460,500
	<u>465,708</u>	<u>471,247</u>

#### 21 Related party transactions

Other than as disclosed in note 11, there were no related party transactions during the year.

#### 22 Cash generated from operations

	2020	2019
	£	£
Surplus/(deficit) for the year	14,606	(42,107)
Adjustments for:		
Investment income recognised in statement of financial activities	(44)	(92)
Depreciation and impairment of tangible fixed assets	14,165	15,379
Movements in working capital:		
Decrease in stocks	5,654	-
Decrease in debtors	152,421	94,491
(Decrease) in creditors	(190,994)	(20,558)
<b>Cash (absorbed by)/generated from operations</b>	<u>(4,192)</u>	<u>47,113</u>

#### 23 Analysis of changes in net funds

	At 1 January 2020	Cash flows	At 31 December 2020
	£	£	£
Cash at bank and in hand	115,986	(11,648)	104,338
Loans falling due within one year	(10,000)	7,500	(2,500)
	<u>105,986</u>	<u>(4,148)</u>	<u>101,838</u>