

MILTON KEYNES AND DISTRICT REFORM SYNAGOGUE

England & Wales · Charity number 1058193

Details

Status Registered

Legal form Other

Registered 1996-09-23

Register [View on the Charity Commission register](#)

Contact

Address 11 Fairways
Two Mile Ash
Milton Keynes
MK8 8AL

Phone 01908560714

Email treasurer@mkdrs.org.uk

Website www.mkdrs.org.uk

Activities

Objects: THE SYNAGOGUE IS A CONGREGATION PROFESSING THE JEWISH RELIGION FORMED WITH THE OBJECT OF PROVIDING AND MAINTAINING A SYNAGOGUE FOR THE PURPOSE OF PUBLIC WORSHIP AND ADVANCING RELIGIOUS, EDUCATIONAL AND CHARITABLE ACTIVITIES.

Activities: The Synagogue holds regular Shabbat services and regular Cheder sessions for children. There is also an adult education programme. We also hold social events during the year. The Synagogue is represented on the Milton Keynes Council of Faiths and Interfaith Milton Keynes.

Classification

- **How:** Provides Services
- **What:** Education/training, Religious Activities, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** Children/young People, Elderly/old People, People Of A Particular Ethnic Or Racial Origin

Geography

- Bedford
- Buckinghamshire
- Central Bedfordshire
- Hertfordshire
- Milton Keynes
- Northamptonshire
- Oxfordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£74,100	£76,384	-	-
2023-12-31	£60,773	£54,650	-	-
2022-12-31	£52,097	£46,600	-	-
2021-12-31	£43,640	£28,109	-	-
2020-12-31	£43,512	£32,037	-	-

Trustees

Name	Role	Appointed
Louandreas Tribus	Chair	2019-06-02
Alexandra Jane Pachter		2024-06-09
Frances Gordon		2023-07-02
John Douglass Bull		2025-06-29
Malcolm Pruskin		2020-06-14
Martin Ernest Pachter		2023-07-02
Martin Neville MBE		2022-06-26
Priscilla Dorrance		2025-06-29
ROMA SARAH MAIA FRIEDMAN		2022-09-01
Stephan Heflet		2025-06-29

MILTON KEYNES AND DISTRICT REFORM SYNAGOGUE

England & Wales - Charity number 1058193

Accounts

Milton Keynes and District Reform Synagogue

Financial Accounts

31 December 2024

Charity Number 1058913

Milton Keynes and District Reform Synagogue

Financial accounts

For the year ended 31 December 2024

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Milton Keynes and District Reform Synagogue

Legal and Administrative Information

Status

The synagogue was registered with the Charity Commission on 23rd September 1996 and is governed by a constitution and rules adopted on 28th June 1978.

Trustees and Council Members

Mr M Neville	Honorary Co-Chair
Mrs Lou Tribus	Honorary Co-Chair
Mrs Frances Gordon.	Honorary Vice Chairman
Mrs S Friedman	Honorary Treasurer (Appointed 9 June 2024)
Mrs Priscilla Dorrance	Honorary Secretary (Appointed 29 June 2024)
Mr M Pruskin	Honorary Warden
Mrs Alex Pachter	
Mr Martin Pachter	

Charity Number

1058193

Principal Address

Hainault Avenue
Giffard Park
Milton Keynes
MK14 5PQ

Independent Examiner

Mr N Boyce FCCA
Hickeson Boyce
68A High Street
Stony Stratford
Milton Keynes
MK11 1AQ

Bankers

Barclays Bank plc
PO Box 170
Milton Keynes
MK6 1AL

Milton Keynes and District Reform Synagogue

Trustees Report for the Year Ended 31st December 2024

The Trustees present their report along with the accounts of the charity for the year ended 31 December 2024. The accounts have been prepared in accordance with the accounting policies set out on page 8 and comply with the applicable law and the requirements of SORP (FRS 102), Accounting and Reporting by Charities.

Constitution and Objects

The Milton Keynes and District Reform Synagogue, known in Hebrew as Bet Echud, is constituted under a deed of trust established in 1979 and is a registered charity No 1058193.

The principal objects of the Synagogue are the promoting of Judaism in the spheres of public worship, religious, educational, social, cultural and charitable activities.

Structure, Governance and Management

The Synagogue's governing document is its constitution, which is reviewed periodically. The Trustees of the Synagogue are its Council Members, including the Honorary Officers, who are elected by the membership in open meeting. There is also provision for up to three members to be co-opted to serve on Council until the subsequent Annual General Meeting.

The Trustees normally meet ten to eleven times a year and there are Sub-committees and Groups that report to the council, which then approves their activities. The main Sub-committees and Groups are:

- **Ritual:** This committee deals with all aspects of the provision of Synagogue services including festivals;
- **Cheder education:** This committee deals with the provision of religious schooling for children of members, through to bar/bat mitzvah age and beyond.

The Council, which takes appropriate external advice where necessary, makes all significant operational decisions except the appointment of a rabbi. The constitution requires that the appointment of a rabbi be approved by the membership in open meeting.

External Affiliations

The constitution provides that the Synagogue shall be a member of the Movement for Reform Judaism, for which benefit, affiliation fees are payable at a percentage of the previous year's subscription income. One of the benefits of membership of a synagogue is the availability of a burial plan, and a proportion of members' subscriptions are specifically levied in this respect: this is paid by the Synagogue to the Jewish Joint Burial Society.

Achievement of Objectives and Review of Activities

A full review of Synagogue activities is contained in the Synagogue's latest Annual Review which is circulated to all members prior to the Annual General Meeting. The key achievements during the year referred to in the Annual Review were:

- **Ritual:** Service leadership was shared between visiting student rabbis and our own lay readers.
- **Cheder and Education:** Cheder classes for the children are held in the Synagogue. We held monthly adult education sessions which have proved very popular.
- **Social:** We were able to hold parties to celebrate major Jewish holidays, including Purim, Sukkot and Chanukah. The Noshers and Sewing Group have met monthly.
- **Welfare:** The Welfare Group is running with the aim of keeping the Synagogue in touch with all members.
- **Communication to Members:** A weekly newsletter was sent to members via email. or post. Copies are also placed on our website.

- Grants: This year the High Holy Day Appeal beneficiaries were Willen Hospice, the Jewish Blind and Disabled Society and Voices of the Holocaust.

Plans for the Future

Within each of our main categories, the following are the short/medium-term goals:

- Rabbinic Support: We will liaise closely with Leo Baeck College and the new Progressive Movement for Judaism to ensure that we have sufficient visits from Student Rabbis.
- Ritual: We will continue to hold regular Shabbat services, alternating Friday evenings and Saturday mornings. We will hold services for the High Holy Days and major festivals. We will continue to hold some services in person and some online, to meet the varying needs of our members. The initiative to train new wardens and lay service leaders continues.
- Cheder and Education: We will continue to encourage local families with small children to join the community. We plan to continue further integration and merging between Cheder and the remainder of the community, with more social events and occasional child-friendly services.
- Programme Development: We will continue to evaluate methods of encouraging involvement by a broader range of members by offering more choices of activities.
- Welfare: We will continue to deliver support to the membership, particularly the elderly and recently bereaved. To build closer relationships between the Synagogue and the wider Milton Keynes community, we will continue to encourage the use of the hall by suitable outside groups.

Reserves Policy

It is the policy of the Synagogue to maintain our unrestricted funds, which are the free reserves of the Synagogue, at a level that is adequate to keep the Synagogue solvent. In conjunction with the subscriptions and other incoming resources, this provides sufficient funds to cover the administrative and support costs of the Synagogue.

The restricted funds are funds donated to the Synagogue for expenditure of a specific purpose or nature and are held in an appropriate form to enable the funds to be applied for the purpose for which they were established.

Grant Making Policy

The Synagogue pursues its charitable giving mainly through the High Holy Day Appeal. Our policy is to make grants out of donations received and only to registered charities, whether in the UK or overseas.

Risk Management

The trustees have examined the major strategic, business and operational risks which the Synagogue faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to mitigate risks as appropriate.

Trustees' Responsibilities in Relation to the Accounts

The law applicable to charities in England and Wales requires the board of trustees to prepare financial statements for each financial period which give a true and fair view of the state of affairs of the charity at the period end and of its incoming resources and resources expended during that period. In preparing those financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Make judgements and estimates that 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 a going concern basis unless it is inappropriate to presume that the charity 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 charity and enable them to ensure that the financial statements comply with the requirements of applicable law and regulations. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The charity has taken advantage of the exemption in IAS1 from the requirement to produce a cash flow statement because it is a small charity.

This report was approved by the trustees on 28 October 2025 and signed on its behalf by:

RSM Fridman
Treasurer

Lou Tribus
Co-Chair of Council

**Independent Examiners Report to the Trustees of
Milton Keynes and District Reform Synagogue**

For the Year Ended 31 December 2024

I report on the accounts for the trust for the year ended 31 December 2024, which are set out on pages 6 to 11.

Respective Responsibilities of the Trustees and Examiner

As the charity's trustees you are responsible for the preparation of the accounts. You consider that an audit is not required for the 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 of the Charities Act, to follow the procedures laid down in the general Directions given by the Charity Commission, under section 145(5)(b) of the Charities Act and to 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 Charities 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 Examiners Statement

In the course of 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 to comply with the accounting requirements of the Charities Act have not been met, nor:
2. To which, in my opinion, attention should be drawn to enable a proper understanding of the accounts to be reached.

