

Charity Registration No. 1155821

Company Registration No. 08578248 (England and Wales)

**THE WEST LONDON SYNAGOGUE OF BRITISH JEWS**

**ANNUAL REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 DECEMBER 2020**

# THE WEST LONDON SYNAGOGUE OF BRITISH JEWS

## LEGAL AND ADMINISTRATIVE INFORMATION

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<b>Trustees</b>	Andrew Stone	
	David Marks	
	Bradley Altberger	(Appointed 17 June 2020)
	Alison Edelshain	(Appointed 17 June 2020)
	Timothy Angel CBE	(Appointed 17 June 2020)
	Joan Arnold	
	Tamara Barnett	(Appointed 17 June 2020)
	Liliane Chan	(Appointed 12 October 2020)
	David Chapman	
	Vivien Feather	
	David Gasperow	
	Lady Hannah Lowy-Mitchell	(Appointed 17 June 2020)
	Julian Markson	(Appointed 11 May 2021)
	Sylvia Mingay	
	Wendy Pollecoff	(Appointed 1 January 2021)
	Richard Slowe	(Appointed 23 February 2020)
Isabelle Tarsh	(Appointed 17 June 2020)	
Margaret Thurer		
Peter Vogl	(Appointed 17 June 2020)	

**Charity number** 1155821

**Company number** 08578248

**Principal address** 33 Seymour Place  
London  
United Kingdom  
W1H 5AU

**Auditors** HW Fisher LLP  
Acre House  
11-15 William Road  
London  
United Kingdom  
NW1 3ER

**Bankers** Barclays Bank PLC  
99 Hatton Garden  
London  
EC1N 8DN

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# THE WEST LONDON SYNAGOGUE OF BRITISH JEWS

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# THE WEST LONDON SYNAGOGUE OF BRITISH JEWS

## 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.

#### Objectives and Activities

The objectives and activities of the Synagogue are:

- to promote and foster Judaism by the provision and maintenance of a public place of worship, following the principles of Reform Judaism.
- to promote and co-ordinate the education and religious instruction of Jews.
- to perform such other charitable activities for the public benefit, and in particular for the benefit of the Jewish people in the UK, Israel or elsewhere in the world, which may be charitable according to the laws of England and Wales.
- to promote other cultural activities, which will contribute to communal development and unity.

In February 2020, we decided to suspend our membership of Reform Judaism. We have maintained a dialogue with the Movement and will communicate further with our congregants in due course. For the avoidance of doubt, this decision does not affect our adherence to the principles and rituals of reform Judaism.

The Synagogue sets out to stimulate the development of a thriving, welcoming Jewish community, which provides formal and informal opportunities for spiritual, religious and communal expression built on life-long learning through all cycles of members' lives. We aim to put the Synagogue at the heart of London Jewish life and to provide thoughtful leadership to the wider Jewish and non-Jewish communities.

The Synagogue has a subscription paying membership, which sustains part of the Synagogue's activities. The subscription income is supplemented by income derived from a funeral expenses scheme and conducting of non-member funerals together with the sale of grave plots. The Synagogue also generates income from property, the letting of room space and significant donations from members and charitable foundations. Synagogue members are encouraged to make voluntary contributions to the Board of Deputies of British Jews. These contributions are collected and paid over to the Board of Deputies by the Synagogue. The Synagogue also acts as a resource for the wider community and continues to develop activities in the areas of education and outreach with both adults and young people.

The Trustees have referred to the Charity Commission's general guidance on Public Benefit when reviewing the Synagogue's aims and objectives and in planning its future activities. Substantial public benefit arises from the activities of The West London Synagogue. There is a strong emphasis on education and the provision of support for the elderly and infirm. Burial and cremation services are provided to the wider Jewish community, with long term provision always under consideration to allow families to bury generations together. The Synagogue also works for intra community and interfaith harmony, especially with the two other Abrahamic faiths, Christianity, and Islam. The Synagogue maintains a grade 2 listed building, which it makes available to the whole Community.

#### Achievements and Performance

Our diligent and hardworking staff and our wonderful volunteers have enabled us to operate close to normally for the benefit of our Members albeit in ways that would have been hard to imagine before the pandemic. So, we begin this review of 2020 with an expression of immense gratitude to all those who made this possible. We are a complex organisation, much more than a beautiful Sanctuary and provider of religious services. We provide comfort and support to our members in need of care; we are engaged in external community action; we are a place of culture and education – and much more. In the most difficult of circumstances, we are confident that we have provided the best and most appropriate offering to our members and other stakeholders.

The pandemic hit us in the late Spring and caused radical rethinking of our activities. With physical attendance in the Sanctuary largely impossible, we decided that there was all the greater need for activities to be designed to hold our Congregation together and allow us to communicate, to keep in contact as much as possible, with our friends. Pesach 2020 was a virtual Zoom event, attended by over 600 people and highly successful. This was repeated in 2021 with a similar number of attendees. Our 2020 AGM was a well-attended Zoom event, our weekly Shabbat services moved between limited attendance and wholly on-line. Our on-line High Holy Day services were very well received and we had thousands of viewers from 32 different countries. We reimagined our services and celebrations for Simchat Torah 2020 and Purim 2021, which were both online, extremely well attended. Chanukah 2020 was a whirlwind of very special events which earned us praise and thanks from all corners of our Community.

# THE WEST LONDON SYNAGOGUE OF BRITISH JEWS

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

### FOR THE YEAR ENDED 31 DECEMBER 2020

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In 2021 we launched a “Meet the Member” – a daily 15 minutes of interview by a Rabbi then a short Q&A session. This proved to be immensely popular and is now continuing on a weekly basis.

Alongside the on-line services, we remembered our Members, especially those of our Congregants who might be suffering most, directly or indirectly from the pandemic in practical ways. We sent out 1,760 High Holy Day Gift Bags, repeated the Gift Bags at Chanukah and again at Pesach 2021, with the offering of Pesach plates and meals to those Members we felt might be in need of support.

These events and activities do not create themselves. They require a great deal of imagination and work, by our Rabbis, lay leaders, staff and many volunteers who gave us hours and hours of their time, with energy and good humour. We owe them enormous thanks for all they have done.

Getting such high technical production values was the result of a great deal of very hard work by many people. Led by Board member Brad Altberger and David Greenbury from staff, the Tech team included George Brummer and Zac Carruthers. They worked tirelessly and in concentrated manner to deliver the excellent results. Thanks to them we were able to deliver a professional broadcast to our members and many others, making new friends (and some new members). Having set the bar high, using an external production company, the Board took the decision that it would be economically sensible and best serve our members going forward, if we purchased our own professional and technically appropriate equipment so we are able to broadcast, exclusively or as hybrid with in-person attendance, going forward. This is now installed and operating well, thanks in no small part to a volunteer group of technical operators, now including Angelina Doherty and Alex Besnier-Chamberlain. Our ever-generous congregation responded to a specific fund-raising initiative and the costs have now been wholly defrayed. A very hearty thank you to all those who contributed in time, effort and finances.

