KINGSTON LIBERAL SYNAGOGUE

TRUSTEES' REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

Charity No: 270792

KINGSTON LIBERAL SYNAGOGUE

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KINGSTON LIBERAL SYNAGOGUE

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS FOR THE YEAR ENDED 31 DECEMBER 2025

Trustees from 1 January 2025 to the date of this report

Chair:	Craig Simmons (co-Chair until 11 May 2025) Rebecca Singerman-Knight (co-Chair until 11 May 2025) Steve Farrer (Chair from 11 May 2025)
Deputy Chair:	Sara Alston (from 11 May 2025)
Secretary:	Tina Higgins (from 11 May 2025)
Treasurer:	Philip Hyman
Others:	Philip Lyons (until 19 April 2025) Brian Plaskow Nicola Claire (until 6 April 2025 and from 1 June 2026) Barbara Richards (until 17 May 2026) Robyn Harris (until 1 June 2026) Alexander Heinz Shimon Morad Joshua Wuggenig (from 7 April 2025) Emily Zinkin (from 11 May 2025 to 24 July 2026) Ray Stone (from 8 June 2025 to March 2026) Bess Joffe (from 6 October 2026)
Charity registered number	270792
Principal Office	Rushett Road Long Ditton Surrey KT7 0UX
Independent Examiner	Jason Foxwell independent-examiner.net 12 Hillbourne Road Poole Dorset BH17 7JB
Bankers	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ

KINGSTON LIBERAL SYNAGOGUE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees are pleased to present their report together with the financial statements of the charity for the year ended 31 December 2025. Legal and administrative information set out on page 1 forms part of this report.

The financial statements comply with the Charities Act 2011 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).

OBJECTS AND ACTIVITIES

a. The Objects of the Synagogue shall be:-

- to advance Liberal Judaism;
- to provide, arrange and conduct religious education; and –
- to pursue any other charitable purpose.

b. In furtherance of the above Objects the trustees may:

- provide and maintain a Synagogue and conduct religious services including the solemnisation of marriages, burial and cremation;
- involve the Synagogue actively in the life of the local community; and
- promote inter-faith co-operation within the local community.

STRUCTURE, GOVERNANCE AND MANAGEMENT

a. CONSTITUTION

Kingston Liberal Synagogue (KLS) is an unincorporated association governed by an amended written Constitution adopted at the annual General Meeting on 12 November 1967 and amended 10 October 1975, 26 June 2003, 5 September 2020, 5 September 2021, and 11 June 2023.

The Synagogue is registered with the Charity Commission – No. 270792.

b. METHOD OF APPOINTMENT OR ELECTION OF TRUSTEES

The management of the charity is the responsibility of the Trustees who are elected by members of the Synagogue at an Annual General Meeting or co-opted under the terms of the Constitution. There must be at least five Trustees and a maximum of 15 Trustees. Trustees hold office for a term of two years, after which they may seek re-election. The Chair or co-Chairs are elected by members of the Synagogue at each AGM.

The Trustees who have served during the year and since the year-end are set out on page 1. The trustees meet no fewer than six times a year. In practice, they generally meet monthly.

c. POLICIES ADOPTED FOR THE INDUCTION AND TRAINING OF TRUSTEES

Prior to nomination, the Chair or one of the co-Chairs meets with prospective Trustees to brief them about the role and the expectations and responsibilities of becoming a Trustee. Following election, new Trustees are introduced to their role and given a copy of the Constitution and a guide to the policies and procedures adopted by the Synagogue.

A number of publications from the Charity Commission are also provided including guidance on charities and public benefit and on the advancement of religion for public benefit. This ensures that new trustees are aware of the scope of their responsibilities under the Charities Act.

The Trustees are reminded of their responsibilities as a part of a standing agenda item at each monthly Council meeting.

d. PAY POLICY FOR SENIOR STAFF

The remuneration for senior personnel is approved by Trustees. Decisions about appropriate pay scales are based upon similar positions in comparable organisations of a similar size and the charity's income levels. Pay rates are reviewed annually by the Trustees.

e. ORGANISATIONAL STRUCTURE AND DECISION MAKING

KLS has a Council currently consisting of 10 Trustees and the Synagogue's rabbi who meet monthly and are responsible for the strategic direction and policy of the charity. We also operate a system of subgroups which focus upon specific areas of the organisation and report back to the Council. These include risk management, finance, safeguarding, policy review, security, welfare and pastoral support and strategy. Individual trustees take the lead on most aspects of the Synagogue's activities including finance, education, membership and social action.

In addition, the Chair meets with the rabbi monthly to discuss operational issues and setting the agenda for the Council meeting.

f. RELATED PARTY RELATIONSHIPS

Related party transactions are reported in the notes to the accounts.

g. RISK MANAGEMENT

The Trustees are aware of their responsibilities to conduct a thorough risk assessment of the charity's activities and have developed a suitable risk management policy. A risk management group oversees maintenance and regular review of a risk register, assessing mitigating actions to keep risks within Council's risk appetite, and reporting these to the Council for approval.

