

**Registration number 06438680**  
**Charity number 1124560**

**Cheshire Reform Congregation Limited**  
**Company limited by guarantee**

**Directors' report and unaudited financial statements**  
**for the year ended 31 March 2020**



**Cheshire Reform Congregation Limited**  
**Company limited by guarantee**

**Company information**

Directors	Mrs Ann Angel Mrs Jane Blank Mr Robert Cline Mr Simon Cohen Mr Henry Fox Mr Simon Jacobs Mr Lawrence Kershaw Mr Robert Kletz Mrs Cathy Knowles Mr Gersh Lipshen Mr David Mort Mr David Rabin Mr Eric Roth Mr Neil Sanig Ms Clementine Herman
Secretary	Mrs Cathy Knowles
Company number	06438680
Charity number	1124560
Registered office	198 Altrincham Road Manchester M22 4RZ
Accountants	Downham Mayer Clarke & Co 41 Greek Street Stockport Cheshire SK3 8AX
Bankers	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling ME19 4JQ

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**Cheshire Reform Congregation Limited**  
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**Directors' Report**  
**for the year ended 31 March 2020**

The Directors present their report and financial statements to the Members for the year ended 31 March 2020

**Legal and Administrative Details**

Cheshire Reform Congregation Limited is a charitable company, incorporated on 27th November 2007 and its company number is 06438680. The charitable company is a registered charity with the Charity Commission, charity number 1124560.

The registered office of the company is 198 Altrincham Road, Manchester, M22 4RZ.

**Directors and Trustees**

The Directors of the charitable company are its Trustees for the purpose of charity law and are collectively referred to as the Directors. The Directors who served during the year were;

Robert Cline	Ann Angel	David Rabin
Simon Cohen	Simon Jacobs	Eric Roth
Jane Blank	Lawrence Kershaw	Robert Kletz
Henry Fox	Cathy Knowles	Neil Sanig
Gersh Lipshen	David Mort	Clementine Herman

**Governance and Internal Control**

The company is administered by the Board of Directors which meets regularly to discuss and implement policies.

The company is governed by its Memorandum and Articles of Association and the Board of Directors Terms of Reference, both dated 20<sup>th</sup> June 2018.

**Objectives and Activities**

The principal objective of the charitable company is to advance the Jewish religion by the provision and maintenance of a synagogue for the purpose of public worship, marriages, burials and social welfare, youth and other activities for its members and others and for such other charitable purposes as the Board shall determine.

The Directors have given due regard to public benefit guidance published by the Charity Commission.

In order to achieve the objectives the charitable company has the following strategies;

- The employment of a Rabbi.
- The running of a religious school.
- Holding services on the Sabbath, all religious holy days and to celebrate religious festivals.
- Educational and social activities to encourage friendships and promote a Jewish experience.

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**Financial Review**

During the year the charitable company recorded a small excess of expenditure over income. The Directors consider the results to be satisfactory and that there are sufficient funds to meet future intended projects.

Unrestricted reserves available for current activities have increased slightly during the year. The charitable company had net current assets at the balance sheet date. The charitable company is therefore able to continue in operation and meet its debts as they fall due. The Directors are monitoring the position on a regular basis.

The Directors' investment powers are governed by the charitable Articles of Association. The Directors continue to follow a risk-averse policy in relation to surplus funds.

The Board of Directors have identified and examined all major risks to which the charity is exposed. Procedures have been established to enable regular review and assessment of the risks. Consequently the Directors are satisfied that all the necessary steps have been taken to lessen and mitigate those risks.

**Statement of the Responsibilities**

Company law requires the Directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the surplus or deficit of the charitable company for that period. In preparing the financial statements the Directors are required to:

- select suitable accounting policies and apply them consistently;
- make judgements and estimates which are reasonable and prudent
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any 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 charitable company will continue in operation.

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

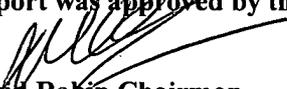
In so far as the trustees are aware:

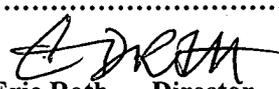
- the Directors have taken all the steps that they ought to have taken to make themselves aware of any relevant account information and to establish the charitable company's accountants are aware of that information.

**Small Company Exemptions**

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

This report was approved by the Directors on 15 November 2020

  
Mr David Rabin Chairman

  
Mr Eric Roth Director

**Cheshire Reform Congregation Limited**  
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**Accountants' report to the Board of Directors on the**  
**unaudited financial statements of Cheshire Reform Congregation Limited**

In accordance with the engagement letter and in order to assist you to fulfil your duties under the Companies Act 2006, we have compiled the financial statements of the company which comprise Statement of Financial Activities, the Balance Sheet and the related notes from the accounting records and information and explanations you have given to us.

This report is made to the company's board of directors in accordance with the terms of our engagement. Our work has been undertaken so that we might compile the financial statements that we have been engaged to compile, report to the company's board of directors that we have done so and state those matters that we have agreed to state to them in this 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 company and the company's board of directors, as a body, for our work or for this report.