As part of our preparation for High Holy Days and also going forward, we recorded a library of significant parts of our musical repertoire. We have this now, available for those times when live performance is not possible. Thanks therefore to Christopher Bowers-Broadbent, Maya Levy and the choir members, for their responsive flexibility to our needs during this difficult time.

Our building restoration work has been progressing, with some parts not immediately visible, where we have protected and preserved the fabric of our building, and other elements being highly visible, such as improved lighting and completion of the works around the Ark in the Sanctuary plus improvements to our security. All of this has been possible because of the generosity of our membership, through the High Holy Day appeal and some extremely generous individual donations. We should thank our Executive Director, Stewart Sether and Stephen Moss for his oversight of this very important project. Work will continue going forward. We need to attend to the stained-glass windows next, and other areas within our building that need attention. On the topic of the building, we should all thank our hardworking facilities team, who seem to manage to turn their skills to meet all our needs.

During the period when we have been affected by Covid, the strains on our Social Care team have been significant. Despite this, Jo Michaels and Tirza Waisel together with their dedicated volunteers and a small staff have been diligent in their determination to provide a continuing service to those in need. Once again, they are to be congratulated on the support that they give to so many members when it is most needed. Sadly, the garden party normally generously presented by Lady Jayne Rayne could not take place in 2020. We did hold an online tea for some of our older members during Chanukah where guests were sent tea boxes and joined in some Chanukah songs.

During this same period, the work which Nic Schlagman and his team of mainly volunteers was seriously challenged as to where and when it was safe and able to carry out its excellent work for refugees and local homeless. As best they could, in the most difficult of circumstances, they persevered; they are to be congratulated and thanked. Special mention should be made of the interfaith Iftar celebrating the end of Ramadan in 2020 as part of our interfaith programme.

WLS has created an environmental audit team, often called the “Green Team”. It is part of the Social Action Forum, which has members representing the different social action projects supported by the synagogue, and which has a representative on our Board. All WLS events now include a commitment to environmental awareness. For example, we held a special event for Tu Bishvat, the new year for trees, where the Eco-synagogue awards were given by the Trustees to participating members. We are a part of the eco-synagogue network, a group of synagogues who have made a commitment to reduce their carbon footprint and increase their members’ awareness of the climate emergency. It is modelled on the older movement of eco-church which upholds the same principles. We are aware of the need to adhere to the mitzvah of Bal Tashchit-the avoidance of unnecessary waste. Our office uses recycled paper and reduces waste through increased digital distribution wherever possible. Disposable catering products are biodegradable and all cleaning products will be changed to those with minimum environmental impact. WLS boilers are low environmental impact (NOx<40mg/kWh).

# THE WEST LONDON SYNAGOGUE OF BRITISH JEWS

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

### FOR THE YEAR ENDED 31 DECEMBER 2020

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Energy-efficient light bulbs are installed in the Sanctuary and some halls and all lights are being replaced with LED bulbs. Some of the energy we use comes from solar panels. The water supply is metered, and some toilet cisterns are fitted with water saving devices. Bicycle storage space is provided for staff and members who cycle. The Synagogue has made a commitment to ongoing monitoring of our environmental impact and will report to our members on progress.

We should mention that both Social Care and Social Action are funded almost entirely by donations; yet another example of the open-handed generosity of our Congregants. The generosity extends to our hundreds of volunteers, who give up their free time so willingly. In 2020, we received a wonderful offer from a Congregant towards the cost of employing a Volunteer Coordinator, boosted by our High Holy Day appeal, enabling the search for a person to fill the role to begin. This post, now filled, will enhance the contributions of our volunteers, in every aspect of what we do and how we do it.

Religion School attracts the young and their parents to join. The pandemic provided challenges in 2020, for example the usual influx of overseas entrants could not happen. We had to resort to online teaching when physical attendance became impossible and have seen some, thankfully limited, attrition to our pupil numbers. Thanks to Gil Reshef for his tireless and imaginative efforts in holding this all together. The Parents' Association continued to meet weekly, transitioning its Sunday Coffee Table to online, providing a virtual space for parents to catch up while their children were in Religion School. Our J-Prep conversion courses have continued going from strength to strength.

For some years, we have been planning a revision to our Data Management, which had become creaky and not entirely fit for purpose. After research, the Board, led by a team headed by Brad Altberger and Stewart Sether, selected and contracted Shulcloud as our new service provider. Installation and testing is imminent. We now need to ensure that our database is accurate and complete, so will need to make contact with congregants to verify the information we have. At the same time, we will review our communications and GDPR policies to ensure that we can most efficiently serve our membership. Our new website, which went live in September 2020, with its bright and colourful appearance and impressive content, thanks in large part to Clare Allen's hard work and diligence, working alongside Jim Fletcher.

Our Quarterly Review has become an engaging, interesting, and aesthetically delightful magazine. Thanks to Gaby Ward-Smith, Jim Fletcher and Martin Phillips for ensuring such high production values and content – all on time. One of the casualties of the pandemic, was our popular Peace of Mind programme. It is to be hoped that we will be able to resume this very shortly. The same applies to our popular Friday night dinners and other in person popular social events such as Kolnoa, Seymour Group and Out and About (all of which continued virtually) and the Berkeley Lunch Club.

During the pandemic, we took, at all times, the most cautious of options, advised by a newly established Covid Group, professionally supported by volunteer member, Dr. Nikky Royan – to whom thanks for that support during such a busy period. On advice, we had to close our doors for periods but allowed controlled and limited access when we could. Weddings were able to take place, only when the rules allowed. B'nai/B'not Mitzvah were sometimes in person, sometimes recorded and sometimes Zoomed live. Every single Bar/Bat Mitzvah celebrant performed magnificently, despite the challenges. If there was a silver lining to all this, it is that our enhanced technical output allowed overseas families to take part. As we go to press, the Sanctuary is open on a limited access basis, we are planning for a hybrid in person and virtual service for the High Holy Days and weddings have commenced again, on a limited basis. We have to remain flexible and responsive to changing circumstances.

Throughout this period of uncertainty and exceptional needs, our Executive Director, Stewart Sether, has continued his role of holding it all together, with his usual good humour and patience.

Finally, we are sad to remember that, on 25 March 2020, we lost Hermy Jankel z'l, at the age of 93, Her regular attendance in the corner near the Bimah, was a given, before Kiddush where she held court, as a matriarch of the Community. She will be missed by the Rabbis, Board and many, many members of the Congregation. We all wish her family, including Monica, one of our key volunteers, many happy memories of her. The March to May 2021 issue of our Review contains a fascinating biographical article.

#### **Rabbinic and Board Succession and Change Management**

The second part of this report starts by expressing, on behalf of the Board and the congregation, our immense thanks for the enormous contribution which Rabbi Julia Neuberger made to WLS over her nine years with us. Over this time, she led a revival of a sense of community and belonging, with great energy and imagination. She retired as Senior Rabbi on 31 March 2020 but remains in the community as a congregant with Anthony, and as Rabbi Emerita. We miss her and wish her all the very best for the future.