Disclosure and Barring Service ("DBS") checks are carried out on staff, volunteers and Trustees who work with children or other vulnerable groups under our care as the Synagogue is required to check. Safeguarding policy and procedures are regularly reviewed by the Council. Trustees and those volunteers working directly with children receive appropriate safeguarding training.

We have a register of safeguarding disclosures using the online My Concern platform.

We are very aware of growth of antisemitism in the UK and are grateful for the work of our own security supported by CST (Community Security Trust) and Surrey Police to maintain our community's safety. We have made a number of security enhancements to our building in part funded by CST.

We are continuing a programme of reviewing and updating our policies, including our staff and volunteer codes of conduct.

We also have a Declaration of Interests record which is kept updated.

ACHIEVEMENT AND PERFORMANCE

2025 was another very busy year. We were delighted to appoint a new Rabbi, Rabbi Lev Saul, and undergone a refurbishment of our sanctuary. We have also installed solar panels on our roof. The Synagogue's key achievements during the year are summarised below.

Education

- Continuing weekly face-to-face lessons for our Beiteinu students and additional creative learning activities including Tu Bishvat seder, Chanukah family event and a Purimspiel
- Successful completion of the relaunched Kabbalat Torah programme for post-Bnei Mitzvah young people aged 13–16, culminating in the students confidently leading a successful service and marking an important milestone in their ongoing Jewish education and communal participation
- Retention of all Beiteinu staff from 2024
- Continuing parent/carer meetings at the start of each term
- Weekly online adult classes in Hebrew for Beginners, Intermediate Biblical Hebrew, and Exploring Judaism for people wishing to convert or deepen their Jewish knowledge
- Training sessions to develop members' confidence and skills in leading Torah services, conducting shiva services, and understanding and participating in High Holy Day rituals
- Continuation of a monthly discussion group
- An 11-day European Jewish heritage tour.

Religious activities

- Monthly cycle of service formats including song-led and family services, chavurah suppers, member-hosted Shabbat at Home services, guitar-led, spiritual Ruchani services, and the occasional study and discussion session
- 25 lay-led services
- Continuation of Art Shabbats allowing attendees to express themselves artistically on the theme of the week's Torah reading
- Guest speakers from a range of organisations, including Dana Sharon from Rabbis for Human Rights, the peace activist Ittay Flescher and as part of an educational series on Israel-Palestine including presentations from A Land for All, Gisha and Peace Now
- Members gave talks including on the experience of South African Jews under Apartheid
- Livestreaming of services for the benefit of members unable to attend in person
- Celebration of Jewish festivals including a fancy dress Purimspiel, Pesach, member-led Yom HaZikaron and Yom HaAtzmaut, a party and member-hosted candle-lighting ceremony at Chanukah, and communal seders at Tu Bishvat and Pesach
- Hosting Shavuot study and Tisha b'Av poetry and music evenings in conjunction with other south London/Surrey synagogues
- Homecomers' Lag BaOmer barbecue as part of a continuing initiative to engage young adults in their 20s and 30s by identifying key festivals and events as opportunities to reconnect with the synagogue community and socialise
- High Holy Day services led for the first time by our new Rabbi Lev Saul supported by our choir
- Development of the musical dimension of services, with a member-led choir and contributions from a variety of instrumentalists
- Family service commemorating our Czech memorial scrolls
- Induction service for Rabbi Lev Saul attended by local civic and faith leaders

- Lifecycle celebrations with special blessings and kiddushim including two admissions to Judaism, four Bnei Mitzvah and a double baby blessing
- Seven member funerals.

