

Charity registration number 236711 (England and Wales)

**SOUTH LONDON LIBERAL SYNAGOGUE
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025**

SOUTH LONDON LIBERAL SYNAGOGUE

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SOUTH LONDON LIBERAL SYNAGOGUE

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

Eve Samson
Reuben Comiskey
Andrew Michael White
Lynda Allan MBE
Dr Geoffrey Wolff
Fabrizio Melis
Georgina Harley-Smith
Rory Michael Hutchings
Daniel Howard-Schiff
Samuel Francis Infield
Alison May Watson
Dr Brian William Jacobs
Maya Jaffe

Charity number

236711

Principal address

1 Prentis Road
Streatham
London
SW16 1HP

Independent examiner

Andrew Makower OBE
33 Finsen Road
London
SE5 9AX

SOUTH LONDON LIBERAL SYNAGOGUE

CHAIR'S REPORT

FOR THE YEAR ENDED 31 AUGUST 2025

This is the report for 2024 25: many things have happened since then, and in some cases I will include a short update, but that is not the main focus. Nor have I included matters which will be covered in other reports.

The year was dominated by proposals to combine Liberal Judaism with the Movement for Reform Judaism. There was a full and lively debate. The Chief Executives of the two movements attended to answer questions from the whole community. I engaged closely with Liberal Judaism on the governance proposals for any new movement, and stressed the importance of community autonomy. I was supported by Rachel Stirrat who stepped up to help engage with Liberal Judaism, at this crucial time. With the support of Council I put forward proposals for change to the draft governing documents which were largely accepted. There were two steps in the legal process. At the first stage communities had to decide whether or not to dissolve Liberal Judaism to enable the assets to be transferred to the new movement. We were able to provide a full online voting system, and as noted at the last AGM there was a 2-to-1 decision in favour of this step. (In the subsequent (current) financial year the community decided to affiliate to the new movement at an EGM by roughly the same proportion). The whole process demonstrated our community's ability to handle disagreement constructively without rancour.

On the financial side, a great deal of work was done by Lynda Allan the subscriptions secretary and our administrator to manage subscriptions. The shul received a substantial legacy from Michael Rich, who is still much missed, and other donations. The lease with Lucky Beans, the nursery, is now in place till 2028 and negotiations on a new extended lease are taking place. We continued to benefit from Government grants (administered through CST) which enable us to hire a security guard.

The generosity of our congregation meant that we were able to replace the defunct organ with a refurbished second hand organ, which greatly enhanced this year's High Holy Day services – and meant there was no requirement to hire an organ in.

Progress was made on the building. Damp remediation was done on the ATP flat and on the Geshet classroom. In addition to this professional intervention, a great deal of volunteer effort was put in, and we owe thanks to Andy White and others for really putting their backs into it. Refurbishment of the ATP flat was completed in the last third of the financial year, and a new family was enabled to move in. However, owing to delays in Universal Credit (not at all to do with the family) rent was not received in the last financial year.

There was major expenditure on overhaul of the boiler. The fundraising committee successfully secured a grant towards the cost of Insulation of the synagogue roof. The desirability for having the space clear for the survey and the August heatwave meant that the insulation project was pushed to just after the end of the year, and the benefit of the work was felt this last winter.

Above all, the community continued to thrive under the leadership of our Rabbi. It was a challenging year: there was no community consensus on the right response to events in the Middle East. The rise in antisemitism has meant that although security measures were increased, there needed to be heightened awareness and greater screening of visitors. Yet through all this SLLS has remained warm and inclusive, and capable of dealing with dissent. Long may it remain so.

Eve Samson Chairman

SOUTH LONDON LIBERAL SYNAGOGUE

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 AUGUST 2025

The Council of The South London Liberal Synagogue (the Synagogue) presents its annual report together with the statement of accounts of the Synagogue in respect of the financial year ended 31 August 2025. The financial statements do not need to be audited, but have been independently examined by Andrew Makower, whose report appears below.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Synagogue's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)".