Rabbi Neil Janes left us in September. We thank him in particular for his significant contributions to our religious education programmes and wish him well in his new position.

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# THE WEST LONDON SYNAGOGUE OF BRITISH JEWS

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

### FOR THE YEAR ENDED 31 DECEMBER 2020

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We also said farewell to Rabbi Sybil Sheridan in 2020, having, typically helpfully, deferred her retirement plans and agreed to extend her time with us. Rabbi Sybil involved herself with many parts of our community from the tots to the older generations. She was ever helpful and ready to assist during a difficult time.

In May 2020 we were pleased to welcome Rabbi Gershon Silins to the Rabbinic Team. He originally joined us on an interim basis to share the extra burden caused by Covid-19; his term of office has now been extended until the end of 2021. In January 2021, Rabbi Emily Reitsma-Jurman joined us, completing our Rabbinic team. She has already established herself with many sectors of the Community and will focus on education and working with our younger members.

We were particularly delighted to welcome our Co-Senior Rabbis, Helen Freeman and David Mitchell, into their new roles at the start of April 2020. Their appointment followed a rigorous search process. Promotion from within the existing Rabbinic team was extremely popular with members of the Congregation. They came well prepared and hit the ground running with their plans. Their complementary skills have served us well during their first year in their joint role and we wish them well in providing WLS with spiritual and religious leadership for many years to come.

In June 2020, our Board was partially reconstituted following several new appointments at our AGM. Patrick Mocatta stood down as Chairman, at the end of his three-year term – our thanks to him for steering us through a difficult patch, with calm wisdom. At the same time, Andrew Stone began his term as Chairman. A number of our trustees, Henrietta Hughes, Rosalind Copisarow, Jim Fletcher, Katie Hyman, Michael Israel and Monica Jankel retired in 2020 and we express our deep gratitude for their service. During the year we welcomed Richard Slowe to the Board and Marie van der Zyl stepped down to free up her time for her Board of Deputies duties. David Marks remains in post as our Treasurer, with his steady hand on our financial tiller and sound commercial judgement. At the 2020 AGM, we welcomed to the Board, Brad Altberger, Tim Angel CBE, Tamara Barnett, Alison Edelshain, Lady Hannah Lowy Mitchell, Issy Tarsh, and Peter Vogl. In January 2021, Wendy Pollecoff joined the Board as VC for Community Relations, bringing vast resources of energy and experience. Our Board now has a much younger age profile and it is anticipated that this welcome trend will continue. We have a hard-working, hands on and professional Board, each member of which plays a key role in our activities. Thanks are due to them for making their time available for the many calls on their diaries and free time.

The customary changing of the guard of Senior Wardens took place on Shabbat Bereshit. New Senior Wardens Liliane Chan and Steven Rowe assumed these key and challenging positions, on the retirement of Ollie Walton and Vivien Feather. In April 2020, Steven took the decision to stand down, and Vivien kindly stepped back pro tem. We thank all retiring wardens for the many hours that this role involves. We are pleased to welcome Emma Levinson and Simon Raperport as our new Co-Junior Wardens.

In 2020, the Board continued the various steps arising from a review of governance, management structure and practices together with well-being at work. We appointed an independent firm of Human Resource consultants to assist us. They interviewed staff members and some trustees and made recommendations, which were incorporated into an action plan. The initial steps of the plan have been concluded, but this is a continuing exercise. Two employee representatives were elected by the staff, and we have periodic meetings between them, two board members and the Executive Director, so that issues which may arise, can have an early airing. The Board invites two members of our employees to a 15-minute slot at the start of Board meetings, to enable interaction with the Board. We have had two highly successful Board-staff Zoom-based social evenings, with more planned and to be replaced by in person events, when possible.

In 2020, there was a review by the Charities Commission of some of our activities. I am pleased to report that this reached a successful conclusion, with the Commission concluding that there were no areas of concern which required the issue of any formal advice.

The Board's suspension of WLS's membership of Reform Judaism remains in place while we address together some of our ongoing concerns. At the time of writing, discussions continue with RJ in an effort to reconcile our remaining differences.

The Board of Deputies under the Presidency of Marie van der Zyl continued its role as the voice and champion of British Jewish interests in political circles. Marie fulfils her position there with dignified energy. We owe the Board of Deputies our gratitude and we are so proud that Marie is a long-standing member of WLS. The CST, as they have done for many years, proved supportive as ever giving us comfort in our security, liaising with Julia Markson, our impressively diligent volunteer head of security, and Stewart Sether.

In May 2020, the Synagogue undertook a reforecast of its financial position for the remainder of the year. We have carried out a similar exercise for the medium term and have prepared budgets and cash-flows which, so far, have proved resilient. We know that finances will be tight, but we are confident that our prudent budgeting and cost-saving steps will carry us forward.

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# THE WEST LONDON SYNAGOGUE OF BRITISH JEWS

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

### FOR THE YEAR ENDED 31 DECEMBER 2020

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In our 2019 Annual report we said the following.

*Covid-19 will take a big toll on our community and the whole of society. For WLS we hope that it will give us all the opportunity to share an immediate common cause, which will give us the chance once again to appreciate the good in our fellow members of the WLS family. We hope that it will allow us to build a shared legacy as the generation that in a matter of weeks and months taught many of the older, isolated and vulnerable members of our community, that they could use or take advantage of modern technology to combat loneliness and isolation. At the end of this Covid-19 dominated period we will hopefully have the choice to pray, learn and share experiences both in Upper Berkeley Street and in parallel virtually. Old barriers will have been taken down and new norms will have been adopted by those of us who are not "digital natives".*

We cannot improve on those words, so we repeat them here, albeit with a background of greater optimism for the timeframes within which we can look forward to easier times and a return to the Sanctuary we love and miss.

#### **Financial Review**

For 2020, the Synagogue has not produced consolidated financial statements as its wholly owned subsidiary, WLS Seymour Place Ltd did not undertake any activity during the year and, after amounts due to the Charity have been provided against, has no material assets or liabilities.

We were able to maintain our financial performance this year by reducing our operating costs whilst the building was closed and claiming a contribution from the Government under the Coronavirus Job Retention Scheme as we are able to furlough some of our staff for various periods of time.

We refer in our financial statements to Restricted and Unrestricted Funds. Restricted Funds represent funds raised for a specific activity and can only be used to fund that activity. Examples are funds raised to support social action, interfaith, social care and LGBT activities. and without the generosity of our donors, these activities would have to be curtailed.

Our Unrestricted Funds represent income generated from membership fees, funeral income and commercial income, such as letting space to Halcyon International School, general donations from members and event income. It is used to fund the expenses such as the day-to-day operations of the Synagogue including staff salaries, building overheads etc.