N Boyce FCCA
Hickeson Boyce
68A High Street
Stony Stratford
Milton Keynes
MK11 1AQ

Date: 29 October 2025

MILTON KEYNES AND DISTRICT REFORM SYNAGOGUE
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2024

INCOME AND EXPENDITURE	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
INCOME AND ENDOWMENTS					
Subscriptions (Net)		27562		27562	24962
Income tax recoverable on subscriptions		5791		5791	5293
Donations and legacies		5761	915	6676	13043
Grants			15812	15812	-
Income tax recoverable on donations		758		758	2023
JJBS			9371	9371	7272
Interest		1679		1679	1126
Income from charitable activities	[2]	120	-	120	520
Other incoming resources	[3]	6331	-	6331	6534
TOTAL INCOMING RESOURCES		48002	26098	74100	60773
EXPENDITURE					
Expenditure on raising funds:					
Services and festivals	[4]	7697		7697	15937
Education	[5]	3668		3668	2719
JJBS		-	9371	9371	7272
MRJ affiliation		-		-	1144
Charitable Donations		100	915	1015	1939
		11465	10286	21751	29011
Building:					
Running expenses	[6]	24378	15812	40190	16248
Depreciation	[7]	7969		7969	4439
		32347	15812	48159	20687
Other resources expended:					
Administration	[8]	1183		1183	1263
General expenses	[9]	5291		5291	3425
Fund raising	[10]	-		-	264
		6474	-	6474	4952
TOTAL EXPENDITURE		50286	26098	76384	54650
Net gains/losses on investments		735		735	(25)
NET INCOMING RESOURCES FOR THE YEAR		(1,549)	-	(1,549)	6098
RECONCILIATION OF FUNDS					
total funds brought forward		216629	-	216629	210531
TOTAL FUNDS CARRIED FORWARD		215080	-	215080	216629

**MILTON KEYNES AND DISTRICT REFORM SYNAGOGUE
BALANCE SHEET AS AT 31 DECEMBER 2024**

FIXED ASSETS		£	£	£	£
		Cost to date	Depreciation to date	Net book value 2024	Net book value 2023
Building	[11]	159952	90973	68979	72978
Religious Ritual Items	[11]	2566	2566	-	-
Furniture & Fittings	[11]	60787	50196	10591	440
Leasehold Land	[11]	15000		15000	15000
		<u>238305</u>	<u>143735</u>	<u>94570</u>	<u>88418</u>
Investments	[12]			<u>3741</u>	<u>2629</u>
				98311	91047
CURRENT ASSETS					
Debtors and Prepayments	[13]		7914		9250
Cash at bank and in Hand			<u>117430</u>		<u>120930</u>
			125344		130180
CURRENT LIABILITIES					
Amounts falling due within one year	[14]		<u>8575</u>		<u>4619</u>
NET CURRENT ASSETS				<u>116769</u>	<u>125561</u>
				215080	216608
TOTAL NET ASSETS				<u>215080</u>	<u>216608</u>
FINANCED BY					
Unrestricted: General Fund	[15]			215080	216608
				<u>215080</u>	<u>216608</u>

Approved by the Executive of the trustees (the synagogue council) on 29 October 2025
and signed on its behalf by

RSM Friedman

Trustee and Treasurer

MILTON KEYNES AND DISTRICT REFORM SYNAGOGUE
NOTES TO ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024

1 ACCOUNTING POLICIES

- a) **Accounting convention**
The accounts have been prepared on an accruals basis and under the historic cost convention and are shown in pounds sterling. They are in accordance with the requirements of the Statement Of Recommended Practice on Accounting by Charities (FRS102) under which advantage has been taken not to include a cash flow statement.
- b) **Subscriptions and other income**
Subscriptions are included on the basis of those due for the current year after making allowance for any amounts that are unlikely to be collected. Other income is recognised in the year to which it relates.
- c) **Income tax recoverable**
Income tax recoverable has been included to the extent that it arises on gift aided donations received during the year.
- d) **Depreciation**
The building is being depreciated at 2.5% per annum on cost.
Where the trustees consider that there is no impairment in the value of the leasehold at the year end it continues to be reflected in the balance sheet at cost.
Religious Ritual Items are being depreciated at 25% per annum on cost. (2023:25%)
Furniture and fittings are being depreciated at 25% per annum on cost. (2023:25%)
- e) **Funds accounting**
General funds are unrestricted funds which are available at the discretion of the Trustees for particular purposes.
Restricted funds are funds which are held for specific purposes.
- f) **Going concern**
The trustees consider that there are no material uncertainties relating to going concern and the accounts have therefore been prepared on this basis.
- g) **Grants receivable**
The charity receives grants in respect of security costs, solar panel installation and building works. Income from government and other grants are recognised at fair value when the charity has entitlement after any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably. If entitlement is not met then these amounts are deferred.

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
2 FUND RAISING INCOME				
Quiz	120		120	200
social events				94
Event 1 concert				226
TOTAL	<u>120</u>	<u>-</u>	<u>120</u>	<u>520</u>
3 OTHER INCOMING RESOURCES				
Event special	-		-	
Hall hire	5081		5081	5856
Judaica	2		2	68
Rituals festivals	871		871	429
Non cash asset donation	377		377	181
TOTAL	<u>6331</u>	<u>-</u>	<u>6331</u>	<u>6534</u>
4 SERVICES AND FESTIVALS				
Kiddush and catering	687		687	618
Lay Readers, visiting rabbis	3428		3428	3587
Prayer books	2293		2293	
Ritual, festivals, choir	1289		1289	11732
TOTAL	<u>7697</u>	<u>-</u>	<u>7697</u>	<u>15937</u>
5 EDUCATION				
Cheder materials	509		509	176
Cheder teachers	2366		2366	2133
Adult Education	178		178	410
Conference bursaries	615		615	-
TOTAL	<u>3668</u>	<u>-</u>	<u>3668</u>	<u>2719</u>

MILTON KEYNES AND DISTRICT REFORM SYNAGOGUE
NOTES TO ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023
6 BUILDING				
Electricity	3006		3006	3139
Water	504		504	385
Garden	1252		1252	690
Cleaning/ hygiene consumables	3396		3396	3110
Repairs and maintenance	11544	10015	21559	8011
Electrical work	1599		1599	-
Security: keyholding	1913	5797	7710	255
Furniture & fittings <£1,000	1164		1164	658
TOTAL	24378	15812	40190	16248
7 DEPRECIATION				
Depreciation on Furniture & Fittings	3970		3970	440
Depreciation on ritual assets	-		-	-
Depreciation on Building	3999		3999	3999
TOTAL	7969	-	7969	4439
8 ADMINISTRATION				
Postage	97		97	150
Telephone	1051		1051	1078
Data Protection	35		35	35
TOTAL	1183	-	1183	1263
9 GENERAL EXPENSES				
Insurance	2348		2348	1881
Professional fees	670		670	9
Council member expenses	445		445	84
Non trustee expenses	244		244	730
Website	311		311	-
Welfare	754		754	721
Social events	519		519	-
Bank charges	-		-	-
Conference bursary	-		-	-
TOTAL	5291	-	5291	3425
10 FUND RAISING				
Quiz			-	-
Social events			-	144
Judaica			-	120
TOTAL	-	-	-	264
11 Tangible Fixed Assets				
	Leasehold Land and Building £	Religious Ritual items £	Furniture and Fittings £	Total £
Cost				
At 1 January 2024	174952	2566	46666	224184
Additions			14121	14121
Disposals				-
At 31 DECEMBER 2024	174952	2566	60787	238305
Depreciation				
At 1 January 2024	86974	2566	46226	135766
Charge for the year	3999		3970	7969
On disposals				-
At 31 DECEMBER 2024	90973	2566	50196	143735
Net book value				
AT 31 DECEMBER 2024	83979	-	10591	94570
AT 31 DECEMBER 2023	87978	-	440	88418

MILTON KEYNES AND DISTRICT REFORM SYNAGOGUE
NOTES TO ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024

	Other Investments £			
12 INVESTMENTS				
COST				
At 1 January 2024	2629			
Additions	377			
Disposals	-			
Revaluation	735			
At 31 December 2024	<u>3741</u>			
Amortisation				
At January 2024	-			
Charge for year	-			
On disposals	-			
At 31 December 2024	<u>-</u>			
Net Book Value				
At 31 Dec 2024	<u>3741</u>			
At 31 Dec 2023	<u>2629</u>			
		Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
				Total Funds 2023 £
13 DEBTORS AND PREPAYMENTS				
CST Grant			759	759
Tax Refund on Gift Aid subscriptions	5791			5791
Tax Refund on Gift Aid donations	758			758
Insurance (prepayment)	187			187
Late subs				179
Hall hire	48			48
MRJ levy				-
Website	371			371
TOTAL	<u>7155</u>		<u>759</u>	<u>7914</u>
				<u>9250</u>
14 CREDITORS				
Student Rabbi	1105			1105
Cleaner				57
Willen Hospice	200			200
telephone	54			54
Building maintenance	1000			1000
Non council expense	28			28
key deposits			95	95
Audit Fee for 2022 accounts				-
Security	190		759	949
JJBS Refundable travel			1450	1450
Key holder security	149			149
Subs paid in advance	3545			3545
TOTAL	<u>6271</u>		<u>2304</u>	<u>8575</u>
				<u>4619</u>

MILTON KEYNES AND DISTRICT REFORM SYNAGOGUE
NOTES TO ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024

15	UNRESTRICTED FUNDS	Designated Funds	Undesignated Funds	Total Unrestricted Funds
		£	£	£
	At 1st January 2023	89,610	127,019	216,629
	Net incoming resources/(resources expended) for the year	-	(1,549)	-1,549
	Appropriations in the year	-	-	-
	At 31st December 2024	<u>89,610</u>	<u>125,470</u>	<u>215,080</u>

DESIGNATED FUNDS	Rabbinic Fund	Building Fund	Kitchen Fund	Total Designated Funds
At 1st January 2024	47,540	31,570	10,500	89,610
Appropriations in the year	-	-	-	-
At 31st December 2024	<u>47,540</u>	<u>31,570</u>	<u>10,500</u>	<u>89,610</u>

The designated funds represent amounts set aside for anticipated expenses relating to the building and for Rabbinic Services.

16 **RELATED PARTY TRANSACTIONS**

There was no related party transactions that require disclosure.

17 **TRUSTEE REMUNERATION AND EXPENSES**

During the year no trustees received any remuneration. Charitable, education, building, administration and fundraising expenses totalling £445 were reimbursed (2023 - £5055).

18 **STAFF COSTS**

During the year there were no members of staff employed by the charity.

MILTON KEYNES AND DISTRICT REFORM SYNAGOGUE

England & Wales - Charity number 1058193

Accounts

Milton Keynes and District Reform Synagogue

Financial Accounts

31 December 2023

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Financial accounts

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Mrs Lou Tribus	Honorary Co-Chair
Mrs P Dorrance	Honorary Treasurer
Mrs S Katz	Honorary Secretary (resigned 31 December 2023)
Mr M Pruskin	Senior Warden
Mrs Frances Gordon	
Mr Martin Pachter	
Mrs Sarah Friedman	

Charity Number

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Milton Keynes and District Reform Synagogue

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- Ritual: Service leadership was shared between visiting student rabbis and our own lay readers. This year we've had a mixture of online services and services in the synagogue. This has worked well and will continue.
- Cheder and Education: The number of children attending Cheder has increased due to new families joining the Synagogue. We held regular adult education sessions which have proved very popular.
- Social: We were able to hold parties to celebrate major Jewish holidays, including Purim, Sukkot and Chanukah. The Book Chat Group and Sewing Group have met monthly. In addition, we have held regular social events such as quiz nights, concerts and board game evenings, to name a few.

