REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 30 NOVEMBER 2020

FOR

BROMLEY & DISTRICT REFORM SYNAGOGUE LIMITED

(A company limited by guarantee)

Company Number : 04583645 (England and Wales)
Charity Registration Number : 1098431

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LEGAL AND ADMINISTRATIVE INFORMATION

Directors and Trustees	M Brooks-Evans (Chairman) K Hyams (Vice Chairman) L Lewis (Secretary) S Hurley (Treasurer) S Alberti V Ashmore E Carr M de Lange M Freeman G Harris A Jackson Dr P Jeffree B Kurtz J Millis Dr J Posner H Small F Spiegal N Springer
Secretary	L Lewis
Registered Office and Principal Address	28 Highland Road Bromley Kent BR1 4AD
Company Number	04583645 (England and Wales)
Charity Registration Number	1098431
Independent Examiner	Harris & Trotter LLP 64 New Cavendish Street Marylebone London W1G 8TB
Bankers	HSBC plc 184 High Street Bromley Kent BR1 1HL

REPORT OF THE BOARD AND TRUSTEES FOR THE YEAR ENDED 30 NOVEMBER 2020

Structure, Governance and Management

The Trustees, who are also the directors of the charity for the purposes of the Companies Act 2006, present their report and the independently examined financial statements for the year ended 30 November 2020. The trustees confirm that the Annual Report and financial statements of the company comply with the current statutory requirements, the requirements of the company's governing document and the provisions of the Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) as amended by Update Bulletin1 (effective 1 January 2015).

Since the Charity qualifies as small under section 383, the strategic report required of medium and large companies under The Companies Act 2006 (Strategic Report and Director's Report) Regulations 2013 is not required.

Governing Document

The synagogue was previously an Association which incorporated on 6 November 2002 and registered as a charity on 8 July 2003. It is a charitable company limited by guarantee and established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1.00.

Recruitment and Appointment of New Trustees

The directors of the company are also charity trustees for the purposes of charity law and under the company's Articles are known as members of the Board of Trustees. Under the requirements of the Memorandum and Articles of Association the members of the Board of Trustees are elected to serve for a period of one year after which they must be re-elected at the next Annual General Meeting (AGM). All members are circulated with invitations to nominate trustees prior to the AGM advising them of retiring trustees and requesting nominations for the AGM.

Trustees Induction and Training

Trustees are already familiar with the charity's objectives, activities and practices as all Board members must be Synagogue members. Board trustees are usually members of the Synagogue for some time prior to their Board election. At their first Board meeting, they are provided with a note pertaining to performance expectations and guidelines.

Since the Board is relatively small, and activities tend to centre on the synagogue, Board members act within an active religious institution and community. This provides many opportunities for informal dissemination of appropriate information regarding Board functions and structure.

Trustees familiarisation with the Board and Committee structure, practices and activities arise through these informal meetings and discussions, as well as committee membership, participation in Board meetings and events. Also information on various committee memberships and activities are maintained in the Synagogue's Administrative Office.

Organisational Structure

The Board of Trustees, which can have up to 18 members, administers the charity directly, through an Executive Committee and through various sub-committees. The Board meets a minimum of eight times annually. It is responsible for the strategic direction and policies of the charity. At present, the Board of Trustees has 18 members from a variety of professional backgrounds.
A Board Chairman is elected by the members to manage and oversee day-to-day activities of the charity. There are sub-committees and special purpose committees covering religion and ritual issues, education, health & safety, security, building matters, social and fund raising matters and communication, which meet as required to further and attain their objectives. To facilitate effective operations, the Chairman has delegated authority within terms approved by the trustees, for operational matters, including finance, health & safety, security and administration.

REPORT OF THE BOARD AND TRUSTEES FOR THE YEAR ENDED *30 NOVEMBER 2020*

Related Parties
The following trustees and connected persons received remuneration under a teaching, Youth Worker or Head Teacher contact.

- S Hurley	£783	(2019: £1,144)
- L Evans	£0	(2019: £1,494)
- H Small	£783	(2019: £1,065)
- A Ashmore	£218	(2019: £160)
- R Ashmore	£1,200	(2019: £188)
- V Ashmore	£6,394	(2019: £5,184)
- B deLange	£165	(2019: £Nil)
- S Hyams	£15	(2019: £15)

No insurance has been taken out to protect the charity against losses arising from neglect or default of the trustees. Neither have the trustees been indemnified in respect of the consequences of any such loss.

Data Protection Policy
The Trustees ensures that the Synagogue is in compliance with the Data Protection Act 2018 and General Data Protection Regulation 2016/679 (GDPR) and the Electronic Communication (EU Directive) Regulations 2003 (PECR).

Risk Management
External risks to funding have led to the development of a plan which will allow for the diversification of funding and activities. Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects. Procedures are in place to ensure compliance with health and safety of members, staff, volunteers and visitors to the synagogue. These procedures are periodically reviewed to ensure that they continue to meet the needs of the charity. Another key element in the management of financial risk is the setting of a reserve policy and its regular review by the trustees.