Origin and objectives of the charity

The Synagogue was established in 1929 and is an unincorporated association.

Under its current Constitution of 10 December 2022 (the Constitution) the Synagogue has the following purpose: to advance Liberal Judaism by actions, teaching and practice, in particular (but not exclusively) 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.

Review of the activities

A review of the main activities of the Synagogue in relation to the purpose described above is contained in the Chair's Report and in the reports on Synagogue activities set out elsewhere in this report.

Chair's report

As trustees we aim to sustain the community and ensure the building gives it a space to thrive. Over the last year in addition to the normal cycle of religious and community activities, we have carried out a building survey and worked on implementation of remedial work (which continues, welcomed new tenants to the ATP flat and continued to work on the usability of the building. This work is impossible without the help of many volunteers to whom I am indebted.

Reserves policy

The Charity's principal activities are detailed above.

The present reserve level is considered realistic in order to maintain liquid reserves to cover the Synagogue's day to day activities.

A Finance Committee now assists the Treasurer in keeping financial matters under review and reporting to Council.

SOUTH LONDON LIBERAL SYNAGOGUE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

Risk management

Council has decided not to prepare a formal risk review report. However, the Council has given consideration to the major risks to which the Synagogue is exposed and satisfied itself that systems or procedures are established in order to manage those risks. The Council will continue to review areas of potential risk. The principal financial risks identified in the short to medium term are as follows:

- The possible loss of the nursery as a tenant and the resultant loss of income;
- The viability of the businesses which rent space in the Synagogue building and the consequential loss of income;
- Rising costs, including energy and staff costs;
- The limitations on the Synagogue's ability to meet its running costs while maintaining subscriptions at a level affordable to Members and Friends;
- Loss of paying Members and Friends of the Synagogue and difficulties in attracting new paying Members and Friends;
- Declining numbers of donors and 'donor fatigue' among existing donors;
- The possible need for significant further repairs to the Synagogue building.

Plans for future periods

The Trustees remain committed to fostering the growth and development of community programmes, ensuring they continue to meet the diverse needs of our members. Additionally, they will maintain their dedication to providing safe and supportive accommodations for refugees in the designated refugee flat, offering them a welcoming environment as they rebuild their lives.

Structure, governance and management

Governance

The Synagogue and its property and assets are administered and managed by its Council, members of which are the charity trustees of the Synagogue. Decisions concerning day-to-day management of the Synagogue are made by the Chair together with the other officers.

In accordance with the Constitution, members of Council are elected at the Annual General Meeting (AGM) of the Synagogue (or, in the event of a casual vacancy, appointed by the Council to serve until the next AGM) and serve without compensation.

In carrying out their responsibilities the members of Council, as trustees of the Synagogue, have had regard to the guidance on public benefit issued by the Charity Commission for England and Wales (the Charity Commission).

Title to the property of the Synagogue was held during the past year by property trustees Paul Infield, Eve Samson and Shai Wade.

SOUTH LONDON LIBERAL SYNAGOGUE

TRUSTEES' REPORT (CONTINUED)

FOR THE YEAR ENDED 31 AUGUST 2025

Membership

Total membership on 31 August 2025: 250 (2024: 254), which included 229 (2024: 226) Members (including 9 Honorary Members (2024: 9), and 21 Friends (2024: 28).

Members: We welcomed 16 new Members (+ 5 former Friends after Beit Din)

16 Members left the community (and 1 member switched to Friend, due to moving away)

Friends: We welcomed 3 new Friends of SLLS (+ 1 former Member who supports us as a Friend but has moved away).

6 Friends left and 5 Friends became Members

Deaths: We record with sorrow the death of 1 member (Beverly T.). May her memory be for a blessing.