Milton Keynes and District Reform Synagogue

Trustees Report for the Year Ended 31st December 2023

(continued)

- Welfare: The Welfare Group is running with the aim of keeping the Synagogue in touch with all members.
- Communication to Members: A weekly newsletter was sent to members via email. Printed newsletters are sent four times a year to members who do not use email.
- Grants: This year the High Holy Day Appeal beneficiaries were Cancer Research UK and Tikkun Pacov.

Financial review

The Statement of Financial Activities for the year to 31 December 2023 is set out on page 7 of the accounts and shows a net operating surplus of £6,098 for the year. This compares with last year's surplus of £5,981. Because of this surplus, the Synagogue's reserves now total £216,630.

Plans for the Future

Within each of our main categories, the following are the short/medium-term goals:

- Rabbinic Support: We will liaise closely with Leo Baeck College and the Movement for Reform Judaism to ensure that we have sufficient visits from Student Rabbis.
- Ritual: We will continue to hold weekly Shabbat services, alternating Friday evenings and Saturday mornings. We will hold services for the High Holy Days and major festivals. We will continue to hold some services in person and some online, to meet the varying needs of our members. The initiative to train new wardens and lay service leaders continues.
- Cheder and Education: We will continue to encourage local families with young children to join the community. We plan to continue further integration and merging between Cheder and the remainder of the community, with more social events and occasional child-friendly services.
- Programme Development: We will continue to evaluate methods of encouraging involvement by a broader range of members by offering more choices of activities.
- Welfare: We will continue to deliver support to the membership, particularly the elderly and recently bereaved. To build closer relationships between the Synagogue and the wider Milton Keynes community, we will continue to encourage the use of the hall by suitable outside groups.

Reserves Policy

It is the policy of the Synagogue to maintain our unrestricted funds, which are the free reserves of the Synagogue, at a level that is adequate to keep the Synagogue solvent. In conjunction with the subscriptions and other incoming resources, this provides sufficient funds to cover the administrative and support costs of the Synagogue.

The restricted funds are funds donated to the Synagogue for expenditure of a specific purpose or nature and are held in an appropriate form to enable the funds to be applied for the purpose for which they were established.

The designated funds represent amounts set aside for anticipated expenditure relating to the building and for Rabbinic services. The designated Rabbinic fund amounts to £47,540. The hope is that in due course the Synagogue will be able to afford to employ a rabbi on a part-time basis.

In addition, we have £31,570 in a designated fund for the upkeep of the building and a £10,500 kitchen fund.

Milton Keynes and District Reform Synagogue

Trustees Report for the Year Ended 31st December 2023

(continued)

Grant Making Policy

The Synagogue pursues its charitable giving mainly through the High Holy Day Appeal. Our policy is to make grants out of donations received and only to registered charities, whether in the UK or overseas.

Risk Management

The trustees have examined the major strategic, business and operational risks which the Synagogue faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to mitigate risks as appropriate.

Trustees' Responsibilities in Relation to the Accounts

The law applicable to charities in England and Wales requires the board of trustees to prepare financial statements for each financial period which give a true and fair view of the state of affairs of the charity at the period end and of its incoming resources and resources expended during that period. In preparing those financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Make judgements and estimates that 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 a going concern basis unless it is inappropriate to presume that the charity 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 charity and enable them to ensure that the financial statements comply with the requirements of applicable law and regulations. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The charity has taken advantage of the exemption in IAS1 from the requirement to produce a cash flow statement because it is a small charity.

This report was approved by the trustees on 16 August 2024 and signed on its behalf by:

Martin Neville
Co-Chair of Council

Lou Tribus
Co-Chair of Council

Milton Keynes and District Reform Synagogue

Independent Examiners Report to the Trustees of Milton Keynes and District Reform Synagogue For the Year Ended 31 December 2023

I report on the accounts for the trust for the year ended 31 December 2023, which are set out on pages 6 to 11.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

N Boyce FCCA
Hickeson Boyce
68A High Street
Stony Stratford
Milton Keynes
MK11 1AQ

Date: 20 August 2024

**MILTON KEYNES AND DISTRICT REFORM SYNAGOGUE
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2023**

INCOME AND EXPENDITURE	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
INCOME AND ENDOWMENTS					
Subscriptions (Net)		24,962		24,962	22,827
Income tax recoverable on subscriptions		5,293		5,293	4,762
Donations and legacies		11,843	1,200	13,043	7,768
Income tax recoverable on donations		2,023		2,023	1,213
JJBS			7,272	7,272	5,902
Interest		1,126		1,126	102
Income from charitable activities	[2]	520	-	520	-
Other Incoming resources	[3]	6,534		6,534	9,523
TOTAL INCOMING RESOURCES		52,301	8,472	60,773	52,097
EXPENDITURE					
Expenditure on raising funds:					
Services and festivals	[4]	15,937		15,937	2,550
Education	[5]	2,719		2,719	2,420
JJBS			7,272	7,272	5,902
MRJ affiliation		1,144		1,144	1,517
Synagogue magazine					70
Charitable donations		739	1,200	1,939	1,531
		20,539	8,472	29,011	13,990
Building:					
Running expenses	[6]	16,248		16,248	19,264
Depreciation	[7]	4,439		4,439	4,439
		20,687	-	20,687	23,703
Other resources expended:					
Administration	[8]	1,263		1,263	1,053
General expenses	[9]	3,425		3,425	7,710
Fund raising	[10]	264		264	144
		4,952	-	4,952	8,907
TOTAL EXPENDITURE		46,178	8,472	54,650	46,600
Net gains/losses on investments		(25)		(25)	484
NET INCOMING RESOURCES FOR THE YEAR		6,098	-	6,098	5,981
RECONCILIATION OF FUNDS					
Total funds brought forward		210,531	-	210,531	204,550
TOTAL FUNDS CARRIED FORWARD		216,629	-	216,629	210,531

**MILTON KEYNES AND DISTRICT REFORM SYNAGOGUE
BALANCE SHEET AS AT 31 DECEMBER 2023**

FIXED ASSETS		£	£	£	£
		Cost brought forward and carried forward	Depreciation to date	Net book value 2023	Net book value 2022
Tangible fixed assets:	[11]				
Building	[11]	159,952	86,974	72,978	76,977
Religious Ritual Items	[11]	2,566	2,566	-	-
Furniture & Fittings	[11]	46,666	46,226	440	880
Leasehold Land	[11]	15,000		15,000	15,000
		<u>224,184</u>	<u>135,766</u>	<u>88,418</u>	<u>92,857</u>
Investments	[12]			<u>2,629</u>	<u>2,473</u>
				91,047	95,330
CURRENT ASSETS					
Debtors and Prepayments	[13]		9,250		7,633
Cash at Bank and in Hand			<u>120,951</u>		<u>111,326</u>
			130,201		118,959
CURRENT LIABILITIES					
Amounts falling due within one year	[14]		<u>4,619</u>		<u>3,758</u>
NET CURRENT ASSETS				<u>125,582</u>	<u>115,201</u>
				216,629	210,531
TOTAL NET ASSETS				<u>216,629</u>	<u>210,531</u>
FINANCED BY					
Unrestricted: General Fund	[15]			216,629	210,531
				<u>216,629</u>	<u>210,531</u>

Approved by the Executive of the trustees (the synagogue council) on 16 August 2024
and signed on its behalf by

Priscilla Dorance

Trustee and Treasurer

Lou Tribus

Trustee and Chair

Martin Neville

Trustee

**MILTON KEYNES AND DISTRICT REFORM SYNAGOGUE
NOTES TO ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2023**

1 ACCOUNTING POLICIES

- a) Accounting convention
The accounts are prepared on an accruals basis and under the historic cost convention. They are in accordance with the requirements of the Statement of recommended Practice on Accounting by Charities.
- b) Subscriptions
Subscriptions are included on the basis of those due for the current year after making allowance for any amounts that are unlikely to be collected.
- c) Income tax recoverable
Income tax recoverable has been included to the extent that it arises on gift aided donations received during the year.
- d) Depreciation
The building is being depreciated at 2.5% per annum.
Religious Ritual Items and Furniture and fittings are being depreciated at 25% per annum.
- e) Funds accounting
General funds are unrestricted funds which are available at the discretion of the Trustees for particular purposes.
Restricted funds are funds which are held for specific purposes.
- f) Going concern
The trustees consider that there are no material uncertainties relating to going concern and the accounts have therefore been prepared on this basis.

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
2 INCOME FROM CHARITABLE ACTIVITIES				
Quiz	200		200	-
social events	94		94	-
Event 1 concert	226		226	-
TOTAL	520	-	520	-
3 OTHER INCOMING RESOURCES				
PACOV Trip	-		-	4,479
Hall hire	5,856		5,856	4,505
Judaica	68		68	27
Rituals festivals	429		429	372
Non cash asset donation	181		181	140
TOTAL	6,534	-	6,534	9,523
4 SERVICES AND FESTIVALS				
Kiddush and catering	618		618	421
Lay Readers, visiting rabbis	3,587		3,587	1,273
Ritual, festivals, choir	11,732		11,732	856
TOTAL	15,937	-	15,937	2,550
5 EDUCATION				
Cheder materials	176		176	96
Cheder teachers	2,133		2,133	1,724
Adult education	410		410	-
Conference bursaries	-		-	600
TOTAL	2,719	-	2,719	2,420

**MILTON KEYNES AND DISTRICT REFORM SYNAGOGUE
NOTES TO ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2023**

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
6 BUILDING				
Electricity	3,139		3,139	2,050
Water	385		385	383
Garden	690		690	2,355
Cleaning/ hygiene consumables	3,110		3,110	3,305
Repairs and maintenance	8,011		8,011	9,068
Security: keyholding	255		255	499
Furniture & fittings <£1,000	658		658	1,604
TOTAL	16,248	-	16,248	19,264
7 DEPRECIATION				
Depreciation on furniture & fittings	440		440	440
Depreciation on ritual assets	-		-	-
Depreciation on building	3,999		3,999	3,999
TOTAL	4,439	-	4,439	4,439
8 ADMINISTRATION				
Postage	150		150	94
Telephone	1,078		1,078	924
Data protection	35		35	35
TOTAL	1,263	-	1,263	1,053
9 GENERAL EXPENSES				
Insurance	1,881		1,881	1,255
Professional fees	9		9	636
Council member travel expenses	84		84	234
Non trustee expenses	730		730	48
Website	-		-	162
Welfare	721		721	318
PACOV Trip	-		-	5,057
Conference bursary	-		-	-
TOTAL	3,425	-	3,425	7,710
10 FUND RAISING				
Quiz	-		-	-
Social events	144		144	144
Judaica	120		120	-
TOTAL	264	-	264	144
11 TANGIBLE FIXED ASSETS				
	Leasehold Land and Building £	Religious Ritual items £	Furniture and Fittings £	Total £
Cost				
At 1 January 2023	174,952	2,566	46,666	224,184
Additions				-
Disposals				-
At 31 DECEMBER 2023	174,952	2,566	46,666	224,184
Depreciation				
At 1 January 2023	82,975	2,566	45,786	131,327
Charge for the year	3,999		440	4,439
On disposals				-
At 31 DECEMBER 2023	86,974	2,566	46,226	135,766
Net book value				
At 31 DECEMBER 2023	87,978	-	440	88,418
At 31 December 2022	91,977	-	880	92,857