Objectives and Activities
The synagogue is a congregation formed with the objects of advancing Progressive Judaism by the provision and maintenance of public worship and for such other charitable purposes as the governing body shall determine. Each year the trustees review the objectives and activities to ensure they continue to reflect our aims. In carrying out this review the trustees have considered the Charity Commission's general guidance on public benefit and in particular its supplementary public guidance on the advancement of religion for the public benefit.

In order to further those objects the governing body has:
- procured premises
- employed a full-time rabbi
- established sub-committees charged with the responsibility of overseeing matters such as religion and education
- Installed equipment to allow on-line streaming of services, adult education and guest speaker sessions.
- established a Sunday School ("Cheder") for members' children
- employed a part-time Head Teacher for its Sunday School
- provide professional security officer for the Cheder
- employed a part-time Youth Worker(s) and established a youth club and youth programme
- established a Library within the premises
- established a by-monthly Social Centre for older members
- promoted a monthly magazine which details all Synagogue's activities ("Highlight") and an audio version for members who would benefit
- promoted weekly electronic communications of impending activities relevant to the membership.
- established and maintained a web-site and a presence on other social media
- Installed and maintained security and door entry systems for the security of its members and visitors and provide training via the CST for door volunteers
- aimed to have a representative on the Board of Deputies committee each year
- a representative on the Bromley SACRE committee
- established a Jewish cemetery in south London.

The management of the Synagogue is laid down by the Governing Documents. Trustees are elected annually at an AGM by all members who are entitled to vote.

The Executive Officers are the Chairman, Vice Chairman, Secretary and Treasurer. Trustees appoint an Executive Committee consisting of the Executive Officers, the Chairman of the Education Committee and the Senior Warden. In addition, the trustees appoint one of its members to be a representative of the trustees. All staffing is via volunteers, except for the Rabbi, a part-time Administrator, a part-time Head Teacher and part-time Youth Workers. The Sunday school teachers and classroom assistants receive a remuneration. Other service providers are paid via invoice.

REPORT OF THE BOARD AND TRUSTEES FOR THE YEAR ENDED 30 NOVEMBER 2020

A quorum for a trustees meeting is half of the Executive Officers plus a third of the remaining members.

The minimum number of meetings, the process by which they are to be called and any matters or situations which may invalidate such calling and the actions taken at meetings, are set out in the Governing Document.

Minutes are kept and are available for public scrutiny.

Trustees are kept fully informed of the workings and deliberations of sub-committees by the chairman of each sub-committee who is directly answerable to the trustees.

All contracts of employment are approved by the Board of Trustees.

Subscriptions for membership are recommended by the trustees and are subject to approval by the members in the Annual General Meeting.

Board and the Trustees
The Board who are also the trustees and who served during the year were:

M Brooks-Evans (Chairman)
K Hyams (Vice-Chairman)
L Lewis (Secretary)
S Hurley (Treasurer)
S Alberti
V Ashmore (appointed 07/05/2020)
E Carr
M de Lange
M Freeman
G Harris
A Jackson
Dr P Jeffree
B Kurtz
J Millis (appointed 07/05/2020)
D Posner (resigned 07/05/2020)
Dr J Posner
H Small
F Spiegal (appointed 07/05/2020)
N Springer

No trustees received any remuneration for services as a trustee during the year.

REPORT OF THE BOARD AND TRUSTEES FOR THE YEAR ENDED 30 NOVEMBER 2020

Achievements and Performance
The charity's activities are within the overriding objective of providing an institution, organisation and premises to advance the practices of the Jewish faith within a progressive and egalitarian structure. Activities include charitable giving, education for all ages, development of its premises, social programmes for elder members, youth programmes, as well as reaching out into the wider community in which the synagogue exists and operates for the public benefit. In order to continue with many of these activities during the Covid-19 restrictions, the charity moved all of its activities on-line via YouTube and Zoom.

Education & Other Events.
The synagogue Sunday school ("Cheder") has operated successfully during the year, moving on-line via Zoom due to Covid-19 restrictions. There are currently 54 under 16s involved with the Cheder of which 48 are students varying in age from 5 to 13 years. Classes are run by a combination of teachers and class-room assistants plus a Head Teacher. In addition, there is a PTA group and a part-time music teacher. A new Head Teacher was appointed in October. The Gan (nursery) group meet on a Sunday has a register of 13 children.

There were a number of adult education events and courses during the year open without charge to synagogue members, their families and conversion students. These moved to be on-line due to Covid-19 restrictions. Theses classes included modern Hebrew, Introduction to Judasim and a number of stand-alone study sessions led by various rabbis and student rabbis.