In 2020, the Unrestricted Funds generated a surplus of £112,000 (2019: £357,000). The 2019 surplus included a grant from a charitable trust of £226,000 which was designated for use for specific projects, details of which can be found in note 20, and is therefore not available to meet the general overheads of the Synagogue. Restricted Funds generated a surplus of £153,000 for the year (2019: surplus of £11,000). In aggregate, the Synagogue generated a surplus of £265,000 in 2020 (2019: surplus of £368,000). Net assets of the group increased by £265,000 during the year. We continued to repay longer term debts and within five years would hope to be largely free of such indebtedness, other than the remaining part of the twenty-year bank loan taken out to fund the replacement of the Synagogue boilers.

This overall summary does not readily show the reasons for the volatile performance on Restricted Fund activity. Accounting principles require that a charity recognises restricted income at the time it is received but only recognises an expense when an unconditional commitment to incur it is made.



# THE WEST LONDON SYNAGOGUE OF BRITISH JEWS

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

FOR THE YEAR ENDED 31 DECEMBER 2020

We present the statement of activities (charity only) for the last five years.

	2020	2019	2018	2017	2016
	£'000	£'000	£'000	£'000	£'000
<b>Income</b>					
Membership	1,201	1,339	1,329	1,273	1,328
Funeral	581	796	585	794	568
Voluntary-general	258	398	220	128	228
Voluntary-restricted	823	611	901	572	497
Other	540	590	586	626	510
	<b>3,403</b>	<b>3,734</b>	<b>3,621</b>	<b>3,393</b>	<b>3,131</b>
<b>Expenditure</b>					
Salaries	1,271	1,377	1,356	1,270	1,318
Choir	79	100	100	100	94
Funeral	309	309	340	375	286
Other	809	941	771	871	817
Restricted funds	670	625	860	682	557
	<b>3,138</b>	<b>3,352</b>	<b>3,427</b>	<b>3,298</b>	<b>3,072</b>
<b>Operating income</b>	<b>265</b>	<b>382</b>	<b>194</b>	<b>95</b>	<b>59</b>
Non-recurring items		(358)			
<b>Net income</b>	<b>265</b>	<b>24</b>	<b>194</b>	<b>95</b>	<b>59</b>

This table illustrates the reality that our membership income does not cover our staff costs and we are reliant on funeral income, commercial income from letting part of our premises and philanthropy to make ends meet. There has been an increasing trend over recent years for philanthropy to be directed to specific projects and we are in real need of members to consider supporting the operations of the Synagogue on an unrestricted basis if we are to maintain our level of activities.

### Fundraising

We continue to rely on the generosity of our members to support many of the Synagogue's activities. We hold an annual High Holy Day appeal which raised £137,000 in 2020. We also raised £64,000 in our Chanukah appeal to fund the costs of technical equipment to enhance the quality of our broadcasts of services and other Synagogue events. Members continued to donate significant sums to our appeal to restore the fabric of our beautiful Sanctuary. The pandemic caused a delay in relaunching our patrons' programme which will now happen during 2021.

# THE WEST LONDON SYNAGOGUE OF BRITISH JEWS

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

**FOR THE YEAR ENDED 31 DECEMBER 2020**

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### **Management of Risk**

The Trustees acknowledge the management of risks faced by the Synagogue as a prime responsibility. Detailed consideration of risk is delegated to the Executive Director who operates a risk management policy established some years ago but updated regularly. These risks include legislative and regulatory requirements as well as third party, governance, management, financial and operational risks. We also face the very real risk posed by the Covid-19 pandemic and the potential impact on our financial position.

The principal financial risk facing the charity is maintaining income from its congregation at a sufficient level to carry out all the activities and services it wishes to offer and which we believe its Congregation wants. In line with other synagogues, this is an increasing challenge and we have adopted a strategy of seeking alternative sources of income, in addition to encouraging philanthropy, by obtaining revenues from our premises by leasing space and providing room hire opportunities. It is also our policy to ensure that anyone who wishes to be part of a synagogue community but cannot afford to pay based on our membership fees scales is able to contribute what they can afford. Ultimately, if it appears that our revenue cannot cover our costs, the Trustees are prepared to reduce the services we offer to ensure that we carry on our remaining activities whilst remaining solvent.

### **Future Plans**

Whilst the Covid-19 pandemic has caused some stress to our financial position and we are currently carrying out an internal financial review, the Synagogue does not expect to introduce any radical changes to its operations in the short to medium term. That said, we will continue to monitor our levels of expenditure very closely and take further action if appropriate. The longer term has uncertainties of which we can only make educated guesses right now, and measures to deal with actual and/or anticipated adverse impacts may be appropriate. We are building up a stronger on-line presence and this may play a continuing role in our offerings, even post Covid-19.

Our Board and new Senior Rabbis will wish to determine whether any material changes are appropriate. Our relationship with Reform Judaism will continue to be kept under review. The Synagogue will be looking at more engagement by the younger generations. We have consulted our membership quite widely over the past few years about their views on the activities of the Synagogue and will gradually make some of the changes suggested by them. These will be announced in the months ahead. Greater engagement with our Congregation will be a necessity if we are to continue our flagship status as a Central London synagogue.

We have been successful in raising most of the funds required for restoration work in our Synagogue building and will be commencing works in February 2023, as we did not want to disrupt Bnei mitzvah and weddings planned for late 2020, 2021 and 2022, some of which have been deferred due to Covid -19.

### **Structure, Governance and Management**

The Charity is a company limited by guarantee. Its governing documents are its Memorandum and Articles of Association together with detailed Rules. The Charity is run by its Directors who are also the Trustees of the Charity. The Trustees are elected by the congregation of the Synagogue.

The Company has a wholly owned subsidiary, WLS Seymour Place Limited, the principal activity of which is to develop the air space rights above the Seymour Place building. This subsidiary was largely dormant during 2020, incurring minor amounts of expenditure and has not been consolidated with these accounts.

The senior staff responsible for the management and operations of the Synagogue report to the Board of Directors. During 2020 they were the rabbinic team led for most of the year by our co-senior Rabbis and the other staff and operations led by the Executive Director, Stewart Sether. The professional teams who run the charitable activities listed in the Objectives and Activities section of this report are managed by and report to the senior staff.

The Directors meet at least six times each year and if important decisions are required and a Board meeting is not scheduled to occur in sufficient time, the Trustees are consulted by email. An Executive Group comprising the co-senior Rabbis, Executive Director, Chairman, Treasurer, Brad Altberger, a Board member and our President, Mark Fox met regularly.

Other committees are established to consider other areas of importance such as a Rabbinic Appointments Committee (on this occasion to select our new rabbinic team to work with our co-senior rabbis, education, religious ritual, membership and social care); these committees report on their deliberations to the Board.

# THE WEST LONDON SYNAGOGUE OF BRITISH JEWS

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

### FOR THE YEAR ENDED 31 DECEMBER 2020

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New trustees are provided with Charity Commission guidance on acting as a trustee.