**MILTON KEYNES AND DISTRICT REFORM SYNAGOGUE
NOTES TO ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2023**

12	INVESTMENTS	Other investments £				
	COST					
	At 1 January 2023	2,473				
	Additions	181				
	Disposals	-				
	Revaluation	(25)				
	At 31 December 2023	<u>2,629</u>				
	Amortisation					
	At January 2023	-				
	Charge for year	-				
	On disposals	-				
	At 31 December 2023	<u>-</u>				
	Net Book Value					
	At 31 December 2023	2,629				
	At 31 December 2022	2,473				
			Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £	Total Funds 2022 £
13	DEBTORS AND PREPAYMENTS					
	CST Grant	575			575	528
	Tax Refund on Gift Aid subscriptions	5,292			5,292	4,762
	Tax Refund on Gift Aid donations	2,023			2,023	1,213
	Insurance (prepayment)	181			181	100
	Pacov Trip				-	200
	Late subs	179			179	22
	Hall hire	838			838	646
	MRJ levy				-	-
	Website	162			162	162
	TOTAL	<u>9,250</u>		-	<u>9,250</u>	<u>7,633</u>
14	CREDITORS					
	Cheder consultant				-	-
	Kiddush				-	5
	Outreach Rep				-	-
	Student Rabbi	214			214	348
	Cleaner	57			57	176
	Garden work					260
	Telephone	51			51	-
	Cheder materials				-	79
	Pacov expense				-	346
	Key deposits			95	95	95
	Accountancy fee				-	630
	Fire maintenance	360			360	-
	JJBS Refundable travel			1,450	1,450	1,450
	JJBS Over age on account				-	117
	Electricity				-	-
	Subscriptions paid in advance	2,392			2,392	252
	TOTAL	<u>3,074</u>		<u>1,545</u>	<u>4,619</u>	<u>3,758</u>

**MILTON KEYNES AND DISTRICT REFORM SYNAGOGUE
NOTES TO ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2023**

15	UNRESTRICTED FUNDS	Designated Funds	Undesignated Funds	Total Unrestricted Funds
		£	£	£
	At 1st January 2022		210,531	210,531
	Adjustment - see below	59,610	(59,610)	-
	As at 1st January 2022 - as restated	59,610	150,921	210,531
	Net incoming resources/(resources expended) for the year		6,098	6,098
	Appropriations in the year	30,000	(30,000)	-
	At 31st December 2023	<u>89,610</u>	<u>127,019</u>	<u>216,629</u>

DESIGNATED FUNDS	Rabbinic Fund	Building Fund	Kitchen Fund	Total Designated Funds
At 1st January 2023	-	-	-	0
Adjustment - see below	27,540	21,570	10,500	59,610
As at 1st January 2022 - as restated	27,540	21,570	10,500	59,610
Appropriations in the year	20,000	10,000	-	30,000
At 31st December 2023	<u>47,540</u>	<u>31,570</u>	<u>10,500</u>	<u>89,610</u>

The designated funds represent amounts set aside for anticipated expenses relating to the building and for Rabbinic Services. The opening balance adjustment relates to designated funds that the trustees consider should have been reflected in previous years accounts.

16 **RELATED PARTY TRANSACTIONS**
There was no related party transactions that require disclosure.

17 **TRUSTEE REMUNERATION AND EXPENSES**
During the year no trustees received any remuneration. Charitable, education, building, administration and fundraising expenses totalling £5055 were reimbursed (2022 £8314).

18 **STAFF COSTS**
During the year there were no members of staff employed by the charity.

MILTON KEYNES AND DISTRICT REFORM SYNAGOGUE

England & Wales - Charity number 1058193

Accounts

Milton Keynes and District Reform Synagogue

Financial Accounts

31 December 2022

Charity Number 1058913

Milton Keynes and District Reform Synagogue

Financial accounts

For the year ended 31 December 2022

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Milton Keynes and District Reform Synagogue

Legal and Administrative Information

Status

The synagogue was registered with the Charity Commission on 23rd September 1996 and is governed by a constitution and rules adopted on 28th June 1978.

Trustees and Council Members

Mr M Neville	Honorary Co-Chair
Mrs Lou Tribus	Honorary Co-Chair
Mrs P Dorrance	Honorary Treasurer
Mrs S Katz	Honorary Secretary
Mr M Pruskin	Honorary Warden
Mr R Assenheim	
Mrs C Assenheim	
Mr M Kushner	
Mrs S Friedman	

Charity Number

1058193

Principal Address

Hainault Avenue
Giffard Park
Milton Keynes
MK14 5PQ

Independent Examiner

Mr N Boyce FCCA
Hickeson Boyce
Chartered Certified Accountants
68A high Street
Stony Stratford
Milton Keynes
MK11 1AQ

Bankers

Barclays Bank plc
PO Box 170
Milton Keynes
MK6 1AL

Milton Keynes and District Reform Synagogue

Trustees Report for the Year Ended 31st December 2022

The Trustees present their report along with the accounts of the charity for the year ended 31 December 2022. The accounts have been prepared in accordance with the accounting policies set out on page 8 and comply with the applicable law and the requirements of SORP (FRS 102), Accounting and Reporting by Charities.

Constitution and Objects

The Milton Keynes and District Reform Synagogue, known in Hebrew as Beit Echud, is constituted under a deed of trust established in 1979 and is a registered charity No 1058193.

The principal objects of the Synagogue are the promoting of Judaism in the spheres of public worship, religious, educational, social, cultural and charitable activities.

Structure, Governance and Management

The Synagogue's governing document is its constitution, which is reviewed periodically. The Trustees of the Synagogue are its Council Members, including the Honorary Officers, who are elected by the membership in open meeting. There is also provision for up to three members to be co-opted to serve on Council until the subsequent Annual General Meeting.

The Trustees normally meet eight to nine times a year and there are Sub-committees and Groups that report to the council, which then approves their activities. The main Sub-committees and Groups are:

Ritual: This committee deals with all aspects of the provision of Synagogue services including festivals;

Cheder education: This committee deals with the provision of religious schooling for children of members, through to bar/batmitzvah age and beyond.

The Council, which takes appropriate external advice where necessary, makes all significant operational decisions except the appointment of a rabbi. The constitution requires that the appointment of a rabbi be approved by the membership in open meeting.

External Affiliations

The constitution provides that the Synagogue shall be a member of the Movement for Reform Judaism, for which benefit, affiliation fees are payable at a percentage of the previous year's subscription income. One of the benefits of membership of a synagogue is the availability of a burial plan, and a proportion of members' subscriptions are specifically levied in this respect: this is paid by the Synagogue to the Jewish Joint Burial Society.

Achievement of Objectives and Review of Activities

A full review of Synagogue activities is contained in the Synagogue's latest Annual Review which is circulated to all members prior to the Annual General Meeting. The key achievements during the year referred to in the Annual Review were:

- Ritual: Service leadership was shared between visiting student rabbis and our own lay readers. Last year, due to the Covid-19 Pandemic, most services were held online. This year we have been able to transition back to having most services in person.
- Cheder and Education: Cheder classes returned to the Synagogue in September 2021. Numbers have increased due to new families joining the Synagogue. We held monthly adult education sessions which have proved very popular.
- Social: We were able to hold parties to celebrate major Jewish holidays, including Purim, Sukkot and Chanukah. The Reading Group and Sewing Group have met monthly.
- Welfare: The Welfare Group is running with the aim of keeping the Synagogue in touch with all members.

Milton Keynes and District Reform Synagogue

Trustees Report for the Year Ended 31st December 2022

(continued)

- Communication to Members: A weekly newsletter was sent to members via email. In addition, the Synagogue magazine, 'Listen', is produced quarterly and is circulated to members via email and post. Copies are also placed on our website.
- Grants: This year the High Holy Day Appeal beneficiaries were MacMillan Cancer Support and Trubys Garden Tea Room.

Financial review

The Statement of Financial Activities for the year to 31 December 2022 is set out on page 6 of the accounts and shows a net operating surplus of £5,981 for the year. This compares with last year's surplus of £15,531. Because of this surplus, the Synagogue's reserves now total £210,531.

Plans for the Future

Within each of our main categories, the following are the short/medium-term goals:

- Rabbinic Support: We will liaise closely with Leo Baeck College and the Movement for Reform Judaism to ensure that we have sufficient visits from Student Rabbis.
- Ritual: We will continue to hold weekly Shabbat services, alternating Friday evenings and Saturday mornings. We will hold services for the High Holy Days and major festivals. We will continue to hold some services in person and some online, to meet the varying needs of our members. The initiative to train new wardens and lay service leaders continues.
- Cheder and Education: We will continue to encourage local families with small children to join the community. We plan to continue further integration and merging between Cheder and the remainder of the community, with more social events and occasional child-friendly services.
- Programme Development: We will continue to evaluate methods of encouraging involvement by a broader range of members by offering more choices of activities.
- Welfare: We will continue to deliver support to the membership, particularly the elderly and recently bereaved. To build closer relationships between the Synagogue and the wider Milton Keynes community, we will continue to encourage the use of the hall by suitable outside groups.

Reserves Policy

It is the policy of the Synagogue to maintain our unrestricted funds, which are the free reserves of the Synagogue, at a level that is adequate to keep the Synagogue solvent. In conjunction with the subscriptions and other incoming resources, this provides sufficient funds to cover the administrative and support costs of the Synagogue.

The restricted funds are funds donated to the Synagogue for expenditure of a specific purpose or nature and are held in an appropriate form to enable the funds to be applied for the purpose for which they were established.

Grant Making Policy

The Synagogue pursues its charitable giving mainly through the High Holy Day Appeal. Our policy is to make grants out of donations received and only to registered charities, whether in the UK or overseas.