There was a Chanukah Party in December 2019 but the communal Seder for Pesach had to be cancelled due to Covid-19 restrictions. In addition there was an Estate Planning Workshop event and a visit frrom Mohammed Fahili - the Director of the Clore Jewish-Arab.

The Book Club was revitalised last year and meets every other month. Due to Covid-19 restrictions it currently meets via Zoom.

Charitable Giving
Charitable giving is a Jewish value and commandment. This is expressed in part by supporting external charities. A number of charities are recommended by Board members and after discussion three are approved by the Board. There is no benchmark for this appeal. The Appeal this year resulted in a total fund of £13,209. In addition £1,125 was donated to Fahil-Clore Centre, Akko.

A Caring Community
The synagogue prides itself on being a caring community. One aspect of this is the Social Centre which focuses on elderly members who are either physically or emotionally in need. The Centre provides a twice-monthly meeting and gathering for social purposes, including gentle exercises, lunch and varied lectures and programmes for members. The Social Centre is self-funded but assistance with transport costs is provided by the synagogue via the Transport Fund set up in 2013. In addition the Synagogue provides partial funding for "Tea Parties for the Alone & Lonely" which are held at a member's residence. Whilst both the Social Centre and the Tea Parties were out of action for much of the year due to Covid-19 restrictions, they were both able to move on-line via Zoom. Throughout the Covid-19 Lockdowns there was a network of volunteers offering their time and services to those of the membership in need.

Youth
The Board of Trustees support a long term strategy to invest in youth activities for member's children. The synagogue employs two part-time Youth Workers to run the Youth Club which aims to meet once a month after cheder on a Sunday. As well as meeting in the synagogue building, there are also outside events funded by grant monies or the synagogue. Due to Covid-19 restrictions the Youth Club was dormant of much of the year.

Burial ground at GreenAcres Kemnal Park
During 2020 Bromley Reform Synagogue established a Jewish cemetery in South London. The new burial ground is the only active Jewish cemetery within the boroughs that make up South London. Many of our members have wanted a Jewish burial but have not wanted to be buried in the cemeteries in North London as they and their families have no connection to that area. Our new burial ground at GreenAcres Kemnal Park will fulfil the wish to be buried according to the Jewish tradition and provide comfort to families knowing that they can visit their loved one's grave without embarking on a round trip of 70 miles. We have secured a designated lawn area in GreenAcres Kemnal Park with 50 double depth burial plots of which 30 plots have been generously funded by a loan from the Jewish Joint Burial Society (JJBS).

Involvement in the Wider Community
Another key area is involvement within the local community. We have a Schools' visiting programme administered by a member of the Board. Schools and Cub Scout Packs request to visit the synagogue to meet curriculum/club badge requirements. Our programme aims to introduce Jewish history, traditions, practices and activities. During the year only three different schools were able to visit the synagogue. The synagogue was involved with the local CCJ (Council of Christians and Jews) and 3FF (Three Faiths Forum) groups. In addition the synagogue hosted a "Zoom' coffee morning as part of the Macmillan Trust annual fund raising event. The synagogue continued its connection with the homeless centre. 999 Club Trust

REPORT OF THE BOARD AND TRUSTEES FOR THE YEAR ENDED 30 NOVEMBER 2020

Communications
Internal communications with members is always important. The synagogue publishes a monthly magazine, Highlight, which is complemented by an email news letters called e-light. The aim of e-light is to supplement Highlight by publishing dates that did not make Highlight's deadline, to remind readers of imminent events and act as a 'noticeboard' for messages or items of interest. In addition, the Synagogue produces a CD version of the Highlight magazine, called Talking Highlight, for members of the community who are unable to read the printed version. The synagogue also has a website and Facebook page. Due to Covid-19 restrictions Highlight was distributed on-line during most of the year. Those unable to access via this method were sent a hard copy in the post.

Membership
Since most funding comes from members' subscriptions, maintaining membership numbers is fundamental to the synagogue. A growing membership is essential to support and enhance the charity's objectives and its continuing existence. Therefore the synagogue continues to focus time and effort in this area. During the year 17 people were added to the membership. This was offset by seven losses through resignation, four cancelled memberships and nine deaths.

Premises & Security
An important part of the Board of Trustees role is to ensure that the synagogue's premises are adequately maintained and secured. As well as ensuring there is security for services, cheder and other events, the Board maintain the security of the building and its surroundings with security cameras and well maintained emergency lighting. This year the damaged wooden classroom windows at the rear of the bulding were replaced with UPVC windows. During Covid-19 restrictions the premises was checked on a weekly basis both inside and out.

Review of Financial Results

STATEMENT OF FINANCIAL ACTIVITIES
Incoming Resources/Revenues

Revenue for general charity purposes arises primarily from subscriptions paid by members. These monies are increased by tax claimed under the Gift Aid Scheme. Such revenue totalled £153,076 compared to a budgeted figure of £163,900; The 2019 amount received was £155,591. The shortfall to budget is due (before adjusting for Gift Aid) to net payment shortfalls £8,019 offset by new member revenue ahead of budget £2,368 with lost revenue due to resignations, removals and deaths of £2,928. Many members have been impacted financially by the Covid-19 pandemic.