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

Andrew Stone

David Marks

Bradley Altberger (Appointed 17 June 2020)

Alison Edelshain (Appointed 17 June 2020)

Timothy Angel CBE (Appointed 17 June 2020)

Joan Arnold

Tamara Barnett (Appointed 17 June 2020)

Liliane Chan (Appointed 12 October 2020)

David Chapman

Rosalind Copisarow (Resigned 16 June 2020)

Vivien Feather

James Fletcher (Resigned 16 June 2020)

David Gasperow

Henrietta Hughes OBE (Resigned 16 June 2020)

Katie Hyman (Resigned 16 June 2020)

Michael Israel (Resigned 16 June 2020)

Monica Jankel (Resigned 16 June 2020)

Lady Hannah Lowy-Mitchell (Appointed 17 June 2020)

Julian Markson (Appointed 11 May 2021)

Sylvia Mingay

Patrick Mocatta (Resigned 12 July 2020)

Wendy Pollecoff (Appointed 1 January 2021)

Steven Rowe (Appointed 12 October 2020; Resigned 17 March 2021)

Richard Slowe (Appointed 23 February 2020)

Isabelle Tarsh (Appointed 17 June 2020)

Margaret Thurer

Marie Van Der Zyl (Resigned 21 April 2020)

Peter Vogl (Appointed 17 June 2020)

Oliver Walton (Resigned 11 October 2020)

# THE WEST LONDON SYNAGOGUE OF BRITISH JEWS

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

**FOR THE YEAR ENDED 31 DECEMBER 2020**

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### **Going Concern Basis**

The Trustees have considered the effect of the COVID-19 outbreak that has been spreading throughout the world from early 2020 on the Charity's activities. Like many other charities, the outbreak has caused disruption to the Charity's activities including the closure of the Synagogue building and an adaptation to virtual services, staff working from home and some being furloughed, changes to funeral arrangements and postponement of life cycle events. The Trustees understand that these issues could have a detrimental effect on the finances of the Charity but, with the support of many generous donors, are satisfied that the Synagogue has managed its resources carefully to mitigate the risk.

### **Reserves**

The Synagogue does not have any free reserves, as defined by the Charity Commission, as the reserves are tied up in the Synagogue buildings. This is not a critical issue because of the regularly paid subscription income but it is something that the Trustees will need to address if subscription income continues to decline in real terms. It is the aim of the Trustees to put the Synagogue in a position of being able to build up reserves for the future and various ways of doing so continue to be explored. This has included the establishment of a separate charity, The West London Synagogue Endowment Fund Trust which will shortly be embarking on a legacy campaign with the hope and intention of attracting legacies and other major gifts which can be invested and managed by independent trustees who will provide the Synagogue with a regular source of funding in the future.

The total funds held by the Charity at 31 December 2020 were £6,408,000 of which £1,105,000 represented restricted funds.

### **Disclosure of Information to the Auditors**

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 auditors are aware of such information.

This Trustees' Report is approved by and signed on behalf of the Board of Trustees.



Andrew Stone

Dated: 28 May 2021

Trustee and Chairman of the Board

# THE WEST LONDON SYNAGOGUE OF BRITISH JEWS

## STATEMENT OF TRUSTEES' RESPONSIBILITIES

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

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The trustees, who are also the directors of The West London Synagogue of British Jews 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;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; 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.

# THE WEST LONDON SYNAGOGUE OF BRITISH JEWS

## INDEPENDENT AUDITOR'S REPORT

### TO THE TRUSTEES OF THE WEST LONDON SYNAGOGUE OF BRITISH JEWS

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#### **Opinion**

We have audited the financial statements of The West London Synagogue of British Jews (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 Charities Act 2011.

#### **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.

# THE WEST LONDON SYNAGOGUE OF BRITISH JEWS

## INDEPENDENT AUDITOR'S REPORT (CONTINUED)

### TO THE TRUSTEES OF THE WEST LONDON SYNAGOGUE OF BRITISH JEWS

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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.

#### **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 the 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.

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.
  - Reviewing and challenging the assumptions and judgements used by management in their significant accounting estimates, in particular in relation to bad debt provisions.
  - Assessing the extent of compliance, or lack of, with the relevant laws and regulations.
  - Testing key income lines, in particular cut-off, for evidence of management bias.
  - Assessing the validity of the classification of income, expenditure, assets and liabilities between unrestricted, designated and restricted funds.
  - Obtaining third-party confirmation of material bank and loan balances.
  - Documenting and verifying all significant related part balances and transactions.
  - Reviewing documentation such as the charity board minutes for discussions of irregularities including fraud.
  - Testing all material consolidation adjustments.
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# THE WEST LONDON SYNAGOGUE OF BRITISH JEWS

## INDEPENDENT AUDITOR'S REPORT (CONTINUED)

### TO THE TRUSTEES OF THE WEST LONDON SYNAGOGUE OF BRITISH JEWS

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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

11/6/21.....



# THE WEST LONDON SYNAGOGUE OF BRITISH JEWS

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2020

		Unrestricted funds general 2020 £'000	Unrestricted funds designated 2020 £'000	Restricted funds 2020 £'000	Total 2020 £'000	Unrestricted funds general 2019 £'000	Unrestricted funds designated 2019 £'000	Restricted funds 2019 £'000	Total 2019 £'000
<b>Income and endowments from:</b>									
Donations and legacies	3	1,459	-	823	2,282	1,486	251	611	2,348
Incoming resources from charitable activities	4	684	-	-	684	969	-	-	969
Investment income	5	315	-	-	315	351	-	-	351
Other incoming resources	6	122	-	-	122	66	-	-	66
<b>Total income</b>		<b>2,580</b>	<b>-</b>	<b>823</b>	<b>3,403</b>	<b>2,872</b>	<b>251</b>	<b>611</b>	<b>3,734</b>
<b>Expenditure on:</b>									
Raising funds	7	122	-	-	122	141	-	-	141
Charitable activities	8	2,346	-	670	3,016	2,586	-	625	3,211
Material other expenditure	13	-	-	-	-	358	-	-	358
<b>Total resources expended</b>		<b>2,468</b>	<b>-</b>	<b>670</b>	<b>3,138</b>	<b>3,085</b>	<b>-</b>	<b>625</b>	<b>3,710</b>
Gross transfers between funds		-	-	-	-	-	(25)	25	-
<b>Net income for the year/ Net movement in funds</b>		<b>112</b>	<b>-</b>	<b>153</b>	<b>265</b>	<b>(213)</b>	<b>226</b>	<b>11</b>	<b>24</b>
Fund balances at 1 January 2020		4,955	226	962	6,143	5,168	-	951	6,119
<b>Fund balances at 31 December 2020</b>		<b>5,067</b>	<b>226</b>	<b>1,115</b>	<b>6,408</b>	<b>4,955</b>	<b>226</b>	<b>962</b>	<b>6,143</b>

The statement of financial activities includes all gains and losses recognised in the year.

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.

