

BROMLEY & DISTRICT REFORM SYNAGOGUE LIMITED

England & Wales · Charity number 1098431

Details

Other names	BDRS, BROMLEY REFORM SYNAGOGUE
Status	Registered
Legal form	Charitable company
Company number	04583645
Registered	2003-07-08
Register	View on the Charity Commission register

Contact

Address	Flat 6 1 Oakwood Avenue Beckenham BR3 6PT
Phone	020 8460 5460
Email	admin@bromleyshul.org.uk
Website	www.bromleyshul.org.uk

Activities

Objects: TO ADVANCE THE JEWISH RELIGION BY THE PROVISION AND MAINTENANCE OF A SYNAGOGUE FOR THE PURPOSE OF PUBLIC WORSHIP AND FOR SUCH OTHER CHARITABLE PURPOSES AS THE COUNCIL SHALL DETERMINE

Activities: Provision of religious services, education and social activities

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Education/training, Religious Activities
- **Who:** Children/young People, Elderly/old People, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies

Geography

- Bromley

Finances

Period end	Income	Expenditure	Assets	Employees
2024-11-30	£374,712	£315,444	-	-
2023-11-30	£308,325	£279,742	-	-
2022-11-30	£266,666	£244,752	-	-
2021-11-30	£251,359	£234,711	-	-
2020-11-30	£253,662	£226,591	-	-

Trustees

Name	Role	Appointed
Amanda Beth Penn		2022-03-23
Andrew Paul Goldman		2025-03-10
Eileen Jessica Fry		2021-03-23
Graham Harris		2023-03-22
Jacqueline Susan Harvey		2026-03-25
Judith Jemma Sheffrin		2026-03-25
Linda De Lange		2023-03-22
MICHAEL JONATHAN ABRAHAMS		2021-03-23
Michelle Brooks Evans		2025-03-10
SANDRA HURLEY		
Samuel Oliver-Welsh		2025-03-10
Simon Joseph Vancoillie		2026-03-25
Sonia Hyams		2024-03-19
Tobias Raymond Allin		2023-03-22

BROMLEY & DISTRICT REFORM SYNAGOGUE LIMITED

England & Wales - Charity number 1098431

Accounts

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 NOVEMBER 2024
FOR
BROMLEY & DISTRICT REFORM SYNAGOGUE LIMITED
(A company limited by guarantee)**

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



Harris & Trotter LLP
1st Floor South
101 New Cavendish Street
London
W1W 6XH

Contents

	Page
Legal and Administrative Information	1
Report of the Board and Trustees	2
Independent Examiner's Report	10
Statement of Financial Activities	11
Balance Sheet	12
Notes to the financial statements	13

LEGAL AND ADMINISTRATIVE INFORMATION

Directors and Trustees	L de Lange (Chair) T Allin (Vice-Chair) E Fry (Secretary) S Hurley (Treasurer) M Abrahams S Alberti Z Bates Fisher G Harris S Hyams G Liebenhals A Penn H Small S Solomon N Springer J Taylor
Secretary	E Fry
Registered Office and Principal Address	28 Highland Road Bromley Kent BR1 4AD
Company Number	04583645 (England and Wales)
Charity Registration Number	1098431
Independent Examiner	Harris & Trotter LLP 1st Floor South 101 New Cavendish Street London W1W 6XH
Bankers	HSBC plc 184 High Street Bromley Kent BR1 1HL

REPORT OF THE BOARD AND TRUSTEES FOR THE YEAR ENDED 30 NOVEMBER 2024

Structure, Governance and Management

The Trustees, who are also the directors of the charity for the purposes of the Companies Act 2006, present their report and the independently examined financial statements for the year ended 30 November 2024. The trustees confirm that the Annual Report and financial statements of the company comply with the current statutory requirements, the requirements of the company's governing document and the provisions of the Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Since the Charity qualifies as small under section 382, the strategic report required of medium and large companies under The Companies Act 2006 (Strategic Report and Director's Report) Regulations 2013 is not required.

Governing Document

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

Recruitment and Appointment of New Trustees

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

Trustees Induction and Training

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

Since the Board is relatively small, and activities tend to centre on the Synagogue, Board members act within an active religious institution and community. This provides many opportunities for informal dissemination of appropriate information regarding Board functions and structure. Trustees familiarisation with the Board and Committee structure, practices and activities arise through these informal meetings and discussions, as well as committee membership, participation in Board meetings and Synagogue events.

Organisational Structure

The Board of Trustees administers the charity directly, through an Executive Committee and through various sub-committees. The Board meets a minimum of eight times annually. It is responsible for the strategic direction and policies of the charity. At present, the Board of Trustees has 16 members from a variety of professional backgrounds.