Other donations/recoverable tax totalled £15,871 verses a budget of £12,300. £2,500 of this was from a generous donation towards the upgraded audio system. The total received for 2019 was £14,376.

Sales of Burial Plots, £32,571 which reduced loan due to the JJBS.

Grants receivable are £4,007. £3,215 was from the Donor Trust to pay: £2,500 for the adult cheder teachers to attend Hebrew classes; £225 for the Youth Club leader to attend a leadership training course; £315 to refund New Member Packs given out during the year; £175 for a 'teaching via zoom' training course for the cheder teachers. £687 was from the CST to assist with the cost of security. £105 was from the Goldman Trust to pay for a new Siddur to be given to every member of Cheder Class 7.

Income of £1.000 was received in the year from a bequest. This category is never budgeted.

Remaining income was £9,167 and includes monies from: Chanukah Fair (Dec19), conversion course students, fund raising activities and school visits. After adjusting for expenditure incurred in the year on a number of these, the comparison would be income of £3,095 compared to a budget of £6,200. Revenue from School & scout group visits was severly impacted by Covid-19 restrictions, as was fund raising in general. Also the Chanukah Fair expected to take place in November 2020 was cancelled and events moved to Zoom in December 2020. The adjusted total for 2019 was £3,860.

Total Unrestricted incoming resources/revenues was £215,692 for the year (£169,542 adjusted compared to a budgeted amount of £182,400). The comparative adjusted figure for 2019 was £171,952.

REPORT OF THE BOARD AND TRUSTEES FOR THE YEAR ENDED 30 NOVEMBER 2020

Resources Expended/Expenses
'Subscription to Religious Organisation' of £20,227. This payment to Reform Judaism is calculated at 13% of prior year Subscription income and is in full and final settlement of the 2020 Levy.

Other expenses (adjusted for income and capital items) associated with the synagogue's activities and objectives are: 'Minister and Religion & Ritual expenses' - £12,888 versus a budget of £14,245. This item includes unbudgeted expenditure of £4,000 relating to relocation costs for the new rabbi. Due to Covid-19 restrictions services moved on-line. Therefore the synagogue did not incur normal annual costs such as the hire of the Crofton Halls for High Holyday services.
'Education expense' - £4,924 verses a budget of £5,900 as fewer resources needed due to cheder moving to Zoom; 'Publicity & Promotion expense' - £2,265 versus a budget of £3,500 as a result of the Highlight magazine not printed and posted for most of 2020 due to Covid-19 restrictions. 'Other expenses' - £437 versus a budget of £1,495 as the synagogue's representative to the Board of Deputies stepped down during the year and the 'Tea Parties for the Alone & Lonely' moved onto Zoom.

Adjusted costs associated with day to day synagogue administration include: '28 Highland Road expense' of £29,036 versus a budget of £29,170 and 'Management & Administration expense' - £3,525 versus a budget of £4,501. Unbudgeted costs incurred in upgrading a number of the classroom windows were offset by Utility costs being under budget as the synagogue building was not in use for most of 2020 due to Covid-19 restrictions. Also the Independent Examiners Fee will be lower than budgeted.

Staff Costs & Teaching Salaries' - £80,318 versus a budget of £102,774. This item is under budget because the synagogue did not incur Minister payroll costs from mid-January until the end of June. A new full time rabbi was appointed from 1st July 2020. Rabbinic cover expenses for mid-January to the end of June are incuded under 'Minister and Religion & Ritual',

As a result there is an Unrestricted net excess for the year of £51,739 which gives, after adjusting for income and capital items, an excess of income over expenditure of £16,922 versus a budgeted excess of £588.

Details of unrestricted funds movements are set out in Note 13 to the Accounts.

BALANCE SHEET
Fixed Assets
The Leasehold land for Kemnal Park/GreenAcres will be depreciated over 125 years from next Financial Year.
A new water heater was purchased and installed in the kitchen and the Sanctuary audio system upgraded.
In addition, six of the classroom windows needed to be replaced.
Out of date and unused computer equipment was removed from the Libray and given away.
Details of capital expenditure are set out in Note 9 to the Accounts.

Restricted Funds
The New Building & Sanctuary fund ended the year with a balance of £629,779. This represents capitalised amounts. Other restricted funds totalled £8,252. Details of such movements are set out in Note 14 to the Accounts.

Subscription Rate Increase
It is the policy of the charity to maintain positive cash balances throughout the year, and to actively bolster and sustain reserves. Cash balances were in line with this policy at all times during the year. Our current financial situation is satisfactory in terms of ability to serve our present needs and the reserve policy. To meet our on-going needs and future plans, and at the same time take into consideration the negative financial impact of Covid-19 on many of our membership, it it has been decided to recommend an increase of £2 per person. This reflects the £2 per person increase in the JJBS subscription from January 2021.
This increase means that the full-payer subscription rates for 2021 are £507 (single) and £1,014 (family).