# THE WEST LONDON SYNAGOGUE OF BRITISH JEWS

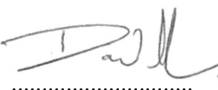
## BALANCE SHEET

AS AT 31 DECEMBER 2020

	Notes	2020 £'000	£'000	2019 £'000	£'000
<b>Fixed assets</b>					
Tangible assets	14		6,206		6,224
<b>Current assets</b>					
Debtors	16	657		620	
Cash at bank and in hand		849		795	
		<u>1,506</u>		<u>1,415</u>	
<b>Creditors: amounts falling due within one year</b>	18	<u>(699)</u>		<u>(824)</u>	
Net current assets			807		591
<b>Total assets less current liabilities</b>			7,013		6,815
<b>Creditors: amounts falling due after more than one year</b>	19		(605)		(672)
<b>Net assets</b>			<u>6,408</u>		<u>6,143</u>
<b>Income funds</b>					
Restricted funds	20		1,115		962
<u>Unrestricted funds</u>					
Designated funds	21	226		226	
General unrestricted funds		<u>5,067</u>		<u>4,955</u>	
			5,293		5,181
			<u>6,408</u>		<u>6,143</u>

The financial statements were approved by the Trustees on 28 May 2021

  
.....  
Andrew Stone  
Trustee

  
.....  
David Marks  
Trustee

Company Registration No. 08578248

# THE WEST LONDON SYNAGOGUE OF BRITISH JEWS

## STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 DECEMBER 2020

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	Notes	2020 £'000	£'000	2019 £'000	£'000
<b>Cash flows from operating activities</b>					
Cash absorbed by operations	26		(196)		(176)
<b>Investing activities</b>					
Purchase of tangible fixed assets		(49)		(30)	
Investment income received		315		351	
		<u>          </u>		<u>          </u>	
<b>Net cash generated from investing activities</b>			266		321
<b>Financing activities</b>					
Repayment of bank loans		(16)		(19)	
		<u>          </u>		<u>          </u>	
<b>Net cash used in financing activities</b>			(16)		(19)
			<u>          </u>		<u>          </u>
<b>Net increase in cash and cash equivalents</b>			54		126
Cash and cash equivalents at beginning of year			795		669
			<u>          </u>		<u>          </u>
<b>Cash and cash equivalents at end of year</b>			<u>849</u>		<u>795</u>

# THE WEST LONDON SYNAGOGUE OF BRITISH JEWS

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 31 DECEMBER 2020

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#### 1 Accounting policies

##### Charity information

The charity is a private company limited by guarantee incorporated in England and Wales. In the event of the company being wound up, the maximum amount which each member is liable to pay is £1. The registered office is 33 Seymour Place, London, United Kingdom, W1H 5AU.

#### 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 £'000.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

Consolidated financial statements have not been prepared as the inclusion of the charity's sole subsidiary in a set of financial statements would not be material for the purpose of giving a true and fair view.

#### 1.2 Going concern

The Trustees have considered the effect of the Covid-19 outbreak. The Trustees accept that the outbreak is causing and will continue to cause some disruption in the way the Synagogue operates. The financial position of the Synagogue is under continual review and where necessary, cost saving actions have been taken and will continue to be considered to mitigate any possible financial damage. The Trustees have prepared cash flow forecasts which demonstrate that the Synagogue can continue to operate within its current bank facilities for at least the next twelve months following the date of approval of these financial statements. The Trustees consider that they have adequate resources to meet all obligations as they fall due. In the unlikely event that this is not the case, the Trustees are confident that financing options would be available along with cost cutting measures which would allow the Synagogue to continue in operation

The Trustees have a reasonable expectation that the Synagogue has adequate resources to continue in operation for the foreseeable future. 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 subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

#### 1.4 Incoming resources

All incoming resources are included in the Statement of Financial Activities (SOFA) in the period when the charity is legally entitled to it after any performance conditions have been met, the amount can be measured reliably, and it is probable that income will be received.

# THE WEST LONDON SYNAGOGUE OF BRITISH JEWS

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

**FOR THE YEAR ENDED 31 DECEMBER 2020**

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### **1 Accounting policies**

#### **1.5 Resources expended**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Wherever possible costs are directly attributed to these headings. Costs common to more than one area are apportioned on the basis of staff time spent on each area.

The cost of generating funds are those costs incurred in trading activities and those incurred in support of the activities of the charity. These have been allocated to the charitable activities on a basis that fairly reflects the true use of those resources within the organisation.

Governance costs are those incurred in the governance of the charity and are primarily associated with the constitutional and statutory requirements.

#### **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 or valuation of assets less their residual values over their useful lives on the following bases:

Freehold property	Nil
Roof costs	10% straight line
Furniture and equipment	3.33%, 4%, 20% or 25% straight line
Cemetery capital costs	2% straight line

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.

Heritage assets have not been recognised in the financial statements, as significant costs are involved in the reconstruction or analysis of past accounting records, which are onerous compared with any additional benefit derived from recognising these items in the balance sheet.

Heritage assets are assets that are of historical or religious importance that are held to further the preservation, conservation and educational objectives of the Synagogue and contribute to culture and education. These assets are integral to the activities of the Synagogue and are unique in terms of their religious and historic significance.

#### **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 Cash and cash equivalents**

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

#### **1.9 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.

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

# THE WEST LONDON SYNAGOGUE OF BRITISH JEWS

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2020

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#### 1 Accounting policies

##### 1.10 Employee benefits

The Synagogue operates a defined contribution scheme for the benefit of certain of its employees. Contributions payable are charged to the Statement of Financial Activities in the year they are payable.

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.

##### 1.11 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

##### 1.12 Burial Grounds

As in previous years, no depletion provision is considered necessary by the Trustees in respect of land used for burial.

##### 1.13 Government grants

Government grants are accounted for under the accrual model and are recognised at the fair value of the amount received or receivable when there is reasonable assurance that the grant conditions will be met and the grants will be received. Government grants are being received under the Coronavirus Job Retention Scheme designed to compensate for staff costs. Amounts received or receivable are recognised in the statement of financial activities over the same period as the costs to which they relate.

#### 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.

The calculation of the bad debt provision is a critical accounting estimate. This is based on an assessment of how many members will be unable to pay their annual subscriptions.

A portion of the freehold property owned by the charity is let out for rental income. The charity has not treated this separately from the freehold property as the investment property component cannot be reliably measured.

#### 3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Unrestricted funds	Restricted funds	Total
	general			general	designated		
	2020	2020	2020	2019	2019	2019	2019
	£'000	£'000	£'000	£'000	£'000	£'000	£'000
Donations and gifts	258	823	1,081	144	-	611	755
Legacies receivable	-	-	-	3	251	-	254
Membership fees	1,201	-	1,201	1,339	-	-	1,339
	<u>1,459</u>	<u>823</u>	<u>2,282</u>	<u>1,486</u>	<u>251</u>	<u>611</u>	<u>2,348</u>

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# THE WEST LONDON SYNAGOGUE OF BRITISH JEWS

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

### 4 Incoming resources from charitable activities

	Rabbinic and synagogue 2020 £'000	Funeral and cemetery 2020 £'000	Education 2020 £'000	Total 2020 £'000	Rabbinic and synagogue 2019 £'000	Funeral and cemetery 2019 £'000	Education 2019 £'000	Total 2019 £'000
Sales within charitable activities	34	581	69	684	84	796	89	969

### 5 Investment income

	Unrestricted funds general 2020 £'000	Unrestricted funds general 2019 £'000
Rental income	315	351

### 6 Other incoming resources

	Unrestricted funds general 2020 £'000	Unrestricted funds general 2019 £'000
Other income	122	66

Included within other income are amounts totalling £73,630 received under the Coronavirus Job Retention Scheme as a government grant.