Wider community

- We are now founder members of the New Movement for Progressive Judaism following the merging of Liberal Judaism with the Movement for Reform Judaism.
- We established a community Values Statement allowing us to consider what we stand for and what is important for us.
- We have been supported by and welcomed our local MPs, Monica Harding and Sir Ed Davey into our building and community. We particularly valued their support after antisemitic attacks in Manchester and on Bondi Beach.
- After these attacks, we were overwhelmed by the messages of love and support from our local community.
- Funds from our Eastern European Fund were donated to the World Union for Progressive Judaism's Ukraine appeal to help provide B'nei Mitzvah ceremonies for young people in Ukraine
- Funds raised from our 2024 High Holy Day Appeal were distributed to
    - Jewish Women's Aid – supporting Jewish women and children affected by domestic and sexual violence
    - Israel Religious Action Centre – working to secure civil and human rights in Israel, and to advance religious freedom, equality and pluralism
    - The Counselling Partnership – improving mental wellbeing through affordable one-to-one counselling services
    - Yachad – educating about the Israel-Palestine conflict
    - UK Gives – operating charity projects worldwide including Israel
    - Cancer Research UK – funding research to help prevent, diagnose and treat cancer
    - Israel Movement for Reform & Progressive Judaism – supporting Reform and Progressive Jewish life in Israel
    - The Langdon Foundation – supporting people with learning disabilities and autism within the Jewish community to live fulfilling and independent lives
    - New Israel Fund – supporting organisations and initiatives that advance democracy, equality and human rights in Israel
    - Arzenu Inc - advocacy for progressive Jewish values within Israel's national institutions.
- Funds raised from our 2025 Purim Appeal were distributed to Anne Frank Trust UK – educating young people about the Holocaust and antisemitism, and empowering them to challenge all forms of prejudice
- Holocaust Memorial Day workshops for schools, in which over 1,000 local school students hear a survivor, or descendant, speak about their experiences and take part in workshops to help them reflect on what they heard
- The KLS choir sang at the annual commemoration of Holocaust Memorial Day for the Borough of Kingston hosted by the Kingston Faith and Belief Forum
- In partnership with RBKares, and assisted by friends from other local faith groups, we ran a Warmer in Winter initiative as part of Mitzvah Day, repurposing old pillowcases to make tote bags and filling them with supplies to help people in need cope with the winter weather
- We hosted a meeting of the SW London and The Dittons branch of the Council for Christians and Jews featuring an interview with Rabbi Jonathan Wittenberg
- Throughout the year, KLS acted as a hub for food donations, which were subsequently delivered to Richmond Aid

- KLS was represented at
    - an interfaith forum at a local senior school
    - a civic Iftar meal at Kingston Guildhall, organised by the Dialogue Society and hosted by the mayor of Kingston-upon-Thames
    - London Pride as part of a Progressive Judaism Surreyside group, celebrating diversity, inclusion and the strength of our LGBTQ+ community within Progressive Judaism.
- Our team of volunteer guides introduced children from 12 schools and one scout group to Judaism and Jewish life, through visits to the synagogue and sessions at their schools.

Social and cultural activities

- Our Art Wall continues to be a way to share artwork by KLS members, family and friends and brighten our building
- In addition to the social and cultural aspects of our religious and wider community activities, we held a number of events specifically for members and friends:
    - Garden games party hosted by one of our member families
    - Annual supper quiz
    - Bookcrashers, our book group, met monthly
    - Annual Rounders match.

Membership

- We welcomed 17 new joiners and their children during the year to our warm, friendly and inclusive community.

Care

- Rabbi Lev, and our Keeping in Touch team volunteers maintained regular contact with our more vulnerable members in their homes, hospitals and care homes
- Monthly hosting of a Memory Way Café, in association with another local synagogue, providing an opportunity for people living with dementia, together with their family carer, to socialise and share experiences in an informal, relaxed setting. Entertainment is also provided at most of the monthly meetings
- Monthly seniors coffee group, meeting at a local venue including one with the mayor of Kingston
- Continuing use of the My Concern online platform to record pastoral and safeguarding concerns.

Marketing

- Prominent features in the local and national press and across social media
- Articles about community events and festivals in our weekly bulletin.

Premises and infrastructure

- Refurbishment of the sanctuary
- Installation of solar panels reducing our carbon footprint and bringing ongoing financial savings and risk reduction
- Improvements to the security of the synagogue premises including upgraded monitoring of our alarm system and CCTV, and regular professional guarding
- Regular building maintenance and repairs
- Maintenance of the Kehillah Garden by volunteers in the Garden Group.

Staffing

- Recruitment of a second part-time administrator from 18 July.

FINANCIAL REVIEW

During the year the income for the charity was £292,982 (2024: £307,600) while the expenditure was £277,490 (2024: £240,996). The total fund balance increased to £472,179 (2024: £453,493) and comprised unrestricted funds of £238,635 (2024: £217,412) and restricted funds of £234,084 (2024: £236,081).

a. GOING CONCERN

The trustees have considered the principal risks and uncertainties facing the charity together with its current financial position. Despite the current uncertain economic climate, the trustees believe the charity is well placed to manage its risks and that there is a reasonable expectation that the charity has adequate resources to continue to operate for the foreseeable future.

Accordingly, the trustees continue to adopt the going concern basis in preparing the annual report and financial statements.

b. RESERVES POLICY

The trustees have established a policy of holding reserves that are sufficient to enable the charity to continue in the event of necessary but unplanned expenditure. They monitor the level of free reserves as defined by the total of unrestricted fund balances less unrestricted tangible fixed assets. At the balance sheet date the level of free reserves was £125,803 (2024: £123,430). The trustees consider this level together with the level of typical monthly expenditure to ensure that sufficient funds are available to cover at least six months of expenditure.

c. INVESTMENT POLICY

The Trustees have considered the most appropriate policy for investing funds that are not required in the short term and have found that specialised unit trusts or equities meet the requirements to generate both income and capital growth commensurate with an acceptable level of risk.

