

Charity No: 1148088

Financial Statements
for the year ended 31 December 2019
for
Blackpool Reform Jewish Congregation

Company Number 08091243

BLACKPOOL REFORM JEWISH CONGREGATION

EXECUTIVE AND COUNCIL INFORMATION

AS AT 31 DECEMBER 2019

HON. LIFE PRESIDENT:

Mr. L. Firth

PRESIDENT:

Miss. S. Tax

VICE PRESIDENT:

Mrs. R. Tax

IMMEDIATE PAST PRESIDENT:

TREASURER:

Mr. A. Cantor

CUSTODIAL TRUSTEES:

Mr. A. Cantor
Mrs. E. Tax
Mr. M. Block

OTHER COUNCIL MEMBERS:

Mrs. G. Cantor
Mrs. L. Bunting
Mrs. A. Peake

Mrs. A. Mannino
Mr. M. Tax

ADDRESS:

The Synagogue
40 Raikes Parade
Blackpool
FY1 4EX

BANKERS:

H.S.B.C.
Oxford Square
1 Newhouse Road
Blackpool

AUDITORS:

David Williamson Limited
Chartered Certified Accountants
Unit 12B Darwin Court
Hawking Place
Blackpool
FY2 0JN

HON. SOLICITOR:

Martin D Block
Homestead
21 Blackburn Road
Rishton
Lancashire
BB1 4EU

REPORT OF THE AUDITORS TO THE MEMBERS OF

BLACKPOOL REFORM JEWISH CONGREGATION

We have audited the attached Financial Statements in accordance with Auditing Standards.

In our opinion the Financial Statements give a true and fair view of the state of the Congregation's affairs at 31st December 2019.

David Williamson Ltd

Unit 12B Darwin Court
Hawking Place
BLACKPOOL FY2 0JN

David Williamson Limited
CHARTERED CERTIFIED
ACCOUNTANTS

Trustees' Report for the year ending 31 December 2019

This is the report on the activities of the Blackpool Reform Jewish Congregation in 2019 by the Trustees of this Congregation, who are the members of its Council, which includes its Executive Officers and Custodial Trustees. The Trustees have complied with the duty under the Charities Act to have due regard to public benefit guidance published by the Charity Commission, which is illustrated in this report.

All members of Council, including the Executive, who were elected at the 2018 Annual General Meeting were re-elected at the 2019 Annual General Meeting, apart from Annie Desser who did not put herself forward for re-election. Also at the 2019 Annual General Meeting, Rachel Tax was elected Vice-President and Leigh-Anne Bunting and Michael Tax were elected Council members. Sadly the Immediate Past President and Council member, Estelle Ballan, who had served as President, Vice-President and Treasurer of the Congregation over many years, passed away in October 2019. She will be much missed and we offer Estelle's family our sincere condolences.

During 2019, Rabbi Zalud continued to take several of our Friday evening and Saturday services, generally at least monthly or twice monthly. Rabbi Zalud continues to visit the sick and those in prison and to be available to take special services such as those for Bar Mitzvahs, Bat Mitzvahs, weddings and funerals and stone settings. Also in 2019, Rabbi Zalud continued to teach those who wished to convert to Judaism.

The Congregation continues to be most appreciative of the lay readers from its membership, who continue to take by far the major number of services, including special Festival services. All services are also open to non-members both Jewish and non-Jewish, who may wish to attend. Attendance is encouraged.

From time to time the Congregation organises events, which are open to members and non-members.

As in previous years, in 2019, the Congregation regularly hosted parties of school children from local schools and scout groups to learn about the Jewish religion and its traditions; also members of the Congregation visit schools to talk on various aspects of Judaism.

The Congregation continued to contribute to cross communal activities. It is a member of the Blackpool Faith Forum and hosts some of its meetings in our Synagogue. This Forum, which has representatives from all major faiths, shares views on matters such as youth and adult education and security and emergency assistance. The Congregation is also a contributor to both local (Blackpool) and National Heritage.

Members of the Congregation give pastoral support to other members. On the financial side, the Congregation aims to keep its membership contributions as low as possible. Such contributions are generally payable in advance; where this presents difficulties for a member, it will allow payment monthly without penalty and, where that too presents problems, it will allow a significantly reduced contribution.

The Congregation encourages members to be charitable towards it and other charitable causes and has an annual appeal for selected local, national and international causes. Congregation beneficiaries in 2019 included a cancer charity and one for the blind and disabled.

The Congregation's policy on financial reserves is to aim to put aside sufficient funds to cover (a) Burial Assistance Scheme liabilities, (b) The proportion for the balance of the subscription year of fees payable in advance, (c) Liabilities in general, (d) The coming 12 month's likely expenditure and (e) Any funds which can only be used for specific purposes.

Members of the congregation come primarily from the local area of Blackpool and the Fylde and to an extent from other parts of Lancashire but there is no geographical restriction on membership and members can reside elsewhere in the United Kingdom.