### 7 Raising funds

	Unrestricted funds general 2020 £'000	Unrestricted funds general 2019 £'000
<u>Fundraising</u>		
Staff costs	122	141
	<u>122</u>	<u>141</u>

# THE WEST LONDON SYNAGOGUE OF BRITISH JEWS

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

### 8 Charitable activities

	Rabbinic and Synagogue	Funeral and Cemetery	Education and Community	Total 2020	Rabbinic and Synagogue	Funeral and Cemetery	Education and Community	Total 2019
	2020	2020	2020	2020	2019	2019	2019	2019
	£'000	£'000	£'000	£'000	£'000	£'000	£'000	£'000
Staff costs	616	-	162	778	745	-	146	891
Direct costs	537	309	165	1,011	439	313	209	961
Legal and professional	78	-	-	78	138	-	-	138
	<u>1,231</u>	<u>309</u>	<u>327</u>	<u>1,867</u>	<u>1,322</u>	<u>313</u>	<u>355</u>	<u>1,990</u>
Grant funding of activities (see note 9)	77	-	-	77	130	-	-	130
Share of support costs (see note 10)	592	-	198	790	674	-	223	897
Share of governance costs (see note 10)	192	-	90	282	146	-	48	194
	<u>2,092</u>	<u>309</u>	<u>615</u>	<u>3,016</u>	<u>2,272</u>	<u>313</u>	<u>626</u>	<u>3,211</u>
<b>Analysis by fund</b>								
Unrestricted funds - general	1,559	305	482	2,346	1,832	309	445	2,586
Restricted funds	533	4	133	670	440	4	181	625
	<u>2,092</u>	<u>309</u>	<u>615</u>	<u>3,016</u>	<u>2,272</u>	<u>313</u>	<u>626</u>	<u>3,211</u>

### 9 Grants payable

	Rabbinic and Synagogue 2020 £'000	Rabbinic and Synagogue 2019 £'000
Grants to institutions:		
Movement for Reform Judaism	74	127
Board of Deputies	3	3
	<u>77</u>	<u>130</u>



# THE WEST LONDON SYNAGOGUE OF BRITISH JEWS

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

### 10 Support costs

	Support costs	Governance costs	2020	Support costs	Governance costs	2019
	£'000	£'000	£'000	£'000	£'000	£'000
Staff costs	389	169	558	396	156	552
Depreciation	68	-	68	77	-	77
Premises, administration, finance and other costs	333	-	333	424	-	424
Audit fees	-	26	26	-	28	28
Accountancy	-	22	22	-	4	4
Legal and professional	-	65	65	-	6	6
	<u>790</u>	<u>282</u>	<u>1,072</u>	<u>897</u>	<u>194</u>	<u>1,091</u>
Analysed between						
Charitable activities	<u>790</u>	<u>282</u>	<u>1,072</u>	<u>897</u>	<u>194</u>	<u>1,091</u>

Governance costs includes payments to the auditors of £26,285 (2019: £28,100) for audit fees. In addition, £21,765 (2019: £4,020) was paid in the year for non audit services.

### 11 Trustees

None of the trustees (or any persons connected with them) received any remuneration, reimbursement for expenses, or benefits from the charity during the year.

### 12 Employees

The average monthly number of employees during the year was:

	2020	2019
	Number	Number
Synagogue activities	<u>64</u>	<u>68</u>
<b>Employment costs</b>	<b>2020</b>	<b>2019</b>
	<b>£'000</b>	<b>£'000</b>
Wages and salaries	1,251	1,362
Social security costs	136	143
Other pension costs	79	79
	<u>1,466</u>	<u>1,584</u>

The key management personnel of the charity comprises the Trustees, the Senior Rabbis, the Executive Director, the Director of Finance and the Head of Jewish Education Programmes. The Trustees do not receive any remuneration. Remuneration of key management personnel (excluding trustees) amounted to £406,855 (2019: £330,956) in the year.

# THE WEST LONDON SYNAGOGUE OF BRITISH JEWS

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2020

#### 12 Employees

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

	2020 Number	2019 Number
£60,001 - £70,000	1	-
£70,001 - £80,000	-	1
£80,001 - £90,000	2	-
£90,001 - £100,000	-	1
£100,001 - £110,000	-	1
£110,001 - £120,000	1	-
	<u>1</u>	<u>-</u>

Contributions totalling £38,769 (2019: £21,694) were made to defined contribution pension schemes on behalf of employees whose emoluments exceed £60,000.

#### 13 Material other expenditure

Material other expenditure consists of balances written off in the previous year relating to amounts owed from group undertakings.

#### 14 Tangible fixed assets

	Freehold property £'000	Roof costs £'000	Furniture and Cemetery equipment capital costs £'000	Total £'000	
<b>Cost</b>					
At 1 January 2020	5,330	143	1,128	286	6,887
Additions	7	-	42	-	49
	<u>5,337</u>	<u>143</u>	<u>1,170</u>	<u>286</u>	<u>6,936</u>
At 31 December 2020					
	<u>5,337</u>	<u>143</u>	<u>1,170</u>	<u>286</u>	<u>6,936</u>
<b>Depreciation and impairment</b>					
At 1 January 2020	-	143	464	56	663
Depreciation charged in the year	-	-	62	5	67
	<u>-</u>	<u>143</u>	<u>526</u>	<u>61</u>	<u>730</u>
At 31 December 2020					
	<u>-</u>	<u>143</u>	<u>526</u>	<u>61</u>	<u>730</u>
<b>Carrying amount</b>					
At 31 December 2020	5,337	-	644	225	6,206
	<u>5,337</u>	<u>-</u>	<u>644</u>	<u>225</u>	<u>6,206</u>
At 31 December 2019	5,330	-	664	230	6,224
	<u>5,330</u>	<u>-</u>	<u>664</u>	<u>230</u>	<u>6,224</u>

# THE WEST LONDON SYNAGOGUE OF BRITISH JEWS

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2020

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#### 15 Heritage assets

The charity for many years held assets of historical and cultural importance.

These assets are considered to be heritage assets. Due to the nature of these heritage assets, it was previously not possible to place a reliable value on them, and the trustees followed the Statement of Recommended Practice (SORP) which allows heritage assets to be excluded from the financial statements if there is no reliable estimate of value and it would be reasonably costly to obtain such a valuation.