PUBLIC BENEFIT

The Trustees have had regard to the guidance issued by the Charity Commission concerning public benefit. They are satisfied that the information given in this report, particularly regarding the activities undertaken in conjunction with the objectives of the charity, demonstrate that the requirements to identify public benefit have been met.

PLANS FOR THE FUTURE

In 2026 and beyond, we plan to continue progressing actions and identifying new initiatives to work towards the vision Council agreed in 2022:

- Meet the diverse spiritual needs of our members
- Establish KLS as a Jewish educational hub for our area
- Improve links with the wider community – local neighbours, faith groups, civic and partner organisations
- Cultivate a vibrant community for Jewish living, attracting and engaging as many members and families as possible, and events open to the broader Jewish community.

We also plan to

- examine ways to extend our pool of volunteers to enable the work needed to run activities to be shared more widely and expenditure on external providers limited
- further improve our governance and risk management
- increase fundraising and encourage more legacies to protect KLS's future finances
- find additional sources of income to reduce dependence on membership fees and rental income.

STATEMENT OF THE TRUSTEES' RESPONSIBILITIES

The Trustees 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).

The law applicable to charities in England and Wales 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 of the charity for that period. 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 accounting 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
- 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 proper accounting records that are sufficient to show and explain the charity's transactions and 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 Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the charity's constitution. 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.

This report was approved by the Trustees and signed on their behalf on 27 October 2026 by:



Steve Farrer
Chair

KINGSTON LIBERAL SYNAGOGUE

INDEPENDENT EXAMINER'S REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF KINGSTON LIBERAL SYNAGOGUE (the 'charity')

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

Responsibilities and basis of report

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ('the Charities Act') and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 Charities Act
- follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act
- state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1) which gives me reasonable cause to believe that, in any material respect, the requirements
   - to keep accounting records in accordance with section 130 of the Charities Act; and
   - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act

   have not been met; or
2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

J P Foxwell

Jason Foxwell
independent-examiner.net
12 Hillbourne Road
Poole
BH17 7JB

Date: 27 October 2026

KINGSTON LIBERAL SYNAGOGUE

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Income from:					
Charitable activities:					
Donations, grants and legacies	3	25,567	82,150	107,717	105,339
Subscriptions	4	116,954	-	116,954	122,679
Investment income	5	4,205	3,275	7,480	11,409
Other income	6	60,831	-	60,831	68,173
Total income		**207,557**	**85,425**	**292,982**	**307,600**
Expenditure on:					
Charitable activities	7	186,334	91,156	277,490	240,996
Total expenditure		**186,334**	**91,156**	**277,490**	**240,996**
Net gains on investments		-	3,734	3,734	1,549
Net income for the year		**21,223**	**(1,997)**	**19,226**	**68,153**
Transfer between funds	15	-	-	-	-
Net movement in funds		**21,223**	**(1,997)**	**19,226**	**68,153**
Reconciliation of funds:					
Funds brought forward		217,412	236,081	**453,493**	385,340
Funds carried forward		**238,635**	**234,084**	**472,719**	**453,493**

All activities derive from continuing operations.

The notes set out on pages 13 to 25 form an integral part of these accounts.

KINGSTON LIBERAL SYNAGOGUE

BALANCE SHEET
AS AT 31 DECEMBER 2025

	Notes	£	2025 £	£	2024 £
FIXED ASSETS					
Tangible fixed assets	10		200,164		93,982
CURRENT ASSETS					
Stocks	11	2,717		3,056	
Debtors	12	106,497		119,686	
Investments	13	18,162		14,428	
Cash at bank and in hand		158,407		241,348	
		285,783		378,518	
CREDITORS: amounts falling due within one year	14	(13,228)		(19,007)	
NET CURRENT ASSETS			272,555		359,511
NET ASSETS			**472,719**		**453,493**
THE FUNDS OF THE CHARITY					
Restricted funds	15		234,084		236,081
Unrestricted funds	15		238,635		217,412
TOTAL FUNDS			**472,719**		**453,493**

Approved by the trustees and signed on their behalf on 27 October 2026.

Steve Farrer
Chair

Philip Hyman
Treasurer

The notes set out on pages 13 to 25 form an integral part of these accounts.

1 Accounting policies

Basis of preparation and accounting convention
The financial statements have been prepared in accordance with 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) (issued on 16 July 2014), as amended by Update Bulletin 2 published in October 2018, effective for accounting periods beginning on or after 1 January 2019 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). This has been done to accord with current best practice.

Income recognition
Income, whether from exchange or non exchange transactions, is recognised in the statement of financial activities (SOFA) on a receivable basis, when a transaction or other event results in an increase in the charity's assets or a reduction in its liabilities and only when the charity has legal entitlement, the income is probable and can be measured reliably.