Milton Keynes and District Reform Synagogue

Trustees Report for the Year Ended 31st December 2022

(continued)

Risk Management

The trustees have examined the major strategic, business and operational risks which the Synagogue faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to mitigate risks as appropriate.

Trustees' Responsibilities in Relation to the Accounts

The law applicable to charities in England and Wales requires the board of trustees to prepare financial statements for each financial period which give a true and fair view of the state of affairs of the charity at the period end and of its incoming resources and resources expended during that period. In preparing those financial statements, the trustees are required to:

- Select suitable accounting policies and then apply them consistently
- Make judgements and estimates that 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 a going concern basis unless it is inappropriate to presume that the charity 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 charity and enable them to ensure that the financial statements comply with the requirements of applicable law and regulations. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The charity has taken advantage of the exemption in Charities SORP (FRS102) from the requirement to produce a cash flow statement because it is a small charity.

This report was approved by the trustees on 2 July 2023 and signed on its behalf by:

Martin Neville
Co-Chair of Council

Lou Tribus
Co-Chair of Council

Milton Keynes and District Reform Synagogue

Independent Examiners Report to the Trustees of Milton Keynes and District Reform Synagogue For the Year Ended 31 December 2022

I report on the accounts for the trust for the year ended 31 December 2022, which are set out on pages 6 to 11.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

N Boyce FCCA
Hickeson Boyce
68A High Street
Stony Stratford
Milton Keynes
MK11 1AQ

Date: 25 July 2023

MILTON KEYNES AND DISTRICT REFORM SYNAGOGUE
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2022

INCOME AND EXPENDITURE	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
INCOME AND ENDOWMENTS					
Subscriptions (Net)		22,827	0	22,827	20,601
Income tax recoverable on subscriptions		4,762	0	4,762	4,700
Donations and legacies		6,333	1,435	7,768	6,326
Income tax recoverable on donations		1,213	0	1,213	729
JJBS		0	5,902	5,902	7,027
Interest		102	0	102	9
Income from charitable activities	[2]	27	0	27	14
Other incoming resources	[3]	5,017	4,479	9,496	4,234
TOTAL INCOMING RESOURCES		40,281	11,816	52,097	43,640
EXPENDITURE					
Expenditure on raising funds:					
Services and festivals	[4]	2,550	0	2,550	770
Education	[5]	2,420	0	2,420	1,463
JJBS		0	5,902	5,902	7,327
MRJ affiliation		1,517	0	1,517	1,283
Synagogue magazine		70	0	70	150
Charitable donations		96	1,435	1,531	840
		6,653	7,337	13,990	11,833
Building:					
Running expenses	[6]	19,264	0	19,264	8,409
Depreciation	[7]	4,439	0	4,439	4,439
		23,703	0	23,703	12,848
Other resources expended:					
Administration	[8]	1,053	0	1,053	1,115
General expenses	[9]	3,231	4,479	7,710	2,169
Fund raising	[10]	144	0	144	144
		4,428	4,479	8,907	3,428
TOTAL EXPENDITURE		34,784	11,816	46,600	28,109
Net gains/losses on investments		484	0	484	0
NET INCOMING RESOURCES FOR THE YEAR		5,981	0	5,981	15,531
RECONCILIATION OF FUNDS					
Total funds brought forward		204,550	0	204,550	189,019
TOTAL FUNDS CARRIED FORWARD		210,531	0	210,531	204,550

MILTON KEYNES AND DISTRICT REFORM SYNAGOGUE

BALANCE SHEET AS AT 31 DECEMBER 2022

FIXED ASSETS		£	£	£	£
		Cost brought forward and carried forward	Depreciation to date	Net book value 2022	Net book value 2021
Tangible fixed assets:					
Building	[11]	159,952	82,975	76,977	80,976
Religious Ritual Items	[11]	2,566	2,566	0	0
Furniture & Fittings	[11]	46,666	45,786	880	1,320
Leasehold land	[11]	15,000		15,000	15,000
		<u>224,184</u>	<u>131,327</u>	92,857	<u>97,296</u>
Investments	[12]			<u>2,473</u>	<u>1,849</u>
				95,330	99,145
CURRENT ASSETS					
Debtors and Prepayments	[13]		7,633		
Cash at Bank and in Hand			<u>111,326</u>		
			118,959		
CURRENT LIABILITIES					
Amounts falling due within one year	[14]		<u>3,758</u>		
NET CURRENT ASSETS				<u>115,201</u>	<u>105,405</u>
				210,531	204,550
TOTAL NET ASSETS				<u>210,531</u>	<u>204,550</u>
FINANCED BY					
Unrestricted: General Fund				210,531	204,550
				<u>210,531</u>	<u>204,550</u>

Approved by the Executive of the trustees (the synagogue council) on 2 July 2023
and signed on its behalf by

Priscilla Dorance

Trustee and Treasurer

Lou Tribus

Trustee and Chair

Martin Neville

Trustee

**MILTON KEYNES AND DISTRICT REFORM SYNAGOGUE
NOTES TO ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022**

1 ACCOUNTING POLICIES

a) Accounting convention

The accounts have been prepared on an accruals basis and under the historic cost convention and are shown in pounds sterling. They are in accordance with the requirements of the Statement Of Recommended Practice on Accounting by Charities (FRS102) under which advantage has been taken not to include a cash flow statement.

b) Subscriptions and other income

Subscriptions are included on the basis of those due for the current year after making allowance for any amounts that are unlikely to be collected.

Other income is recognised in the year to which it relates.

c) Income tax recoverable

Income tax recoverable has been included to the extent that it arises on gift aided donations received during the year.

d) Depreciation

The building is being depreciated at 2.5% per annum on cost.

Where the trustees consider that there is no impairment in the value of the leasehold at the year end it continues to be reflected in the balance sheet at cost.

Religious Ritual Items are being depreciated at 25% per annum on cost. (2021:25%)

Furniture and fittings are being depreciated at 25% per annum on cost. (2021:25%)

e) Funds accounting

General funds are unrestricted funds which are available at the discretion of the Trustees for particular purposes.

Restricted funds are funds which are held for specific purposes.

f) Going concern

The trustees consider that there are no material uncertainties relating to going concern and the accounts have therefore been prepared on this basis.

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
2 INCOME FROM CHARITABLE ACTIVITIES				
Judaica	27		27	14
TOTAL	27	0	27	14
3 OTHER INCOMING RESOURCES				
PACOV Trip		4,479	4,479	
Hall hire	4,505		4,505	2,385
Rituals festivals	372		372	0
Non cash asset donation	140		140	1,849
TOTAL	5,017	4,479	9,496	4,234
4 SERVICES AND FESTIVALS				
Kiddush and catering	421		421	20
Lay readers, visiting rabbis	1,273		1,273	750
Ritual, festivals, choir	856		856	0
TOTAL	2,550	0	2,550	770
5 EDUCATION				
Cheder materials	96		96	
Cheder teachers	1,724		1,724	1,463
Conference bursaries	600		600	
TOTAL	2,420	0	2,420	1,463

MILTON KEYNES AND DISTRICT REFORM SYNAGOGUE
NOTES TO ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
6 BUILDING				
Electricity	2,050		2,050	2,076
Water	383		383	208
Garden	2,355		2,355	760
Cleaning/ hygiene consumables	3,305		3,305	514
Repairs and maintenance	9,068	0	9,068	3,938
Security: keyholding	499		499	467
Furniture & fittings <£1,000	1,604	0	1,604	446
TOTAL	19,264	0	19,264	8,409
7 DEPRECIATION				
Depreciation on furniture & fittings	440		440	440
Depreciation on building	3,999		3,999	3,999
TOTAL	4,439	0	4,439	4,439
8 ADMINISTRATION				
Postage	94		94	99
Telephone	924		924	981
Data protection	35		35	35
TOTAL	1,053	0	1,053	1,115
9 GENERAL EXPENSES				
Insurance	1,255		1,255	1,161
Professional fees	636		636	598
Council member travel expenses	234		234	18
Non trustee expenses	48		48	34
Website	162		162	162
Welfare	318		318	196
PACOV Trip	578	4,479	5,057	0
TOTAL	3,231	4,479	7,710	2,169

Included in Professional fees is £630 relating to the independent examination fee.

10 FUND RAISING				
Social events	144		144	144
TOTAL	144	0	144	144

	Leasehold land and building £	Religious ritual items £	Furniture and fittings £	Total £
11 TANGIBLE FIXED ASSETS				
Cost				
At 1 January 2022	174,952	2,566	46,666	224,184
Additions				0
Disposals				0
At 31 December 2022	174,952	2,566	46,666	224,184
Depreciation				
At 1 January 2022	78,976	2,566	45,346	126,888
Charge for the year	3,999		440	4,439
On disposals				0
At 31 December 2022	82,975	2,566	45,786	131,327
Net book value				
At 31 December 2022	91,977	0	880	92,857
At 31 December 2021	95,976	0	1,320	97,296

Included in leasehold land and building is £15000 related to leasehold land which was acquired in 2002 on 125 year lease and

**MILTON KEYNES AND DISTRICT REFORM SYNAGOGUE
NOTES TO ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022**

12 INVESTMENTS

	Other investments £
Cost	
At 1 January 2022	1849
Additions	140
Disposals	
Revaluation	484
At 31 December 2022	<u>2473</u>
Amortisation	
At 1 January 2022	0
Charge for the year	
On disposals	
At 31 December 2022	<u>0</u>
Net book value	
At 31 December 2022	<u>2473</u>
At 31 December 2021	<u>1849</u>

During the year the investments were donated and are shown at their market value on the date of donation and at the year end.

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £
13 DEBTORS AND PREPAYMENTS				
CST Grant	528		528	135
Tax Refund on Gift Aid subscriptions	4,762		4,762	4,700
Tax Refund on Gift Aid donations	1,213		1,213	729
Insurance (prepayment)	100		100	92
Pacov Trip	200		200	0
Late subs	22		22	
Hall Hire	646		646	1,301
MRJ levy			0	17
Website	162		162	323
TOTAL	<u>7,633</u>	<u>0</u>	<u>7,633</u>	<u>7,297</u>
14 CREDITORS				
Cheder consultant			0	504
Kiddush	5		5	
Outreach Rep			0	220
Student Rabbi	348		348	
Cleaner	176		176	
Garden work	260		260	
Cheder materials	79		79	
Pacov expense	346		346	
Key deposits		95	95	70
Accountancy fee	630		630	594
Building maintenance			0	588
JJBS Refundable travel		1,450	1,450	1,450
JJBS Over age on account		117	117	
Electricity			0	284
Subscriptions paid in advance	252		252	2,180
TOTAL	<u>2,096</u>	<u>1,662</u>	<u>3,758</u>	<u>5,890</u>

**MILTON KEYNES AND DISTRICT REFORM SYNAGOGUE
NOTES TO ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2022**

- 15 RELATED PARTY TRANSACTIONS
There were no related party transactions that require disclosure.
- 16 TRUSTEE REMUNERATION AND EXPENSES
During the year no trustees received any remuneration. Charitable, education, building, administration and fundraising expenses totalling £8314 were reimbursed to seven trustees.
- 17 STAFF COSTS
During the year there were no members of staff employed by the charity.