The trustees who served during the year and up to the date of signature of the financial statements were:

Trustees

Eve Samson
Reuben Comiskey
Andrew Michael White
Lynda Allan MBE
Dr Geoffrey Wolff
Fabrizio Melis
Georgina Harley-Smith
Rory Michael Hutchings
Daniel Howard-Schiff
Samuel Francis Infield
Alison May Watson
Dr Brian William Jacobs
Maya Jaffe

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

Date 14 May 2026

SOUTH LONDON LIBERAL SYNAGOGUE

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF THE SOUTH LONDON LIBERAL SYNAGOGUE (SLLS)

Registered Charity No 236711

I report to the trustees on my examination of the accounts of SLLS for the year ended 31 August 2025.

Responsibilities and basis of report

As the charity trustees of SLLS you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of the accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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

Signed:



Name: Andrew Makower OBE

Relevant professional qualification or membership of professional bodies: None

Address: 33 Finsen Rd, London SE5 9AX

Date: 6 May 2026

	Unrestricted Fund £	Restricted Funds £	Total 2025 £	Total 2024 £
<u>Incoming Resources</u>				
Subscriptions	69,940		69,940	-
Donations/Legacies	6,970	51,500	58,470	-
Grants		3,627	3,627	-
Gift Aid repayment	14,387		14,387	-
Appeals income		4,698	4,698	-
Property letting	62,098		62,098	-
Fundraising and other income	2,177		2,177	-
Burial and cremation fees		712	712	-
Bank interest	1,870		1,870	-
Total Incoming Resources	157,442	60,537	217,978	181,989
<u>Resources Expended</u>				
Rabbinic costs	72,787	0	72,787	67,193
Staff costs (not inc. Rabbi or Gesher)	25,004	0	25,004	29,567
Building renewal, maintenance and security	21,533	13,040	34,573	16,697
Affiliation fees	11,978		11,978	-
Education (Gesher)	4,266		4,266	411
Insurance	8,986		8,986	11,009
Utilities	9,013		9,013	7,454
Management and administration	13,964		13,964	4,146
Appeals		4,698	4,698	-
Charitable donations (Rabbi Discretionary)		843	843	-
Costs related to property, fundraising and other syna- gogue activities	469		469	33,868
Bad debt	0		0	12,590
Total Resources Expended	168,000	18,581	186,581	184,431
Net Movement in Funds	-10,558	41,956	31,397	-2,442
Debtors write-off (prior periods)	-19,386		-19,386	
Net movement after adjustment	-29,944	41,956	12,011	
Funds brought forward (restated)	203,714	28,534	232,248	
Funds carried forward at 31st August 2025	173,770	70,490	244,259	

*Comparative figures for 2024 have been included where possible. As the prior year accounts were prepared on a more aggregated basis, certain categories cannot be directly aligned to the current year presentation. This represents a departure from the full disclosure requirements of the Charities SORP in respect of comparative information.

Key adjustments identified during preparation

Burial & Cremation Scheme

During preparation of these accounts it was identified that, in previous years, amounts totalling £18,671 had been credited to the Burial & Cremation Scheme that should instead have been recorded within General Reserves. This resulted in the Restricted Fund balance being overstated and unrestricted funds understated. The opening balances have therefore been restated to reflect this reclassification - unrestricted £203,714 - restricted £ 28,534. This adjustment does not affect total funds.

Historic debtor balances

A review of debtors identified that £19,386 of historic receivables were not recoverable. These balances relate primarily to subscription and other income accrued over a number of years which, on review, are no longer considered collectible.

The 2024 financial statements included debtors of £6,560. The accounting ledger, however, contained additional historic balances (£12,826) which had not been separately identified in the published accounts. As part of this year's preparation, a detailed reconciliation was undertaken to align the ledger with the financial statements and present a clearer and more accurate position.

The debtor balances recognised in prior accounts have therefore been written off, together with the underlying historic balances identified through this reconciliation.

Together, these adjustments ensure that the opening balances are correctly stated and that the current year results reflect only the activity of the year.