Two of the cemeteries are integral to the activities of the Synagogue and are unique in terms of their religious and historic significance. They consist of:

- Balls Pond Road Cemetery
- Hoop Lane Cemetery

#### 16 Debtors

	<b>2020</b>	<b>2019</b>
	<b>£'000</b>	<b>£'000</b>
<b>Amounts falling due within one year:</b>		
Trade debtors	528	594
Other debtors	5	-
Prepayments and accrued income	124	26
	<u>657</u>	<u>620</u>

Included within trade debtors is a provision of £80,078 (2019: £91,147) against potential bad debts relating to subscription income.

An amount of £71,152 (2019: £54,602) was written off during the year. This amount has been written off against membership income.

#### 17 Loans and overdrafts

	<b>2020</b>	<b>2019</b>
	<b>£'000</b>	<b>£'000</b>
Bank loans	<u>346</u>	<u>362</u>
Payable within one year	16	13
Payable after one year	<u>330</u>	<u>349</u>

The bank loans are secured by fixed charges over freehold property.

The long term bank loans are for a term of 20 years from the draw down date of 21/12/2015. The rate of interest for the variable rate loan is the bank's base rate plus a margin of 2.75%. The rate of interest for the fixed rate loan is 4.65%. All interest rates are subject to review after 10 years. The loans are repayable in monthly instalments.

# THE WEST LONDON SYNAGOGUE OF BRITISH JEWS

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

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**18 Creditors: amounts falling due within one year**

	Notes	2020 £'000	2019 £'000
Bank loans	17	16	13
Other taxation and social security		35	37
Trade creditors		57	50
Other creditors		193	247
Accruals and deferred income		398	477
		<u>699</u>	<u>824</u>

Deferred income relates to advanced donations (£15,000), advanced subscriptions (£20,400) and rental income paid in advance (£45,378).

**19 Creditors: amounts falling due after more than one year**

	Notes	2020 £'000	2019 £'000
Bank loans	17	330	349
Other creditors		250	250
Accruals and deferred income		25	73
		<u>605</u>	<u>672</u>

# THE WEST LONDON SYNAGOGUE OF BRITISH JEWS

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

**FOR THE YEAR ENDED 31 DECEMBER 2020**

### 20 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:

	Movement in funds				Movement in funds			
	Balance at 1 January 2019	Incoming resources	Resources expended	Transfers	Balance at 1 January 2020	Incoming resources	Resources expended	Balance at 31 December 2020
	£'000	£'000	£'000	£'000	£'000	£'000	£'000	£'000
Care and education	266	177	(181)	25	287	106	(133)	260
Cemetery maintenance	88	-	(4)	-	84	-	(4)	80
Activities of the synagogue	597	434	(440)	-	591	717	(533)	775
	<u>951</u>	<u>611</u>	<u>(625)</u>	<u>25</u>	<u>962</u>	<u>823</u>	<u>(670)</u>	<u>1,115</u>

#### Care and Education Fund

These funds are to provide education for the whole community, including the libraries, educational holidays and training.

#### Cemetery Maintenance Fund

These funds are brought about from the previous sale of land and monies given for individual grave maintenance, to be used solely for the upkeep of tombstones and grounds in Balls Pond Road and Hoop Lane Cemeteries.

#### Activities of the Synagogue Fund

These funds are to further the programmes of the Synagogue, including individual funds for maintaining the buildings for security and for other projects and programmes.

# THE WEST LONDON SYNAGOGUE OF BRITISH JEWS

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2020

#### 21 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:

	Movement in funds			Movement in funds	
	Incoming resources	Transfers	Balance at 1 January 2020	Incoming resources	Balance at 31 December 2020
	£'000	£'000	£'000	£'000	£'000
Lyons Learning Project	25	(25)	-	-	-
Social care	100	-	100	-	100
Building fund	126	-	126	-	126
	<u>251</u>	<u>(25)</u>	<u>226</u>	<u>-</u>	<u>226</u>

These funds were received from a charitable trust and have been designated upon receipt to further the programmes of the Synagogue, details of which can be seen above.

#### 22 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
	£'000	£'000	£'000	£'000	£'000	£'000	£'000	£'000
Fund balances at 31 December 2020 are represented by:								
Tangible assets	6,206	-	-	6,206	6,224	-	-	6,224
Current	(534)	226	1,115	807	(597)	226	962	591
Long term liabilities	(605)	-	-	(605)	(672)	-	-	(672)
	<u>5,067</u>	<u>226</u>	<u>1,115</u>	<u>6,408</u>	<u>4,955</u>	<u>226</u>	<u>962</u>	<u>6,143</u>

#### 23 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
	£'000	£'000
Within one year	13	15
Between two and five years	<u>2</u>	<u>15</u>
	<u>15</u>	<u>30</u>

#### Lessor

The operating leases represent leases of property to third parties. The leases are negotiated over terms of 15.5 years, with an option to exercise a break clause in August 2024. All leases include provision for five-yearly upward rent reviews according to prevailing market conditions.

# THE WEST LONDON SYNAGOGUE OF BRITISH JEWS

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

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### 23 Operating lease commitments

At the reporting end date the charity had contracted with tenants for the following minimum lease payments:

	2020 £'000	2019 £'000
Within one year	117	117
Between two and five years	311	427
	<u>428</u>	<u>544</u>

### 24 Related party transactions

During the year legal and professional costs totalling £54,444 were paid to Ince Gordon Dadds LLP. At the start of the year a partner of Ince Gordon Dadds LLP was also an active trustee of The West London Synagogue of British Jews. This trustee resigned on 21 April 2020, prior to this date a total of £3,600 was paid to Ince Gordon Dadds LLP, all subsequent costs were incurred following the resignation of said mentioned trustee.

### 25 Subsidiaries

Details of the charity's subsidiaries at 31 December 2020 are as follows:

Name of undertaking	Registered office	Nature of business	Class of shares held	% Held	
				Direct	Indirect
WLS Seymour Place Limited	England and Wales	Property related business	Ordinary	100.00	

The company registration number of WLS Seymour Place Limited is 09347748.

Disregarding intercompany items, the company had net assets at 31 December 2020 of £829. During the year, the company recognised an overall loss of £72.

26 Cash generated from operations	2020 £'000	2019 £'000
Surplus for the year	265	24
Adjustments for:		
Investment income recognised in statement of financial activities	(315)	(351)
Depreciation and impairment of tangible fixed assets	67	77
Movements in working capital:		
(Increase)/decrease in debtors	(37)	227
(Decrease) in creditors	(176)	(153)
<b>Cash absorbed by operations</b>	<u>(196)</u>	<u>(176)</u>

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# THE WEST LONDON SYNAGOGUE OF BRITISH JEWS

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

**FOR THE YEAR ENDED 31 DECEMBER 2020**

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27 **Analysis of changes in net funds**

	At 1 January 2020	Cash flows	At 31 December 2020
	£'000	£'000	£'000
Cash at bank and in hand	795	54	849
Bank loans falling due within one year	(13)	(3)	(16)
Bank loans falling due after more than one year	(349)	19	(330)
	<u>433</u>	<u>70</u>	<u>503</u>

This note shows the movement of the charity's cash reserves excluding other borrowings.