MILTON KEYNES AND DISTRICT REFORM SYNAGOGUE

England & Wales - Charity number 1058193

Accounts

Milton Keynes and District Reform Synagogue

Financial Accounts

31 December 2021

Charity Number 1058193

Milton Keynes and District Reform Synagogue

Financial accounts

For the year ended 31 December 2021

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Milton Keynes and District Reform Synagogue

Legal and Administrative Information

Status

The synagogue was registered with the Charity Commission on 23rd September 1996 and is governed by a constitution and rules adopted on 28th June 1978.

Trustees and Council Members

Mrs P Dorrance	Honorary Chair
Mrs Lou Tribus	Hon vice Chair
Mrs S Friedman	Honorary Treasurer
Miss I Dorrance	Honorary Secretary
Mr M Pruskin	Honorary Warden
Mr R Assenheim	
Mrs C Assenheim	

Charity Number

1058193

Principal Address

1 Hainault Avenue
Giffard Park
Milton Keynes
MK14 5PQ

Independent examiner

Nigel Boyce FCCA
Hickeson Boyce
Chartered Accountants
68A high Street
Stony Stratford
Milton Keynes
MK11 1AQ

Bankers

Barclays Bank plc
PO Box 170
Milton Keynes
MK6 1AL

Milton Keynes and District Reform Synagogue

Trustees Report for the year ended 31st December 2021

The Trustees present their report along with the accounts of the charity for the year ended 31 December 2021. The accounts have been prepared in accordance with the accounting policies set out on page 8 and comply with the applicable law and the requirements of SORP (FRS 102), Accounting and Reporting by Charities.

Constitution and objects

The Milton Keynes and District Reform Synagogue, known in Hebrew as Bet Echud, is constituted under a deed of trust established in 1979 and is a registered charity No 1058193.

The principal objects of the Synagogue are the promoting of Judaism in the spheres of public worship, religious, educational, social, cultural and charitable activities.

Structure, governance and management

The Synagogue's governing document is its constitution, which is reviewed periodically. The Trustees of the Synagogue are its Council Members, including the Honorary Officers, who are elected by the membership in open meeting. There is also provision for up to three members to be co-opted to serve on Council until the subsequent Annual General Meeting.

The Trustees normally meet eleven times a year and there are Sub-committees and Groups that report to the council, which then approves their activities. The main Sub-committees and Groups are:

Ritual: this committee deals with all aspects of the provision of Synagogue services including festivals;

Cheder education: this committee deals with the provision of religion schooling for children of members, through to bar/batmitzvah age and beyond;

The Council, who take appropriate external advice where necessary, makes all significant operational decisions except the appointment of a rabbi. The constitution requires that decision to be approved by the membership in open meeting.

External affiliations

The constitution provides that the Synagogue shall be a member of the Movement for Reform Judaism, for which benefit, affiliation fees are payable at a percentage of the previous year's subscription income. One of the benefits of membership of a synagogue is the availability of a burial plan, and a proportion of members' subscriptions are specifically levied in this respect: this is paid by the Synagogue to the Jewish Joint Burial Society.

Achievement of objectives and review of activities

A full review of Synagogue activities is contained in the Synagogue's latest Annual Review that is circulated to all members prior to the Annual General Meeting. The key achievements during the year referred to in the Annual Review were:

Ritual: The sharing of the service leadership between visiting student Rabbi and our own lay readers. However due to the Covid-19 Pandemic services this year have mostly been via the internet using a program called Zoom.

Cheder and Education: Cheder classes have also continued via the internet.

Milton Keynes and District Reform Synagogue

Trustees Report for the year ended 31st December 2021

(continued)

Social and Welfare: The Welfare Group is running with the aim of keeping the synagogue in touch with all members. Various events have been held, some via Zoom and some in person in the building. These include regular "Tea and Chat" sessions, Quiz Evenings, Reading Group meetings and Sewing Group meetings.

The Synagogue magazine - 'Listen', is produced quarterly and as well as being available on the website a paper copy is now sent out to all members who request one.

Grants: This year the High Holy Day Appeal beneficiaries were World Jewish Relief and Supershoes.

Financial review

The Statement of Financial Activities for the year to 31 December 2021 is set out on page 6 of the accounts and shows a net operating surplus of £15531 for the year. This compares with last year's surplus of £11475. Because of this surplus, the Synagogue's reserves have increased and now total £204550.

Plans for the future

Within each of our main categories the following are the short / medium term goals:

Rabbinic Support: Student Rabbis from Leo Baeck College regularly spend a given time with an established synagogue and we are working with several of them.

Ritual: Shabbat morning services are again held in the building with winter Erev Shabbat services to continue via Zoom. To continue providing a variety of service styles with possibly more Kabbalat Shabbats. The current wardens will take on a specialist role in relation to Pastoral, burial and B'nei Mitzvah issues. The initiative to train new wardens continues.

Cheder and Education: We plan to continue further integration and merging between Cheder and the remainder of the community, with improvement in regular attendance and communication with parents. We hope to encourage local families with small children to join the community.

Programme Development: Continue to evaluate methods of encouraging involvement by a broader range of members by offering more choices of activities.

Welfare will continue to deliver support to the membership, particularly the elderly and recently bereaved. To allow the Synagogue to be part of the wider community we encourage the use of the hall by suitable outside groups.

Reserves policy

It is the policy of the Synagogue to maintain our unrestricted funds, which are the free reserves of the Synagogue, at a level that is adequate to keep the Synagogue solvent. In conjunction with the subscriptions and other incoming resources, this provides sufficient funds to cover the administrative and support costs of the Synagogue.

The restricted funds are funds donated to the Synagogue for expenditure of a specific purpose or nature and are held in an appropriate form to enable the funds to be applied for the purpose for which they were established.

Milton Keynes and District Reform Synagogue

Trustees Report for the year ended 31st December 2021

(continued)

Grant making policy

The Synagogue pursues its charitable giving mainly through the High Holy Day Appeal. Our policy is to make grants out of donations received and only to registered charities, whether in the UK or overseas.

Risk Management

The trustees have examined the major strategic, business and operational risks which the Synagogue faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to mitigate risks as appropriate.

Trustees' responsibilities in relation to the accounts

Law applicable to charities in England and Wales requires the board of trustees to prepare financial statements for each financial period which give a true and fair view of the state of affairs of the charity at the period end and of its incoming resources and resources expended during that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that 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 charity 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 charity and enable them to ensure that the financial statements comply with the requirements of applicable law and regulations. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The charity has taken advantage of the exemption in Charities SORP (FRS 102) from the requirement to produce a cash flow statement because it is a small charity.

This report was approved by the trustees on 19/06/22 and signed on its behalf by



Priscilla Dorrance
Chair of Council

Milton Keynes and District Reform Synagogue

Independent Examiners Report to the Trustees of Milton Keynes and District Reform Synagogue

For the year ended 31 December 2021

I report on the accounts for the trust for the year ended 31 December 2021, which are set out on pages 6 to 10.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



N Boyce FCCA
Hickeson Boyce
68A high Street
Stony Stratford
Milton Keynes
MK11 1AQ

Date:21/6/22.....

MILTON KEYNES AND DISTRICT REFORM SYNAGOGUE
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2021

INCOME AND EXPENDITURE	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total funds 2020 £
INCOME AND ENDOWMENTS					
Subscriptions (net)		20,601		20,601	22,643
Income tax recoverable on subscriptions		4,700		4,700	5,208
Donations and legacies		5,486	840	6,326	7,226
Income tax recoverable on donations		729		729	560
JJBS			7,027	7,027	5,650
Interest		9		9	62
Income from charitable activities	[2]	14		14	453
Other incoming resources	[3]	4,234		4,234	1,710
TOTAL INCOMING RESOURCES		35,773	7,867	43,640	43,512
EXPENDITURE					
Expenditure on raising funds:					
Services and festivals	[4]	770		770	641
Education	[5]	1,463		1,463	1,719
JJBS		300	7,027	7,327	5,650
MRJ affiliation		1,283		1,283	1,979
Synagogue magazine		150		150	68
Charitable donations		0	840	840	1,496
		3,966	7,867	11,833	11,553
Building:					
Running expenses	[6]	8,409	0	8,409	13,070
Depreciation	[7]	4,439		4,439	3,999
		12,848	0	12,848	17,069
Other resources expended:					
Administration	[8]	1,115		1,115	1,044
General expenses	[9]	2,169	0	2,169	2,212
Fund raising	[10]	144		144	159
		3,428	0	3,428	3,415
TOTAL EXPENDITURE		20,242	7,867	28,109	32,037
NET INCOMING RESOURCES FOR THE YEAR		15,531	0	15,531	11,475
RECONCILIATION OF FUNDS					
Total funds brought forward		189,019		189,019	177,544
Amounts transferred		0	0	0	0
TOTAL FUNDS CARRIED FORWARD		204,550	0	204,550	189,019

MILTON KEYNES AND DISTRICT REFORM SYNAGOGUE

BALANCE SHEET AS AT 31 DECEMBER 2021

FIXED ASSETS		£	£	£	£
		Cost brought forward and carried forward	Depn to date	Net book value	31.12.20
Tangible fixed assets					
Building	[11]	159,952	78,976	80,976	84,974
Religious Ritual Items	[11]	2,566	2,566	0	0
Furniture & Fittings	[11]	46,666	45,346	1,320	0
Leasehold land	[11]	15,000	0	15,000	15,000
		<u>224,184</u>	<u>126,888</u>	<u>97,296</u>	<u>99,974</u>
Investments	[12]			1,849	0
				<u>99,145</u>	<u>99,974</u>
CURRENT ASSETS					
Debtors and Prepayments	[13]		7,297		5,980
Cash at Bank and in Hand			103,998		87,036
			<u>111,295</u>		<u>93,016</u>
CURRENT LIABILITIES					
Amounts falling due within one year	[14]		5,890		3,971
NET CURRENT ASSETS				<u>105,405</u>	<u>89,045</u>
				<u>204,550</u>	<u>189,019</u>
TOTAL NET ASSETS				<u>204,550</u>	<u>189,019</u>
FINANCED BY					
Unrestricted: General Fund				204,550	189,019
				<u>204,550</u>	<u>189,019</u>