Income subject to terms and conditions which must be met before the charity is entitled to the resources is not recognised until the conditions have been met.

All income is accounted for gross, before deducting any related fees or costs.

Accounting for deferred income and income received in advance
Where terms and conditions relating to income have not been met or uncertainty exists as to whether the charity can meet any terms or conditions otherwise within its control, income is not recognised but is deferred as a liability until it is probable that the terms or conditions imposed can be met.

Donated goods, facilities and services
Donated professional services and facilities are recognised as income when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use by the charity is probable and that economic benefit can be measured reliably. There were no such donations during the year in question. In accordance with the Charities SORP (FRS 102), the general volunteer time of trustees and volunteers is not recognised with any monetary value.

Fund accounting
- ❏ Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.
- ❏ Designated funds are unrestricted funds set aside by the Council for particular purposes.
- ❏ Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

Recognition of liabilities and expenditure
A liability, and the related expenditure, is recognised when a legal or constructive obligation exists as a result of a past event, and when it is more likely than not that a transfer of economic benefits will be required in settlement, and when the amount of the obligation can be measured or reliably estimated.

Liabilities arising from future funding commitments and constructive obligations, including performance related grants, where the timing or the amount of the future expenditure required to settle the obligation are uncertain, give rise to a provision in the accounts, which is reviewed at the accounting year end. The provision is increased to reflect any increases in liabilities, and is decreased by the utilisation of any provision within the period, and reversed if any provision is no longer required. These movements are charged or credited to the respective funds and activities to which the provision relates.

Allocating costs to activities
Support costs are those functions that assist the work of the charity but do not directly undertake charitable activities. These include office costs, finance, personnel, payroll and governance costs which support the charity's charitable activities.

Tangible fixed assets
Tangible fixed assets are written off over the expected useful life of the asset, on a straight-line basis at rates of between 2% and 25% per annum. Individual items costing less than £1,000 are not treated as fixed assets.

Debtors
Debtors are measured at their recoverable amounts at the balance sheet date.

Creditors and provisions
All liabilities are recognised as at the end of the financial year.

Financial instruments including cash and bank balances
Cash held by the charity is included at the amount actually held and counted at the year end. Bank balances, whether in credit or overdrawn, are shown at the amounts properly reconciled to the bank statements.

2 Liability to taxation

The Trustees consider that the charity satisfies the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by chapter 3 part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively on the specific charitable objects of the charity and for no other purpose. Value Added Tax is not recoverable by the charity, and is therefore included in the relevant costs in the Statement of Financial Activities.

3 Donations, grants and legacies

	Unrestricted funds	Restricted funds	Total 2025	Total 2024
	£	£	£	£
General donations	12,697	-	12,697	14,736
Gift aid on general donations	3,066	-	3,066	2,966
Donations from school and club visits	760	-	760	1,062
Kol Nidrei appeal (note 3a)	4,583	9,166	13,749	14,624
Gift aid on Kol Nidrei appeal (note 3a)	1,035	2,071	3,106	3,506
South London Year of Culture	-	2,983	2,983	-
Tree of Life fund	-	319	319	1,006
Board of Deputies fund	-	5,232	5,232	2,407
Rabbi's discretionary fund	-	-	-	2,500
Synagogue fund	-	16,900	16,900	35,013
KLS Charity fund	-	426	426	809
Legacy fund	3,426	10,000	13,426	-
Funeral reserve fund	-	13,196	13,196	16,256
Leo Baeck College fund	-	939	939	1,049
National Holocaust Memorial fund	-	134	134	63
Solar energy fund	-	3,566	3,566	1,500
Security fund	-	17,218	17,218	7,842
	25,567	**82,150**	**107,717**	**105,339**
Total 2024	*25,153*	*80,186*	*105,339*	

3a Kol Nidrei Appeal

	Unrestricted funds	Restricted funds	Total 2025	Total 2024
	£	£	£	£
For KLS general purposes	5,618	-	5,618	6,389
For nominated external charities	-	11,237	11,237	11,741
	5,618	**11,237**	**16,855**	**18,130**
Total 2024	*6,389*	*11,741*	*18,130*	

4 Subscriptions

	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Subscriptions receivable	96,453	-	96,453	100,667
Gift aid on subscriptions	20,501	-	20,501	22,012
	116,954	**-**	**116,954**	**122,679**
Total 2024	*122,679*	*-*	*122,679*	

5 Investment Income

	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Interest on bank accounts	**4,205**	**3,275**	**7,480**	**11,409**
Total 2024	*3,632*	*7,777*	*11,409*	