REPORT OF THE BOARD AND TRUSTEES FOR THE YEAR ENDED 30 NOVEMBER 2020

Reserves Policy
The Trustees have established the level of reserves the charity ought to have. Reserves are defined as unrestricted funds not designated for specific use. The level is set at 3-6 months operating expenditure available at any time during the year. Reserves are needed to bridge any gap arising from the seasonal nature of incoming resources versus the more even expenditure throughout the year. They are also needed to cover emergency or unexpected costs, or repairs to the premises, or other unplanned or unexpected but required expenditure. Finally, and significantly, they are required to ensure sufficient cashflow in the charity if there is a significant drop in funding. This last criterion is that the charity's current activities can be maintained, whilst consideration is given to ways in which to address the nature of and solution to the funding situation.

Under this definition, adequate reserves at 30 Nov 2020 would be £40k-£79k and for 2021 (based on the budgeted expenditure) £44-£89k. Actual reserves at 30 Nov 2020 are £113,521 in line with the above definition. This level of reserves is as a result of continued cost control, as well as discipline regarding subscription and related monies.

Plans for Future Periods
Much of the charity's efforts and programmes are in support of its core activity and objective of worship and practice of the Jewish faith. There are developments and programmes for the coming year arising from various sources, as well as a range of on-going activities derived from the core practice and worship.

Plans include the following:
- the continued provision of education opportunities for children and adults throughout the year.
- continued provision of Family and Children's services to meet the needs of the community.
- continuing provision of care activities and programmes under the Caring Community Committee.
- continuing provision of assistance with transportation to Synagogue or related events.
- further active pursuit of new members.
- continued maintenance of the premises and surrounding grounds.
- active involvement in the wider community under existing programmes, as well as with and through the "Reform Judaism", of which the charity is a longstanding member.
- to continue connection with the homeless centre, 999 Club Trust.
- to invest in youth activities via the in-house Youth Club led by a trained Youth Worker
- to encourage new members to the Board, particularly those who have not served on the Board before.
- to continue with improvements to the synagogue gardens.

REPORT OF THE BOARD AND TRUSTEES FOR THE YEAR ENDED 30 NOVEMBER 2020

Responsibility of the Trustees in relation to the financial statements
The trustees (who are also the directors of Bromley & District Reform Synagogue Limited for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to:

(a) *select suitable accounting policies and then apply them consistently;*
(b) observe the methods and principles in the Charity SORP;
(c) make judgements and estimates that are reasonable and prudent; and
(d) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

Members of the Board of Trustees
Members of the Board of Trustees, who are directors for the purpose of company law and trustees for the purpose of charity law, who served during the year and up to the date of this report are set out on page 4.

In accordance with company law, as the company's directors, we certify that:
- so far as we are aware, there is no relevant information of which the company's independent examiners are unaware;
- and as the directors of the company we have taken all the steps that we ought to have taken in order to make ourselves aware of any relevant information and to establish that the charity's reporting accountant is aware of that information.

Approval
This report was approved by the trustees on 14th January 2021 and signed on their behalf by:

M Brooks-Evans (Chairman)

ACCOUNTANTS' REPORT TO THE TRUSTEES ON THE UNAUDITED ACCOUNTS OF BROMLEY & DISTRICT REFORM SYNAGOGUE LIMITED

I report on the accounts for the year ended 30 November 2020, which are set out on pages 11 to 20.

Respective responsibilities of trustees and examiner
The charity's trustees (who are also the directors of the Company for the purposes of company law) 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(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

Basis of the 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 statements 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 386 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

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.

Harris & Trotter LLP
64 New Cavendish Street
Marylebone
London
W1G 8TB

Date 23/03/21

STATEMENT OF FINANCIAL ACTIVITIES

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
INCOMING RESOURCES					
Incoming Resources from Generated Funds:					
Voluntary Income:					
Subscriptions Rec'ble/Recoverable Tax		153,076	-	**153,076**	155,591
Donations Rec'ble/Recoverable Tax		15,871	37,970	**53,841**	56,801
Sale of Burial Plots		32,571	-	**32,571**	-
Grants Receivable	2	4,007	-	**4,007**	736
Activities for generating funds:					
Bequest/Legacy	2	1,000	-	**1,000**	2,825
Other Income	2	9,167	-	**9,167**	6,860
Interest Income		-	-	-	-
Total Incoming Resources		**215,692**	**37,970**	**253,662**	**222,813**
RESOURCES EXPENDED					
Costs of Generating funds	4	2,305	-	**2,305**	3,356
Charitable Activities					
Subscription to Religious Organisation	4	20,227	-	**20,227**	19,531
Grants Made	4	3,163	21,106	**24,269**	23,602
Cost of activities in furtherance of the Charity's Objects	4	138,100	41,690	**179,790**	201,627
			-	-	-
Governance Costs	4	-		-	-
Total Resources Expended		**163,795**	**62,796**	**226,591**	**248,116**
NET INCOMING/(OUTGOING) RESOURCES BEFORE TRANSFERS		**51,897**	**(24,826)**	**27,071**	(25,303)
Gross Transfers between Funds	5	(158)	158	-	-
NET MOVEMENT IN FUNDS		**51,739**	**(24,668)**	**27,071**	**(25,303)**
Reconciliation of Funds					
Total Funds brought forward		257,051	662,699	**919,750**	945,053
Total Funds carried forward		**308,790**	**638,031**	**946,821**	**919,750**