We have carried out this engagement in accordance with technical guidance issued by the Institute of Chartered Accountants in England & Wales and have complied with the ethical guidance laid down by the Institute relating to members undertaking the compilation of financial statements.

You have acknowledged on the balance sheet for the year ended 31 March 2020 your duty to ensure that the company has kept proper accounting records and to prepare financial statements that give a true and fair view under the Companies Act 2006. You consider that the company is exempt from the statutory requirement for an audit for the year.

We have not been instructed to carry out an audit of the financial statements. For this reason, we have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the financial statements.

**Downham Mayer Clarke & Co**  
**Reporting Accountants and**  
**Registered Auditor**  
**41 Greek Street**  
**Stockport**  
**Cheshire**  
**SK3 8AX**

**3 November 2020**

**Cheshire Reform Congregation Limited**  
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**Statement of Financial Activities**  
**for the year ended 31 March 2020**

	Notes	General Fund £	Restricted Funds £	Total 2020 £	Total 2019 £
<b>Incoming Resources</b>					
Subscriptions		269,528	43,217	312,745	312,434
Donations and Memorial Offerings		25,146	-	25,146	13,459
Bank Interest		1,574	-	1,574	1,639
Other Incoming Resources		24,325	799	25,124	37,838
<b>Total Incoming Resources</b>		<u>320,573</u>	<u>44,016</u>	<u>364,589</u>	<u>365,370</u>
<b>Resources Expended</b>					
Payroll - Rabbi, Office and Caretakers		180,298		180,298	170,740
Payroll - Education and Youth		8,536		8,536	14,006
Insurances		10,989		10,989	10,851
Heat, Light and Water		12,360		12,360	11,957
Repairs, Renewals and Maintenance		34,005		34,005	29,459
Shofar Synagogue Magazine		1,312		1,312	3,156
Printing, postage and stationery		14,493		14,493	14,463
Festivals		5,174		5,174	4,814
Telephone and internet charges		2,007		2,007	1,840
Professional Fees		1,631		1,631	4,130
MRJ Affiliation		42,356		42,356	44,480
Bank charges		2,903		2,903	2,578
Maintenance		-		-	-
Miscellaneous Expenses		(900)		(900)	4,119
Depreciation on Fixtures and Fittings		8,100		8,100	8,500
Depreciation on Building			39,460	39,460	39,460
Costs regarding restricted funds		-	27,302	27,302	41,184
<b>Total Resources Expended</b>		<u>323,264</u>	<u>66,762</u>	<u>390,026</u>	<u>405,737</u>
<b>Net (Resources Expended)/ Incoming Resources for the year</b>		(2,691)	(22,746)	(25,437)	(40,367)
Burial Income		-		-	-
<b>Net movement in Funds</b>		<u>(2,691)</u>	<u>(22,746)</u>	<u>(25,437)</u>	<u>(40,367)</u>
<b>Fund Balances as at 1 April 2019</b>		57,375	2,015,215	2,072,590	2,109,957
Transfer to general reserves		1,651,406	(1,651,406)		
<b>Fund Balances carried forward at 31 March 2020</b>		<u><u>1,706,090</u></u>	<u><u>341,063</u></u>	<u><u>2,047,153</u></u>	<u><u>2,072,590</u></u>

**Cheshire Reform Congregation Limited**  
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**Balance Sheet**  
**as at 31 March 2020**

	Notes	2020		2019	
		£	£	£	£
<b>Fixed assets</b>					
Tangible assets	6		1,601,629		1,614,522
Cemetery plots	7		87,000		87,000
			1,688,629		1,701,522
<b>Current assets</b>					
Debtors	8	51,584		61,452	
Cash at bank and in hand		373,141		374,703	
		424,725		436,155	
<b>Creditors: amounts falling due within one year</b>	9	(66,201)		(65,087)	
<b>Net current assets</b>			358,524		371,068
<b>Total assets less current liabilities</b>			2,047,153		2,072,590
<b>Net assets</b>			2,047,153		2,072,590
<b>Reserves</b>					
Restricted funds	10		341,063		2,015,215
General funds			1,706,090		57,375
			2,047,153		2,072,590

For the financial year in question the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

Mr David Rabin Chairman



Date : 15 November 2020

Registration number 06438680

The notes on pages 6 to 11 form an integral part of these financial statements

**Cheshire Reform Congregation Limited**  
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**Notes to the financial statements**  
**for the year ended 31 March 2020**

**1. Accounting policies**

**1.1. Accounting convention**

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011 and Companies Act 2006

**1.2. Incoming resources**

Donations and other income are credited as income in the year in which they are receivable. No donations or income are recognised until there is reasonable certainty that it will be received. Tax recoverable on income received is recognised in the same period that its associated income is recognised.