Approved by the Executive of the trustees (the synagogue council) on 19/6/22
and signed on its behalf by

Rym Friedman
R Dwanne
Sam Fildes

Trustee and Treasurer

Trustee and Chair

Trustee

MILTON KEYNES AND DISTRICT REFORM SYNAGOGUE
 NOTES TO ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021

1 ACCOUNTING POLICIES

- a) Accounting convention
 The accounts have been prepared on an accruals basis and under the historic cost convention and are shown in pounds sterling. They are in accordance with the requirements of the Statement Of Recommended Practice on Accounting by Charities (FRS102) under which advantage has been taken not to include a cash flow statement.
- b) Subscriptions and other income
 Subscriptions are included on the basis of those due for the current year after making allowance for any amounts that are unlikely to be collected.
 Other income is recognised in the year to which it relates.
- c) Income tax recoverable
 Income tax recoverable has been included to the extent that it arises on gift aided donations received during the year.
- d) Depreciation
 The building is being depreciated at 2.5% per annum on cost.
 Where the trustees consider that there is no impairment in the value of the leasehold at the year end it continues to be reflected in the balance sheet at cost.
 Religious Ritual Items are being depreciated at 25% per annum on cost. (2020:10%)
 Furniture and fittings are being depreciated at 25% per annum on cost. (2020:10%)
- e) Funds accounting
 General funds are unrestricted funds which are available at the discretion of the Trustees for particular purposes.
 Restricted funds are funds which are held for specific purposes.
- f) Going concern
 The trustees consider that there are no material uncertainties relating to going concern and the accounts have therefore been prepared on this basis.

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total funds 2020 £
2 INCOME FROM CHARITABLE ACTIVITIES				
Quiz	0		0	260
Social events	0		0	179
Judaica	14		14	14
TOTAL	14	0	14	453
3 OTHER INCOMING RESOURCES				
Hall hire	2,385		2,385	1,566
Rituals festivals	0		0	144
Non cash asset donation	1,849		1,849	0
TOTAL	4,234	0	4,234	1,710
4 SERVICES AND FESTIVALS				
Kiddush and catering	20		20	52
Lay readers, visiting rabbis	750		750	589
TOTAL	770	0	770	641

MILTON KEYNES AND DISTRICT REFORM SYNAGOGUE
NOTES TO ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total funds 2020 £
5 EDUCATION				
Cheder teachers	1,463		1,463	1,719
TOTAL	<u>1,463</u>	<u>0</u>	<u>1,463</u>	<u>1,719</u>
6 BUILDING				
Electricity	2,076		2,076	1,905
Water	208		208	91
Garden	760		760	930
Cleaning/ hygiene consumables	514		514	93
Repairs and maintenance	3,938	0	3,938	8,846
Security: keyholding	467		467	462
Furniture and fittings <£1000	446		446	743
TOTAL	<u>8,409</u>	<u>0</u>	<u>8,409</u>	<u>13,070</u>
7 DEPRECIATION				
Depreciation on furniture and fittings	440		440	0
Depreciation on ritual assets	0		0	0
Depreciation on building	3,999		3,999	3,999
TOTAL	<u>4,439</u>	<u>0</u>	<u>4,439</u>	<u>3,999</u>
8 ADMINISTRATION				
Postage	99		99	52
Telephone	981		981	957
Data protection	35		35	35
TOTAL	<u>1,115</u>	<u>0</u>	<u>1,115</u>	<u>1,044</u>
9 GENERAL EXPENSES				
Insurance	1,161		1,161	1,111
Professional fees	598		598	563
Council member travel expenses	18		18	24
Non trustee expenses	34		34	0
Welfare	196		196	285
Advertising	0		0	36
Funeral cost	0		0	93
MRJ Conference	0		0	100
Website	162		162	0
TOTAL	<u>2,169</u>	<u>0</u>	<u>2,169</u>	<u>2,212</u>
Included in Professional fees is £594 relating to the independent examination fee.				
10 FUND RAISING				
Social events	144		144	144
Judaica	0		0	15
TOTAL	<u>144</u>	<u>0</u>	<u>144</u>	<u>159</u>

MILTON KEYNES AND DISTRICT REFORM SYNAGOGUE
NOTES TO ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2021

11 TANGIBLE FIXED ASSETS

	Leasehold land and building £	Religious ritual items £	Furniture and fittings £	Total £
Cost				
At 1 January 2021	174,952	2,566	44,906	222,424
Additions			1,760	1,760
Disposals				0
At 31 December 2021	<u>174,952</u>	<u>2,566</u>	<u>46,666</u>	<u>224,184</u>
Depreciation				
At 1 January 2021	74,978	2,566	44,906	122,450
Charge for the year	3,998		440	4,438
On disposals				0
At 31 December 2021	<u>78,976</u>	<u>2,566</u>	<u>45,346</u>	<u>126,888</u>
Net book value				
At 31 December 2021	<u>95,976</u>	<u>0</u>	<u>1,320</u>	<u>97,296</u>
At 31 December 2020	<u>99,974</u>	<u>0</u>	<u>0</u>	<u>99,974</u>

Included in leasehold land and building is £15000 related to leasehold land which was acquired in 2002 on 125 year lease and on which no rent is payable.

12 INVESTMENTS

During the year the investments were donated and are shown at their market value on the date of donation and at the year end.

13 DEBTORS AND PREPAYMENTS

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total funds 2020 £
Kol nidre donation	135	0	135	120
Tax refund on gift aid subscriptions	4,700		4,700	5,208
Tax refund on gift aid donations	729		729	560
Insurance (prepayment)	92		92	92
Hall hire	1,301		1,301	0
MRJ levy	17		17	0
Website	323		323	0
TOTAL	<u>7,297</u>	<u>0</u>	<u>7,297</u>	<u>5,980</u>

14 CREDITORS

Lay reader	0		0	96
Cheder Consultant	504		504	0
Outreach rep	220		220	0
Key deposits	0	70	70	70
Accountancy fee	594		594	558
Building maintenance	588		588	0
JJBS refundable travel	0	1,450	1,450	1,450
Electricity	284		284	237
Subscriptions paid in advance	2,180		2,180	1,560
TOTAL	<u>4,370</u>	<u>1,520</u>	<u>5,890</u>	<u>3,971</u>

15 RELATED PARTY TRANSACTIONS

There were no related party transactions that require disclosure.

16 TRUSTEE REMUNERATION AND EXPENSES

During the year no trustees received any remuneration. Charitable, education, building, administration and fundraising expenses totalling £3227 were reimbursed to three trustees.

17 STAFF COSTS

During the year there was one member of staff employed by the charity with wages and salaries totalling £458.

MILTON KEYNES AND DISTRICT REFORM SYNAGOGUE

England & Wales - Charity number 1058193

Accounts

Milton Keynes and District Reform Synagogue

Financial Accounts

31 December 2020

Charity Number 1058193

Milton Keynes and District Reform Synagogue

Financial accounts

For the year ended 31 December 2020

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Milton Keynes and District Reform Synagogue

Legal and Administrative Information

Status

The synagogue was registered with the Charity Commission on 23rd September 1996 and is governed by a constitution and rules adopted on 28th June 1978.

Trustees and Council Members

Mrs P Dorrance	Honorary Chair
Mrs Lou Tribus	Hon Vice chair
Mrs S Friedman	Honorary Treasurer
Miss I Dorrance	Honorary Secretary
Mr M Pruskin	Honorary Warden
Mr R Assenheim	
Mrs C Assenheim	
Mr J Douglass-Bull	

Charity Number

1058193

Principal Address

1 Hainault Avenue
Giffard Park
Milton Keynes
MK14 5PQ

Independent examiner

Nigel Boyce FCCA
Hickeson Boyce
Chartered Accountants
68a High Street
Stony Stratford
Milton Keynes
MK11 1AQ

Bankers

Barclays Bank plc
PO Box 170
Milton Keynes
MK6 1AL

Milton Keynes and District Reform Synagogue

Trustees Report for the year ended 31st December 2020

The Trustees present their report along with the accounts of the charity for the year ended 31 December 2020. The accounts have been prepared in accordance with the accounting policies set out on page 8 and comply with the applicable law and the requirements of SORP (FRS 102), Accounting and Reporting by Charities.

Constitution and objects

The Milton Keynes and District Reform Synagogue, known in Hebrew as Bet Echud, is constituted under a deed of trust established in 1979 and is a registered charity No 1058193.

The principal objects of the Synagogue are the promoting of Judaism in the spheres of public worship, religious, educational, social, cultural and charitable activities.

Structure, governance and management

The Synagogue's governing document is its constitution, which is reviewed periodically. The Trustees of the Synagogue are its Council Members, including the Honorary Officers, who are elected by the membership in open meeting. There is also provision for up to three members to be co-opted to serve on Council until the subsequent Annual General Meeting.

The Trustees normally meet eleven times a year and there are Sub-committees and Groups that report to the council, which then approves their activities. The main Sub-committees and Groups are:

Ritual: this committee deals with all aspects of the provision of Synagogue services including festivals;

Cheder education: this committee deals with the provision of religion schooling for children of members, through to bar/batmitzvah age and beyond;

The Council, who take appropriate external advice where necessary, makes all significant operational decisions except the appointment of a rabbi. The constitution requires that decision to be approved by the membership in open meeting.

External affiliations

The constitution provides that the Synagogue shall be a member of the Movement for Reform Judaism, for which benefit, affiliation fees are payable at a percentage of the previous year's subscription income. One of the benefits of membership of a synagogue is the availability of a burial plan, and a proportion of members' subscriptions are specifically levied in this respect: this is paid by the Synagogue to the Jewish Joint Burial Society.

Achievement of objectives and review of activities

A full review of Synagogue activities is contained in the Synagogue's latest Annual Review that is circulated to all members prior to the Annual General Meeting. The key achievements during the year referred to in the Annual Review were:

Ritual: The sharing of the service leadership between visiting student Rabbi and our own lay readers. However due to the Covid-19 Pandemic services this year have mostly been via the internet using a program called Zoom.

Cheder and Education: Cheder classes have also continued via the internet. A programme of adult education classes provides monthly talks on a variety of subjects. These too have been held via the internet.