6 Other income

	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Nursery and other venue hire charge	56,588	-	56,588	63,200
Shop	412	-	412	368
Social events	570	-	570	944
Communal Seder (note 6a)	703	-	703	959
100 Club	759	-	759	760
High Holiday non-member tickets	935	-	935	785
Rabbinic fees charged to non-members	856	-	856	620
Miscellaneous income	8	-	8	537
	60,831	**-**	**60,831**	**68,173**
Total 2024	*68,173*	*-*	*68,173*	

6a Communal Seder	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Seder direct fundraising	1,505	-	1,505	1,270
Seder expenses	(802)	-	(802)	(311)
	703	**-**	**703**	**959**
Total 2024	*959*	*-*	*959*	

7 Expenditure on charitable activities

	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Rabbinic salary	56,832	-	56,832	57,718
Other rabbinic costs (note 7a)	9,649	-	9,649	18,709
Religion school salaries	4,320	-	4,320	4,238
Religion school and adult education expenses	616	-	616	45
Service expenses	802	-	802	2,014
Music costs	1,890	-	1,890	8,997
Funeral costs (note 7b)	-	20,878	20,878	13,316
Liberal Judaism affiliation fees	21,310	-	21,310	18,682
Board of Deputies representative fees	-	-	-	495
Administrative expenses (note 7c)	90,915	5,048	95,963	91,574
Other direct charitable expenditure	-	65,230	65,230	25,208
	186,334	**91,156**	**277,490**	**240,996**

7a Other rabbinic costs	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Social security costs	1,670	-	1,670	2,566
Pension scheme contributions	5,683	-	5,683	4,437
Rabbi's travel and subsistence expenses	2,296	-	2,296	1,737
Expenditure on rabbi's discretionary fund	-	-	-	1,524
Second rabbi costs	-	-	-	8,445
	9,649	**-**	**9,649**	**18,709**

7b Funeral costs

	Unrestricted funds	Restricted funds	Total 2025	Total 2024
	£	£	£	£
Total cost of funeral expenses	-	23,218	23,218	14,901
Additional non scheme costs recovered from	-	(2,340)	(2,340)	(1,585)
	-	**20,878**	**20,878**	**13,316**

7c Administrative expenditure

	Unrestricted funds	Restricted funds	Total 2025	Total 2024
	£	£	£	£
Administration staff costs	26,611	-	26,611	20,394
Electricity and water	7,614	-	7,614	21,542
Telephone	1,694	-	1,694	1,504
Caretaking, cleaning and refuse collection	6,511	-	6,511	6,764
Property repairs and maintenance	19,256	-	19,256	10,633
Gardening expenses	284	-	284	1,236
Security guarding costs	2,702	-	2,702	563
Accountancy and bookkeeping fees	11,759	-	11,759	11,759
Independent examination fee	750	-	750	750
Legal and professional fees	(1,750)	-	(1,750)	1,750
Bank charges and payment collection fees	636	-	636	587
Printing, postage and stationery	2,131	-	2,131	2,044
Website and marketing costs	590	-	590	458
IT support and software costs	72	-	72	60
Insurance	7,644	-	7,644	8,029
Subscriptions paid	1,159	-	1,159	495
Miscellaneous expenses	659	-	659	714
Depreciation charges	2,593	5,048	7,641	2,292
	90,915	**5,048**	**95,963**	**91,574**

8 Staff costs

	Total 2025	Total 2024
	£	£
Gross salaries	87,958	81,476
Social security costs	2,052	3,042
Employer's pension scheme contributions	6,356	4,835
	96,366	**89,353**

Average number of employees	2025	2024
Rabbinic staff	1	1
Religion school staff	1	1
Administration staff	2	1
	4	**3**

The charity considers its key management personnel to be the rabbi and the trustees who are executive officers on Council. Of these, only the rabbi is paid, with all trustees working on a voluntary basis. Total employment costs, including employer National Insurance and pension costs, of the key management personnel amounted to £64,185 (2024: £64,721). The number of employees with employee benefits in excess of £60,000 was Nil (2024: Nil).

9 Independent examiner's remuneration

	2025	2024
	£	£
Independent examination fee	750	750

10 Tangible fixed assets

	Freehold property	Religious regalia	Fixtures & fittings	Electronic equipment	Total
	£	£	£	£	£
Cost					
At 1st January 2025	94,263	11,694	71,732	14,424	192,113
Additions	-	-	113,823	-	113,823
At 31st December 2025	94,263	11,694	185,555	14,424	305,936
Depreciation					
At 1st January 2025	14,663	11,694	57,350	14,424	98,131
Provided during the year	600	-	7,041	-	7,641
At 31st December 2025	15,263	11,694	64,391	14,424	105,772
Net book value					-
At 31st December 2025	**79,000**	**-**	**121,164**	**-**	**200,164**
At 1st January 2025	79,600	-	14,382	-	93,982

Included in freehold property is freehold land at a cost of £64,000 (2024: £64,000) which is not depreciated.