**1.3. Tangible fixed assets and depreciation**

Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

- Land and buildings - Straight line over 50 years
- Fixtures, fittings and equipment - 5% Straight Line

**2. Operating profit**

	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Operating profit is stated after charging:		
Depreciation and other amounts written off tangible assets	8,100	8,500
Depreciation - land and buildings - restricted	39,140	39,460
	37,240	47,960

**3. Employees**

<b>Number of employees</b>	<b>2020</b>	<b>2019</b>
	<b>Number</b>	<b>Number</b>
The average monthly numbers of employees (excluding the directors) during the year were:	4	4
	4	4

<b>Employment costs</b>	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Wages and salaries	167,678	171,814
Social security costs	12,620	12,932
	180,298	184,746

During the year one employee earned £60,000 per annum or more.

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**Notes to the financial statements**  
**for the year ended 31 March 2020**

**4. Directors' remuneration**

The Directors received no remuneration and were not reimbursed for any expenses.

**5. Pension costs**

Contributions were made for the higher paid employees' pension.

**6. Tangible fixed assets**

	<b>Land and buildings freehold £</b>	<b>Fixtures, fittings and equipment £</b>	<b>Total £</b>
<b>Cost</b>			
At 1 April 2019	1,973,007	209,336	2,182,343
Additions	-	34,667	34,667
At 31 March 2020	<u>1,973,007</u>	<u>244,003</u>	<u>2,217,010</u>
<b>Depreciation</b>			
At 1 April 2019	416,485	151,336	567,821
Charge for the year	39,460	8,100	47,560
At 31 March 2020	<u>455,945</u>	<u>159,436</u>	<u>615,381</u>
<b>Net book values</b>			
At 31 March 2020	<u>1,517,062</u>	<u>84,567</u>	<u>1,601,629</u>
At 31 March 2019	<u>1,556,522</u>	<u>58,000</u>	<u>1,614,522</u>

**7. Cemetery - Mill Lane, Cheadle**

	<b>Cemetery plots £</b>	<b>Total £</b>
<b>Plots at Cost</b>		
At 31 March 2020	<u>87,000</u>	<u>87,000</u>
<b>Net book values</b>		
At 31 March 2020	<u>87,000</u>	<u>87,000</u>

**Cheshire Reform Congregation Limited**  
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**Notes to the financial statements**  
**for the year ended 31 March 2020**

..... continued

<b>8. Debtors</b>	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Other debtors	-	7,907
Income tax recoverable	13,058	15,019
Prepayments and accrued income	38,526	38,526
	<u>51,584</u>	<u>61,452</u>
	<u><u>51,584</u></u>	<u><u>61,452</u></u>
<b>9. Creditors: amounts falling due within one year</b>	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
Amounts owed to sub-groups	17,365	16,251
Building and maintenance provision	40,000	40,000
Accruals and provisions	8,836	8,836
	<u>65,201</u>	<u>65,087</u>
	<u><u>65,201</u></u>	<u><u>65,087</u></u>

**Cheshire Reform Congregation Limited**  
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**Notes to the financial statements**  
**for the year ended 31 March 2020**

..... continued

<b>10. Restricted funds</b>	<b>2020</b>	<b>2019</b>
	<b>£</b>	<b>£</b>
<b>Building Fund</b>		
As at 1 April 2019	1,690,866	1,729,644
Donations and interest less depreciation	(39,460)	(38,778)
Other movements	-	-
Transfer to general reserves	(1,651,406)	
	<u>-</u>	<u>1,690,866</u>
<b>Burial Scheme Fund</b>		
As at 1 April 2019	270,131	247,231
Subscriptions less expenses	20,915	27,747
Other movements	(5,000)	(5,000)
Bank interest	728	153
	<u>286,774</u>	<u>270,131</u>
<b>Fund 65</b>		
As at 1 April 2019	26,924	27,630
Subscriptions and interest	40	1,266
Expenses	-	(1,972)
	<u>26,964</u>	<u>26,924</u>
<b>Kol Nidrei Appeal Fund</b>		
As at 1 April 2019	6,533	8,129
Movement during the year	-	(1,596)
	<u>6,533</u>	<u>6,533</u>
<b>Dr Madeline Makin Memorial Education Fund</b>		
As at 1 April 2019	20,761	20,741
Movement during the year	31	20
	<u>20,792</u>	<u>20,761</u>
<b>As at 31 March 2020</b>	<u><u>341,063</u></u>	<u><u>2,015,215</u></u>

**Cheshire Reform Congregation Limited**  
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**Notes to the financial statements**  
**for the year ended 31 March 2020**

..... continued

**11. Company limited by guarantee**

Cheshire Reform Congregation Limited is a company limited by guarantee, incorporated under the Companies Act 2006.

Under paragraph 7 of the Company's Memorandum of Association every member of the Company undertakes to contribute such amounts as may be required (not exceeding £1) to the assets of the Company if it should be wound up while he is a member or within one year after he ceased to be a member, for payment of the Company's debts and liabilities contracted before he ceases to be a member, and of costs, charges and expenses of winding up, and for the adjustment of the rights of the contributors among themselves.