BLACKPOOL REFORM JEWISH CONGREGATION

ACCOUNTING POLICIES

The Congregation has adopted the following Accounting Policies which should be read in conjunction with the attached Accounts and which have been prepared under the Historical Cost Convention.

INCOME

Income represents the monies receivable in the year from Subscriptions, Donations, Rental Income, Fees and Fund Raising activities of the Congregation.

FIXED ASSETS AND DEPRECIATION

Fixed Assets are stated at Cost or Valuation, less Depreciation.

Depreciation is calculated to write off Fixed Assets over their estimated useful lives at the following annual rates:

Freehold Land and Buildings	Nil
Chairs	5% of written down value
Holy Scrolls and Silverware	Nil
Fixture and Fittings	10% of written down value

BLACKPOOL REFORM JEWISH CONGREGATION

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED

31st December 2019

INCOME

<u>2018</u>		<u>2019</u>
7223	Subscriptions	6167
271	General Donations	637
84	Board of Deputies of British Jews	87
791	Yom Kippur Appeal	660
350	Memorial Donations	425
156	Interest Received	190
165	MRJ	181
72	Leo Baeck College	93
30	Sale of Prayer Books, Judaica etc.	80
370	Migdal Advertising	530
1302	Income Tax Reclaimable	1248
5767	Maisonette Rent	2459
340	Maisonette Electric & Water	416
120	Social Events - Seder	390
-	- Anne Frank's Diary	196
930	Conversion Classes	1633
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17971		15392
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BLACKPOOL REFORM JEWISH CONGREGATION

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED

31st December 2019

EXPENDITURE

<u>2018</u>	<u>NOTE</u>	<u>2019</u>
4555	Fees and Expenses of Teachers and visiting Ministers	4600
585	Charitable Donations	515
96	Purchase of Prayer Books, Judaica etc.	71
84	Board of Deputies of British Jews	87
453	MRJ	400
72	Leo Baeck College	93
298	Water	371
4714	Light & Heating	2156
1818	Insurance	1845
122	Telephone	127
2982	Caretaking & Cleaning Costs	3285
684	Accountancy Charges	684
406	Printing, Postage and Office Supplies	369
169	Sundry including Migdal Expenses	709
2243	Repairs & Renewals	983
123	Depreciation	117
-	Wine	72
118	Social Events – Seder	162
1167	Maisonette Expenses	2498
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20689		19144
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SUMMARY

17971	Total Income	15392
20689	Total Expenditure	19144
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-2718	SURPLUS OF EXPENDITURE OVER INCOME	-3752
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BLACKPOOL REFORM JEWISH CONGREGATION

SUBSIDIARY ACCOUNTS FOR THE YEAR ENDED

31st DECEMBER 2019

BURIAL ACCOUNT

<u>2018</u>		<u>2019</u>
8710	Subscriptions, Initial Fees & Contributions	10506
7160	LESS: Burial Expenses	7351
<u>1550</u>	SURPLUS FOR THE YEAR	<u>3155</u>

BLACKPOOL REFORM JEWISH CONGREGATION

BALANCE SHEET AS AT 31st DECEMBER 2019

<u>2018</u>		<u>2019</u>
	<u>FIXED ASSETS</u>	
70941	Synagogue, Raikes Parade, Blackpool	70941
	Additions for the Year	
70941		70941
5685	Furniture and Fittings at Cost	5685
5685	LESS: Depreciation to date	5685
-		-
3709	Chairs	3709
1369	LESS: Depreciation to date	1486
2340		2223
10000	Three Holy Scrolls (two donated) as valued by the Trustees	10000
300	Two megillot and silverware (donated) as valued by the Trustees	300
83581		83464

BLACKPOOL REFORM JEWISH CONGREGATION

CURRENT ASSETS

<u>2018</u>		<u>NOTE</u>	<u>2019</u>
85	Cash in Hand		106
34152	COIF		30341
1758	H.S.B.C		3940
200	Stock		200
1723	Debtors	2	3696
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121499			121747
1247	LESS: Sundry Creditors	3	2092
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120252			119655

Represented by:

<u>2018</u>			<u>2019</u>
	<u>General Reserve Account</u>		
95592	Balance Brought Forward	92874	
-2718	Surplus/Deficit for the year	-3752	
	- Revaluation of Holy Scrolls	-	
	- Transfer from Burial Account	-	
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92874			89122
	<u>Burial Account</u>		
25828	Balance Brought Forward	27378	
1550	ADD: Surplus for the year	3155	
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27378		30533	
	LESS: Transfer to General Reserve	-	
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27378			30533
<hr/>			<hr/>
120252			119655

PRESIDENT _____

TREASURER _____

NOTES

1 Repairs & Renewals consist of:

Alarm maintenance	234
Service extinguishers	188
Misc repairs	561
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	983

2 Debtors

Gift Aid Tax Reclaimable	1705
Subscriptions	536
Insurance claim for break-in	1455
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	3696

3 Sundry Creditors

These were as follows:

Kol Nidre Appeal	400
Leo Baeck College	93
Board of Deputies	87
Subscriptions in advance	419
Repairs relating to break-in	409
Accountancy	684
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	2092