The notes on pages 12 to 20 form part of these accounts. The statement of financial activities includes all gains and losses in the year. All incoming resources and resources expended derive from continuing activities.

BALANCE SHEET AS AT 30 NOVEMBER 2020

	Notes	2020 £	2019 £
Fixed Assets			
Tangible Assets	9	**793,835**	**703,239**
Current Assets			
Stocks in Shop		1,579	1,596
Debtors	10	35,575	38,261
Cash at Bank and in hand		201,017	190,560
		238,171	**230,417**
Current Liabilities			
Creditors: amounts falling due within one year	11	**9,186**	**13,906**
Non-Current Liabilities			
Creditors: amounts falling due over one year	12	**75,999**	-
Net Assets		**946,821**	**919,750**
Represented by			
Unrestricted Funds	13	308,790	257,051
Restricted Funds	14	638,031	662,699
Total Funds		**946,821**	**919,750**

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 30 November 2020.

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 30 November 2018 in accordance with section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with section 386 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of section 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been prepared in accordance with the provisions applicable to small companies subject to small companies regime in accordance with FRS 102 SORP.

The financial statements were approved by the Board of Trustees on 14th January 2021 and were signed on its behalf by:

M Brooks-Evans (Chairman)

S Hurley (Treasurer)

NOTES TO THE ACCOUNTS

1 ACCOUNTING POLICIES

1.1 **Basis of preparation**

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) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The financial statements have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair' view. This departure has involved following the Charities SORP (FRS 102) published on 16 July 2014 *rather than the Accounting and Reporting by Charities: Statement of Recommended Practice* Practice effective from 1 April 2005 which has since been withdrawn.

1.2 **Fund accounting**

- Unrestricted funds are available for use at the discretion of the Board of trustees in furtherance of the general objectives of the charity.
- Restricted funds are subjected to specific restrictions on their expenditure imposed by the donor or through the terms of an appeal. The uses of the restricted funds are set out in the notes to the financial statements.

1.3 **Incoming resources**

- Donations, legacies, subscriptions and other forms of voluntary income are recognised as incoming resources when receivable, except insofar as they are incapable of financial measurement. Income tax recoverable in relation to donations and subscriptions received under Gift Aid are also recognised when receivable.

1.4 **Resources expended**

- Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which are irrecoverable, and is reported to the SOFA as part of the expenditure to which it relates.
- Expenditure on grants is recorded once the Trust has made an unconditional commitment to pay the grant and this is communicated to the beneficiary or the grant has been paid, whichever is the earlier.
- *All costs are allocated between the expenditure categories of the SOFA on a basis designed to reflect* the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis e.g. floor areas, per capita or estimated usage.
- Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes costs that can be allocated directly to such activities. The value of services provided by volunteers has not been included in these accounts.
- Cost of generating funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes including the charity's shop.
- Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity. Administration expenditure includes all direct expenditure not directly related to the charitable activity or cost of generating funds. These include costs of running office premises and salaries for administrative staff.

1.5 **Tangible fixed assets and depreciation**

Tangible fixed assets other than Freehold Land are stated at cost less accumulated depreciation. All assets costing more than £100 are capitalised. Depreciation is provided at rates calculated to write off the cost of each asset over its expected useful life, which are as follows:

- Freehold land and buildings	Not depreciated/Nil
- Freehold improvements	Straight line over 50 years
- Fixtures, fittings & equipment	Straight line over 7 years
- Fixtures, fittings & equipment - Scrolls	*Nil*
- Computer Equipment	Straight line over 5 years

Extensive rebuilding work funded by the New Building Restricted Fund has resulted in larger Fixed Assets. Depreciation is therefore charged to the appropriate fund resources.

NOTES TO THE ACCOUNTS

1.6 **Stock**
Stock is valued at the lower of cost and net realisable value.

1.7 **Pensions**
The pension costs charged in the financial statements represent the contributions payable during the year in accordance with FRS 17.

1.8 **Tax**
The charity is a registered charity and accordingly is exempt from taxation on its income and gains where they are applied for charitable purposes.