Milton Keynes and District Reform Synagogue

Trustees Report for the year ended 31st December 2020

(continued)

Social and Welfare: The Welfare Group is running with the aim of keeping the synagogue in touch with all members. Various events have been held via Zoom, including regular "Tea and Chat" sessions, Quiz Evenings, Reading Group meetings and Sewing Group meetings.

The Synagogue magazine - 'Listen', is produced quarterly and as well as being available on the website. A paper copy is now sent out to all members who request one.

Grants: This year the High Holy Day Appeal beneficiaries included two Medical Charities, MacMillan Cancer Care and Magen Dovid Adom in Israel. Charity vouchers were also given to organisations providing food boxes for people affected by the pandemic lockdown months.

Financial review

The Statement of Financial Activities for the year to 31 December 2020 is set out on page 6 of the accounts and shows a net operating surplus of £11,475 for the year. This compares with last year's surplus of £7,510. Because of this surplus, the Synagogue's reserves have increased and now total £189,019.

Plans for the future

Within each of our main categories the following are the short / medium term goals:

Rabbinic Support: Student Rabbis from Leo Baeck College regularly spend a given time with an established synagogue and we are working with several of them.

Ritual: To continue providing a variety of service styles with possibly more Kabbalat Shabbats. The current wardens will take on a specialist role in relation to Pastoral, burial and B'nei Mitzvah issues. The initiative to train new wardens continues. This is dependent on Government Guidelines in force because of the pandemic.

Cheder and Education: We plan to continue further integration and merging between Cheder and the remainder of the community, with improvement in regular attendance and communication with parents. We hope to encourage local families with small children to join the community. We plan to continue to hold monthly adult education sessions, on topics of interest to members.

Programme Development: Continue to evaluate methods of encouraging involvement by a broader range of members by offering more choices of activities.

Welfare will continue to deliver support to the membership, particularly the elderly and recently bereaved. To allow the Synagogue to be part of the wider community we encourage the use of the hall by suitable outside groups.

Reserves policy

It is the policy of the Synagogue to maintain our unrestricted funds, which are the free reserves of the Synagogue, at a level that is adequate to keep the Synagogue solvent. In conjunction with the subscriptions and other incoming resources, this provides sufficient funds to cover the administrative and support costs of the Synagogue.

The restricted funds are funds donated to the Synagogue for expenditure of a specific purpose or nature and are held in an appropriate form to enable the funds to be applied for the purpose for which they were established.

Milton Keynes and District Reform Synagogue

Trustees Report for the year ended 31st December 2020

(continued)

Grant making policy

The Synagogue pursues its charitable giving mainly through the High Holy Day Appeal. Our policy is to make grants out of donations received and only to registered charities, whether in the UK or overseas.

Risk Management

The trustees have examined the major strategic, business and operational risks which the Synagogue faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to mitigate risks as appropriate.

Trustees' responsibilities in relation to the accounts

Law applicable to charities in England and Wales requires the board of trustees to prepare financial statements for each financial period which give a true and fair view of the state of affairs of the charity at the period end and of its incoming resources and resources expended during that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently
- make judgements and estimates that 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 charity 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 charity and enable them to ensure that the financial statements comply with the requirements of applicable law and regulations. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The charity has taken advantage of the exemption in the Charities SORP (FRS 102) from the requirement to produce a cash flow statement because it is a small charity.

This report was approved by the trustees on 01/06/2021 and signed on its behalf by



Priscilla Dorrance
Chair of Council

Milton Keynes and District Reform Synagogue

Independent Examiners Report to the Trustees of Milton Keynes and District Reform Synagogue

For the year ended 31 December 2020

I report on the accounts for the trust for the year ended 31 December 2020, which are set out on pages 6 to 10.

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



N Boyce FCCA
Hickeson Boyce
Chartered Certified Accountants
68a High street
Stony Stratford
Milton Keynes
MK11 1AQ

Date: 6/7/21

MILTON KEYNES AND DISTRICT REFORM SYNAGOGUE
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2020

INCOME AND EXPENDITURE	Notes	Unrestricted Funds	Restricted Funds	Total Funds 2020	Total funds 2019
INCOME AND ENDOWMENTS					
Subscriptions (net)		22,643		22,643	21,956
Income tax recoverable on subscriptions		5,208		5,208	4,426
Donations and legacies		4,250	2,976	7,226	4,563
Income tax recoverable on donations		560		560	444
JJBS			5,650	5,650	9,000
Interest		62		62	113
Income from charitable activities	[2]	453		453	821
Other incoming resources	[3]	1,710		1,710	6,096
TOTAL INCOMING RESOURCES		34,886	8,626	43,512	47,419
EXPENDITURE					
Expenditure on raising funds:					
Services and festivals	[4]	641		641	3,207
Education	[5]	1,719		1,719	1,779
JJBS			5,650	5,650	9,000
MRJ affiliation		1,979		1,979	1,896
Synagogue magazine		68		68	153
Charitable donations		671	825	1,496	954
		5,078	6,475	11,553	16,989
Building:					
Running expenses	[6]	10,919	2,151	13,070	10,353
Depreciation	[7]	3,999		3,999	8,762
		14,918	2,151	17,069	19,115
Other resources expended:					
Administration	[8]	1,044		1,044	1,106
General expenses	[9]	2,212		2,212	2,591
Fund raising	[10]	159		159	108
		3,415	0	3,415	3,805
TOTAL EXPENDITURE		23,411	8,626	32,037	39,909
NET INCOMING RESOURCES FOR THE YEAR		11,475	0	11,475	7,510
RECONCILIATION OF FUNDS					
Total funds brought forward		177,544		177,544	170,034
Amounts transferred		0	0	0	0
TOTAL FUNDS CARRIED FORWARD		189,019	0	189,019	177,544

MILTON KEYNES AND DISTRICT REFORM SYNAGOGUE
BALANCE SHEET AS AT 31 DECEMBER 2020

FIXED ASSETS	£	£	£	£
	Cost brought forward and carried forward	Depn to date	Net book value	31.12.19
Building	159,952	74,978	84,974	88,973
Religious Ritual Items	2,566	2,566	0	0
Furniture & Fittings	44,906	44,906	0	0
Tangible fixed assets (leasehold land)	15,000		15,000	15,000
	<u>222,424</u>	<u>122,450</u>	<u>99,974</u>	<u>103,973</u>
CURRENT ASSETS				
Debtors and Prepayments	[11]	5,980		6,003
Cash at Bank and in Hand		<u>87,036</u>		<u>70,900</u>
		93,016		76,903
CURRENT LIABILITIES				
Amounts falling due within one year	[12]	<u>3,971</u>		<u>3,332</u>
NET CURRENT ASSETS			<u>89,045</u>	<u>73,571</u>
			<u>189,019</u>	<u>177,544</u>
TOTAL NET ASSETS			<u>189,019</u>	<u>177,544</u>
FINANCED BY				
Unrestricted: General Fund			189,019	177,544
			<u>189,019</u>	<u>177,544</u>

Approved by the Executive of the trustees (the synagogue council) on
and signed on its behalf by

1/6/21

RSM Friedman

Trustee and Treasurer

P Durrance

Trustee and Chair

[Signature]

Trustee

MILTON KEYNES AND DISTRICT REFORM SYNAGOGUE
NOTES TO ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

1 ACCOUNTING POLICIES

- a) Accounting convention
The accounts have been prepared on an accruals basis and under the historic cost convention and are shown in pounds sterling. They are in accordance with the requirements of the Statement Of Recommended Practice on Accounting by Charities (FRS102) under which advantage has been taken not to include a cash flow statement.
- b) Subscriptions and other income
Subscriptions are included on the basis of those due for the current year after making allowance for any amounts that are unlikely to be collected.
Other income is recognised in the year to which it relates.
- c) Income tax recoverable
Income tax recoverable has been included to the extent that it arises on gift aided donations received during the year.
- d) Depreciation
The building is being depreciated at 2.5% per annum on cost.
Religious Ritual Items are being depreciated at 10% per annum on cost.
Furniture and fittings are being depreciated at 10% per annum on cost.
- e) Funds accounting
General funds are unrestricted funds which are available at the discretion of the Trustees for particular purposes.
Restricted funds are funds which are held for specific purposes.
- f) Going concern
The trustees consider that there are no material uncertainties relating to going concern and the accounts have therefore been prepared on this basis.

	Unrestricted Funds	Restricted Funds	Total Funds 2020	Total funds 2019
2 INCOME FROM CHARITABLE ACTIVITIES				
Quiz	260		260	140
Social events	179		179	631
Judaica	14		14	50
TOTAL	453	0	453	821
3 OTHER INCOMING RESOURCES				
Hall hire	1,566		1,566	5,565
Rituals festivals	144		144	531
TOTAL	1,710	0	1,710	6,096
4 SERVICES AND FESTIVALS				
Kiddush and catering	52		52	476
Lay readers, visiting rabbis	589		589	2,047
Ritual, festivals, choir	0		0	684
TOTAL	641	0	641	3,207

MILTON KEYNES AND DISTRICT REFORM SYNAGOGUE
 NOTES TO ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2020

	Unrestricted Funds	Restricted Funds	Total Funds 2020	Total funds 2019
10 FUND RAISING				
Social events	144		144	18
Judaica	15		15	90
TOTAL	<u>159</u>	<u>0</u>	<u>159</u>	<u>108</u>
11 DEBTORS AND PREPAYMENTS				
Kol nidre donation	30	90	120	0
Tax refund on gift aid subscriptions	5,208		5,208	4,426
Tax refund on gift aid donations	560		560	444
Insurance (prepayment)	92		92	86
Hall hire	0		0	1,047
TOTAL	<u>5,890</u>	<u>90</u>	<u>5,980</u>	<u>6,003</u>
12 CREDITORS				
Lay reader	96		96	0
Key deposits	70		70	70
Accountancy fee	558		558	480
BT phone	0		0	79
JJBS refundable travel	0	1,450	1,450	1,450
Electricity	237		237	394
Subscriptions paid in advance	1,560		1,560	859
TOTAL	<u>2,521</u>	<u>1,450</u>	<u>3,971</u>	<u>3,332</u>

13 RELATED PARTY TRANSACTIONS
 There were no related party transactions that require disclosure.

14 TRUSTEE REMUNERATION AND EXPENSES
 During the year no trustees received any remuneration. Charitable, education, building, administration and fundraising expenses totalling £1867 were reimbursed to four trustees.
 It was agreed by the Trustees and Council members that the treasurer, Mrs S Friedman, be given a gift of gratitude costing £235. This is included in welfare.

15 STAFF COSTS
 During the year there was one member of staff employed by the charity with wages and salaries totalling £756.