South London Liberal Synagogue Balance Sheet as at 31 August 2025

	<u>2025</u>		<u>2024 (restated)</u>	
	£	£	£	£
<u>Fixed Assets</u>				
Tangible fixed assets		121,380		126,681
<u>Current assets</u>				
Debtors		0		6,560
Undeposited Funds (GoCardless)	4,716			
Cash at bank and in hand	121,107		110,336	
		125,822		116,896
Total assets		247,202		243,577
Current liabilities				
Creditors: amounts falling due within one year		-2,943		-11,329
Total assets less current liabilities		244,259		232,248
Restricted funds	70,490		28,534	
Unrestricted funds	173,770		203,714	
Total Funds		244,259		232,248

The Synagogue had no material commitments or provisions at the balance sheet date. *difference 0*

Notes forming part of the statement of accounts for the year ended 31 August 2025

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 2011 Act, the Charities SORP and the applicable Financial Reporting Standard (FRS 102).

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 when the liability is incurred.

Total staff costs for the year amounted to £97,791, including Rabbinic and administrative staff costs and employer pension contributions.

One employee received total employee benefits (excluding employer pension contributions) in the band £60,000–£70,000 during the year.

The Synagogue operates a defined contribution pension scheme. Pension contributions of £8,621.91 were recognised as an expense in the Statement of Financial Activities and are allocated across activities in line with the associated staff costs.

The Synagogue does not hold any material heritage assets requiring disclosure.

No donated goods or services requiring disclosure were received during the year.

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 - 25% on net book value
- A/V Equipment - 20% on cost

Tangible Fixed Assets and Depreciation

Depreciation of Tangible Fixed Assets FY2024-25					
Tangible fixed assets	Freehold property & improvements	Organ	Furniture	Equipment	Total
	£	£	£	£	£
Cost at 31 August 2024	207,466.00	6,995	16,820	13,452	244,733
Additions in the year	0.00	0	0	0	0
Total cost	207,466.00	6,995	16,820	13,452	244,733
Depreciation at 31 August 2024	£86,545.00	6,995	16,820	7,692	118,052
Charge for the year	4,149	0	0	1,152	5,301
Total depreciation	90,694	6,995	16,820	8,844	123,353
Net book value at 31 August 2025	116,772	0	0	4,608	121,380
Net book value at 31 August 2024	120,921	0	0	5,760	126,681
On cost (rate)	2%	0%	25%	20%	

The organ is included within tangible fixed assets at its historical cost of £6,995 as recorded in prior accounting records.

Cash at bank and in hand

Cash at bank and in hand 31/08/2025	2025 £	2024 £
CAF Gold Account	81,210	—
CAF Gold BC Scheme	27,900	—
CAF Cash Account General	5,023	—
HSBC General	6,151	—
PayPal Wallet	823	—
Cash	0	—
Total Cash at bank and in hand	121,107	110,336

Prior year accounts were prepared aggregating cash at bank and in hand.

Creditors: amounts falling due within one year

Liabilities payable w/in one year		
Account	2025 £	2024 £
Open wage, pension, tax and NIC liabilities	2,943	1,580
Other creditors / accruals	–	9,749
Total Current Liabilities	2,943	11,329

Restricted and designated funds

Restricted funds are those received for specific purposes as defined by the donor, while unrestricted funds are available for general use at the discretion of the trustees. The Burial and Cremation Scheme is held to meet future burial and cremation costs. The Security Fund supports security-related expenditure. The Rabbi's Discretionary Fund is used at the Rabbi's discretion for charitable purposes. The Building Fund relates to funds raised for building improvements. Appeals represent funds raised for specific charitable causes.

A review of restricted funds also resulted in a restatement of the Rabbi's Discretionary Fund to align the opening balance with the underlying ledger.

Restricted and designated funds				
	At 1 September 2024 £	Incoming re- sources £	Resources ex- pended £	At 31 August 2025 £
Burial and Cremation Scheme (restated)	27,899	712	–	28,611
Security Fund	-833	3,627	-3,627	-833
Rabbi's Discretionary Fund	1,169	1,500	-843	1,826
Building Fund	–	50,000	-9,413	40,587
Appeals	0	4,698	-4,698	0
Other restricted balances	299	–	–	299
Total	28,534	60,537	-18,581	70,490