2 ANALYSIS OF TOTAL INCOMING RESOURCES

	Unrestricted Funds £	Restricted Funds £	Total Fund 2020 £	Total Fund 2019 £
Voluntary Income:				
Grants Receivable				
CST	687		687	-
Donor Trust	3,215	-	3,215	736
Goldman Trust	105	-	105	-
	4,007	-	4,007	736
Activities for generating funds:				
Bequest/Legacy and Other Income				
Cheder	320		320	250
Education	5,619		5,619	1,778
Fund Raising & Social Events	2,558		2,558	1,170
Hire of Garden Room	-		-	100
Legacy	1,000		1,000	2,825
Religion & Ritual	-		-	2,395
School Visits	280		280	720
Other	390		390	447
	10,167	-	10,167	9,685

NOTES TO THE ACCOUNTS

3 SUPPORT COSTS

Allocation to activities on actual costs incurred:

	Teaching Salaries £	Admin. & Estab-lishment £	Audit & Account-ancy £	Consult-ancy & Prof'l £	Total Fund 2020 £	Total Fund 2019 £
Cost of Generating Funds						
Generation of Voluntary Income		2,305			2,305	3,356
Charitable Activities						
Services and Office Supplies		3,890			3,890	4,595
Education	10,813	11,249			22,062	17,690
Minister		6,893			6,893	11,781
28 Highland Road		4,308			4,308	-
Religious and Ritual		8,068			8,068	11,530
Governance Costs					-	-
Total Support Costs	10,813	36,713	-	-	47,526	48,952

4 ANALYSIS OF TOTAL RESOURCES EXPENDED

	Staff Costs £	Property Maint. £	Support Costs £	Other £	Depre-ciation £	Total Fund 2020 £	Total Fund 2019 £
Cost of Generating Funds							
Generation of Voluntary Income			2,305			2,305	3,356
	-	-	2,305	-	-	2,305	3,356
Charitable Activities							
Subscription to Religious Organisation				20,227		20,227	19,531
	-	-	-	20,227	-	20,227	19,531
Grants Made							
Board of Deputies				143		143	1,790
Leket UK				4,519		4,519	-
Rainbow Trust Children's Charity				4,366		4,366	-
JAMI				4,324		4,324	-
Fahil-Clore Centre, Akko				1,125		1,125	5,253
Nightingale Hamerson				-		-	4,257
Summer Hype (Finchley Reform Synagogue)				-		-	5,117
Adult Education				2,725		2,725	226
Other Charitable Donations, each up to £250				238		238	-
Other				6,829		6,829	6,959
	-	-	-	24,269	-	24,269	23,602
Cost of activities In furtherance of the charity's objects							
Admininstration	26,687					26,687	24,640
Services and Office Supplies			3,890			3,890	4,595
28 Highland Road		17,481	4,308			21,789	23,761
Catering & Housekeeping		3,432				3,432	3,601
Education	11,972		22,062			34,034	25,297
Funerals including JJBS				17,663		17,663	17,750
Minister	30,546		6,893			37,439	62,393
Professional Fees				-		-	840
Religious and Ritual			8,068			8,068	11,530
Other	300			235		535	1,362
Depreciation					26,252	26,252	25,858
	69,505	20,913	45,221	17,898	26,252	179,789	201,627
Governance Costs	-	-	-	-	-	-	-
Total Resources Expended	69,505	20,913	47,526	62,394	26,252	226,590	248,117

NOTES TO THE ACCOUNTS

	Unrestricted Funds	Restricted Funds	2020	2019
	£	£	£	£
5 TRANSFER BETWEEN FUNDS				
	(158)	158	-	-
	(158)	158	-	-

	2020	2019
6 NET MOVEMENT IN FUNDS FOR THE YEAR	£	£
The net movement in funds for the year is stated after charging:		
Depreciation of tangible fixed assets - for use by the charity	**26,252**	25,858
Independent examiner fee	-	840

7 EMPLOYEES

	Number	Number
The average monthly number of full time employees during the year was:		
Minister	**1**	1
Office Administration	-	-
	1	1

Employment Costs

	£	£
Wages and Salaries	**57,964**	57,158
Social Security Costs	**7,434**	7,527
Pension Costs	**2,007**	2,324
	67,405	67,009

	Number	Number
The number of employees whose annual emoluments were £60,000 or more were:	-	-
	-	-

NOTES TO THE ACCOUNTS

8 TRUSTEES REMUNERATION AND EXPENSES

The trustees are directors of the company and received no remuneration, nor were they reimbursed any expenses in the year.