11 Stocks

	2025	2024
	£	£
Gift shop	2,100	2,587
Prayer books for resale	617	469
	2,717	**3,056**

12 Debtors

	2025	2024
	£	£
Trade debtors	3,080	-
Subscriptions due	272	752
Gift aid recoverable	95,949	67,393
Other debtors	2,940	1,729
Prepayments and accrued income	4,256	49,812
	106,497	**119,686**

13 Investments - current assets

	2025	2024
	£	£
Market value as at 1st January 2025	14,428	12,879
Gain in the year	3,734	1,549
Market value as at 31st December 2025	**18,162**	**14,428**
Investments at market value comprised:		
UK equities	18,162	14,428

All investments are listed UK securities.

14 Creditors: amounts falling due within one year

	2025	2024
	£	£
Trade creditors	1,636	2,965
Taxation and social security	2,019	2,502
Other creditors	7,109	4,518
Accruals and deferred income	2,464	9,022
	13,228	19,007

15 **Fund analysis - current year**

	Balance 1st Jan 2025	Income	Expenses	Funds transfer	Investment gain/(loss)	Balance 31st Dec 2025
	£	£	£	£	£	£
Unrestricted legacy fund	16,000	3,426	-	-	-	19,426
Unrestricted general fund	201,412	204,131	(186,334)	-	-	219,209
Total unrestricted funds	**217,412**	**207,557**	**(186,334)**	**-**	**-**	**238,635**
Restricted funds						
Alison Morland fund	9,242	-	-	-	2,469	11,711
Kader Memorial Fund	5,186	-	-	-	1,265	6,451
Liselotte Hirschfeld fund	19,438	702	-	-	-	20,140
KLS charity fund	802	426	(400)	-	-	828
Rabbi's discretionary fund	13,682	494	-	-	-	14,176
Funeral reserve	52,172	15,030	(20,878)	-	-	46,324
Eastern Europe fund	10,876	-	(10,876)	-	-	-
Scroll repair fund	202	-	-	-	-	202
KLS High Holiday appeal fund	11,741	11,237	(11,108)	(633)		11,237
Doroteinu fund	512	-	-	-	-	512
National Holocaust Memorial	471	134	(119)	633		1,119
Pam Fletcher Jones fund	197	-	-	-	-	197
Mavis Robinson fund	4,046	-	-	-	-	4,046
Henry Rollin fund	346	-	(200)	-	-	146
Tree of Life fund	181	319	(100)	-	-	400
Religion School fund	951	-	-	-	-	951
Czech Scroll fund	6,775	245	-	-	-	7,020
Library fund	2,334	-	(754)	-	-	1,580
Garden fund	1,003	-	-	-	-	1,003
Security fund	-	17,218	(11,290)	-	-	5,928
Synagogue fund	77,277	16,900	(27,479)	-	-	66,698
South London year of Culture	-	2,983	-	-	-	2,983
Board of Deputies fund	-	5,232	(5,232)	-	-	-
Leo Baeck College fund	-	939	(939)	-	-	-
Scroll recovering fund	1,250	-	-	-	-	1,250
Solar energy fund	17,397	3,566	(1,677)	-	-	19,286
Restricted legacy fund	-	10,000	(104)	-	-	9,896
Total restricted funds	**236,081**	**85,425**	**(91,156)**	**-**	**3,734**	**234,084**
Total funds	**453,493**	**292,982**	**(277,490)**	**-**	**3,734**	**472,719**

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

Fund analysis - prior year	Balance 1st Jan 2024	Income	Expenses	Funds transfer	Investment gain/(loss)	Balance 31st Dec 2024
	£	£	£	£	£	£
Unrestricted legacy fund	16,000	-	-	-	-	16,000
Unrestricted general fund	182,723	219,637	(200,948)	-	-	201,412
Total unrestricted funds	**198,723**	**219,637**	**(200,948)**	**-**	**-**	**217,412**
Restricted funds						
Alison Morland fund	8,206	-	-	-	1,036	9,242
Kader Memorial fund	4,673	-	-	-	513	5,186
Liselotte Hirschfeld fund	18,540	898	-	-	-	19,438
KLS charity fund	1,140	809	(1,147)	-	-	802
Rabbi's discretionary fund	12,108	3,098	(1,524)	-	-	13,682
Funeral reserve	46,697	18,791	(13,316)	-	-	52,172
Eastern Europe fund	10,373	503	-	-	-	10,876
Scroll repair fund	202	-	-	-	-	202
Building appeal fund	211	-	-	(211)	-	-
KLS High Holiday appeal fund	10,576	11,741	(10,576)	-	-	11,741
Doroteinu fund	512	-	-	-	-	512
National Holocaust Memorial	669	63	(261)	-	-	471
Pam Fletcher Jones fund	197	-	-	-	-	197
Mavis Robinson fund	4,046	-	-	-	-	4,046
Morris Hornfeld fund	293	-	(293)	-	-	-
Henry Rollin fund	346	-	-	-	-	346
Tree of Life fund	1,239	1,006	(469)	(1,595)	-	181
Religion School fund	951	-	-	-	-	951
Czech Scroll fund	6,462	313	-	-	-	6,775
Library fund	3,204	-	(870)	-	-	2,334
Garden fund	1,047	-	(44)	-	-	1,003
Security fund	250	7,842	(8,092)	-	-	-
Synagogue fund	31,718	37,097	-	8,462	-	77,277
KLS development fund	17,457	846	-	(18,303)	-	-
Building fund	1,250	-	-	(1,250)	-	-
Board of Deputies fund	-	2,407	(2,407)	-	-	-
Leo Baeck College fund	-	1,049	(1,049)	-	-	-
Scroll recovering fund	1,250	-	-	-	-	1,250
Solar energy fund	-	1,500	-	15,897	-	17,397
Restricted legacy fund	3,000	-	-	(3,000)	-	-
Total restricted funds	**186,617**	**87,963**	**(40,048)**	**-**	**1,549**	**236,081**
Total funds	**385,340**	**307,600**	**(240,996)**	**-**	**1,549**	**453,493**