9 TANGIBLE FIXED ASSETS

	Leasehold Land	Freehold Property & Improvements	Furniture, Fittings & Equipment	Computer Equipment	TOTAL
	£	£	£	£	£
COST					
As at 01/12/2019	0	987,772	128,764	2,260	1,118,796
Addition	108,570	3,000	5,277	0	116,847
Disposal	0	0	0	(559)	(559)
As at 30/11/2020	108,570	990,772	134,041	1,701	1,235,084
DEPRECIATION					
As at 01/12/2019	0	305,357	108,452	1,747	415,558
Charge for year	0	19,663	6,405	184	26,252
Eliminate on Disposal	0	0	0	(559)	(559)
As at 30/11/2020	0	325,020	114,857	1,372	441,251
NBV					
NBV as at 30/11/2020	**108,570**	**665,752**	**19,184**	**329**	**793,835**
NBV as at 30/11/2019	-	682,415	20,311	513	703,239

Note:

1. Kemnal Park/GreenAcres burial plots 125 year lease. Depreciation from FY21.
2. Freehold Property & Improvments additons relate to: replacement of six classroom windows.
3. FF&E additions relate to: 30kw Heater in the kitchen and Audio system upgrade in the Sanctuary.
4. Computer equipment disposals relate to: Old out of date copmputer equipment in the Library
5. All tangible fixed assets are used for or to support charitable purposes.
6. Capital commitments contracted for as at 30 November 2020 were £Nil (2019 - £Nil).

NOTES TO THE ACCOUNTS

10 DEBTORS

	2020	2019
	£	£
Income Tax Recoverable	**31,704**	32,629
Capital Bromley Ltd: Rent deposit	**-**	1,938
Subscriptions & Donations	**935**	1,380
Prepayments	**1,736**	1,618
Donor Trust	**1,200**	586
Other Debtors, each below £500	**-**	110
	35,575	38,261

11 CREDITORS: Amounts falling due within one year

	£	£
Funeral Expenses	**250**	4,400
Employment Costs	**4,528**	3,663
Utilities	**24**	1,682
Prepaid Subscription monies	**2,954**	891
Prepaid Adult Education monies	**990**	-
Independent Examiners Fee	**-**	840
Professional Fees (Rabbinic)	**-**	738
Maintenance & Upkeep Costs	**-**	671
Security	**320**	340
Other Creditors, each below £500	**119**	682
	9,186	13,906

12 CREDITORS: Amounts falling due over one year

	£	£
Joint Jewish Burial Society (JJBS)	**75,999**	-
	75,999	-

JJBS gave Bromley & District Reform Synagogue (BDRS) an interest free loan of £108,570 in July 2020 for the purppse of enabling BDRS to purchase a lease on 30 grave spaces at GreenAcres Kemnal Park Cemetery. Any balance of the loan is due and payable in 20 years from the date of the agreement signed by BDRS on 28th October 2020. £32,571 has been repaid back to JJBS following the purchase of nine grave spaces by synagogue members. The agreement with GreenAcres Kemnal Park grants BDRS a 125 year lease which is recorded in the Land Registry and covers the entire Jewish burial area of 50 burial plots for which BDRS will pay a rent of £1 per annum.

NOTES TO THE ACCOUNTS

13 UNRESTRICTED FUNDS

	Balance as at 1 Dec 2019	Transfer Between Funds	Realised Gain on Disposal	Movements in Resources: Incoming	Outgoing	Depn	Balance as at 30 Nov 2020
	£	£	£	£	£	£	£
Unrestricted Funds	257,051	(158)	-	215,692	(157,765)	(6,030)	308,790

14 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.

	Balance as at 1 Dec 2019	Transfer Between Funds	Movements in Resources: Grants / Donations Received	Interest & Gift Aid Received or due	Outgoing	Depn	Balance as at 30 Nov 2020
	£	£	£	£	£	£	£
Board of Deputies	-	-	120	23	(143)	-	-
Burial Scheme	-	-	17,663	-	(17,663)	-	-
Cheder:General	-	-	120	-	-	-	120
Cheder:Outings	999	-	-	-	-	-	999
External Charities:Donations	1,527	158	17,422		(18,280)		827
External Charities:Gift Aid to distribute	-	-	2,622		(2,622)		-
Garden Room & Garden	485	-	-		(485)		-
Jack Petchey Grant	669	-	-		(183)		486
Music Director/Teacher	2,500	-	-		(563)		1,937
Music for Services	2,962	-	-		(2,600)		362
New Building & Sanctuary	650,001	-	-		-	(20,222)	629,779
Scrolls	1,668	-	-		-		1,668
Transport	1,889	-	-		(35)		1,854
	662,699	158	37,947	23	(42,574)	(20,222)	638,031

NOTES TO THE ACCOUNTS

14 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Restricted Funds	Total 2020
	£	£	£
Fund Balances at 30 November 2020 are represented by:			
Tangible Fixed Assets	164,056	629,779	793,835
Current Assets	229,903	8,267	238,171
Creditors: amounts falling due within one year	(9,170)	(16)	(9,186)
Creditors: amounts falling due after one year	(75,999)	-	(75,999)
	308,790	**638,031**	**946,821**