Purposes of Funds

Unrestricted funds	
Legacy fund	For furthering KLS's aims as the trustees may determine
General fund	For the general charitable purposes of running KLS
Restricted funds	
Alison Morland fund	For helping young people of recognised merit
Kader Memorial fund	For helping young people learn about Israel
Liselotte Hirschfeld fund	For helping any person in need
KLS Charity fund	For general charitable grants
Rabbi's Discretionary fund	For furthering KLS's aims as the rabbi may determine
Funeral reserve	To meet the funeral costs of deceased members who were within the synagogue's funeral scheme
Eastern Europe fund	To support emergent congregations in central and eastern Europe
Scroll repair fund	To fund repairs to the KLS scrolls
Building appeal fund	To fund improvements to the KLS building
High Holy Day appeal fund	Funds collected annually to support external charities as nominated by members and selected by Council
Doroteinu	To fund speakers and other costs of events organised by our care team (KIT)
National Holocaust Memorial fund	To fund catering and support costs associated with the annual Holocaust Memorial Day workshops for schools
Pam Fletcher Jones fund	For helping children attend Liberal Judaism (LJ) spring camp
Mavis Robinson fund	For children to attend LJ summer camp
Morris Hornfeld flower fund	To provide flowers for the synagogue during the High Holy Days
Henry Rollin fund	For children to attend LJ summer camp
Tree of Life fund	To fund improvements to the sanctuary after the costs of engraving leaves on the Tree of Life artwork have been met
Religion School fund	For Religion School development projects
Czech Scroll fund	To fund repairs to scrolls loaned to KLS from the Memorial Scrolls Trust
Library fund	For developing the KLS library
Garden fund	To fund permanent improvements to the KLS garden
Security fund	To fund improvements in security provision at KLS
Synagogue fund	To fund improvements and renovation work within the synagogue's sanctuary
KLS development fund	For projects delivering long-term value to KLS
Building fund	To fund repairs to the KLS building
Board of Deputies fund	To collect and pay out annual voluntary levies in respect of the Board of Deputies
Leo Baeck College fund	To collect and pay out annual voluntary levies in respect of Leo Baeck College

Legacy fund	For future suitable projects in accordance with the terms of the legacy
Scroll recovering fund	To fund the costs of recovering scrolls
Solar energy fund	To fund the installation and maintenance of solar panels
South London Year of Culture	To fund events in connection with the South London Year of Culture in 2026

The fund transfers in 2024 were made in connection with the two capital projects that commenced during 2024 and completed in 2025. The sanctuary refurbishment project is funded from the Synagogue fund and the solar panel installation costs is partially funded from the newly created Solar energy fund.

The fund transfer in 2025 was to allocate a proportion of funds raised as part of the High Holiday appeal towards future expenditure in connection with national Holocaust Memorial events.

16 Net assets by funds

	Unrestricted funds £	Restricted funds £	2025 Total funds £
At 31st December 2025			
Tangible fixed assets	98,188	101,976	200,164
Current assets	147,504	138,279	285,783
Creditors due within one year	(7,057)	(6,171)	(13,228)
Net assets	**238,635**	**234,084**	**472,719**

Prior Year

	Unrestricted funds £	Restricted funds £	2024 Total funds £
At 31st December 2024			
Tangible fixed assets	93,982	-	93,982
Current assets	138,953	239,565	378,518
Creditors due within one year	(15,523)	(3,484)	(19,007)
Net assets	217,412	236,081	453,493

17 Related party transactions

During the year, in addition to membership subscriptions, a number of trustees and their close family members made donations to KLS. The aggregate of these donations, including gift aid, was £8,818 (2024: £36,566).