The Board Chair is elected by the members to manage and oversee day-to-day activities of the charity. There are sub-committees and special purpose committees covering religion and ritual issues, education, security, safe-guarding, the building, social & fund raising matters and communication which meet as required to further and attain their objectives. To facilitate effective operations, the Chair has delegated authority within terms approved by the trustees, for operational matters.

REPORT OF THE BOARD AND TRUSTEES FOR THE YEAR ENDED 30 NOVEMBER 2024

Related Parties

The following trustees and connected persons received remuneration under a teaching, Youth Worker, Head Teacher or Bookkeeper contract.

- W Abrahams	£585	(2023: £0)
- S Hurley	£4,282	(2023: £3,911)
- S Hyams	£830	(2023: £578)
- A Penn	£0	(2023: £80)
- I Posner	£635	(2023: £475)
- H Small	£1,550	(2023: £1,531)
- Sa Taylor	£525	(2023: £0)
- So Taylor	£781	(2023: £0)
- N Wilkins	£641	(2023: 575)

Data Protection Policy

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

Risk Management

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

Objectives and Activities

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

In order to further those objects the governing body has:

- procured premises
- employed a part-time rabbi
- established sub-committees
- Installed equipment to allow on-line streaming of services, adult education and guest speaker sessions
- established a Sunday School for members' children including a 'nurse' group (cheder & pre-cheder 'Gan')
- employed a part-time Head Teacher for the Sunday school
- provide professional security officer for the Sunday school
- established a youth programme
- established a Library within the premises
- established a by-monthly Social Centre for older members
- produced a magazine which details all Synagogue's activities ("Highlight")
- promoted weekly electronic communications of impending activities relevant to the membership.
- established and maintained a web-site and a presence on other social media
- Installed and maintained security and door entry systems for the security of its members and visitors and provided training via the CST for door volunteers
- a representative on the Board of Deputies committee
- a representative on the Bromley SACRE committee
- established a Jewish cemetery in south London including an area for Ash Memorials
- twinned with Or Hadash, a Jewish community in Haifa.

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

The Executive Officers are the Chair, Vice Chair, Secretary and Treasurer. Trustees appoint an Executive Committee consisting of the Executive Officers, the Chair of the Education Committee and the Senior Warden. In addition, the trustees appoint one of its members to be a representative of the trustees. All staffing during 2024 was via volunteers, except for the part-time Rabbi, part-time Administrator, part-time Bookkeeper, part-time Youth Worker and part-time Head Teacher. The cheder and pre-cheder teachers and classroom assistants receive a remuneration and other service providers are paid via invoice or timesheet.

REPORT OF THE BOARD AND TRUSTEES FOR THE YEAR ENDED 30 NOVEMBER 2024

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

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

Minutes are kept and are available for public scrutiny.

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

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

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

Board and the Trustees

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

M Brooks Evans (Chair) (resigned from Chair & Board 19.03.2024)

L de Lange (appointed 19.03.2024 as Chair)

T Allin (appointed to Vice-Chair 19.03.2024)

E Fry (Secretary)

S Hurley (Treasurer)

M Abrahams

S Alberti

Z Bates Fisher (appointed 19.03.2024)

M Freeman (resigned 19.03.2024)

G Harris

V Hart (resigned 23.09.2024)

S Hyams (appointed 19.03.2024)

G Liebenhals

J Millis (appointed 19.03.2024)

A Penn

Dr J Posner (resigned 19.03.2024)

S Solomon

H Small

N Springer

J Taylor

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

REPORT OF THE BOARD AND TRUSTEES FOR THE YEAR ENDED 30 NOVEMBER 2024

Achievements and Performance

The charity's activities are within the overriding objective of providing an institution, organisation and premises to advance the practices of the Jewish faith within a progressive and egalitarian structure. Activities include charitable giving, education for all ages, development of its premises, social programmes for elder members, youth programmes, as well as reaching out into the wider community, in which the Synagogue exists and operates, for the public benefit.

Education & Other Events.

The Synagogue Sunday school ("Cheder") has operated successfully during the year and there are currently 69 under 16s involved with the Cheder of which 51 are students. Classes are run by a combination of teachers and class-room assistants under the overall supervision of the Head Teacher. The Gan (pre-cheder group) also meet on a Sunday morning and has a register of 17 children with 3 helpers under 16 years old.

Two courses ran through the year, namely, Gateway to Judaism and advanced Adult Hebrew. In addition there were on-line Torah and Talmud classes, hosting the Jewish Living Experience Exhibition (JLEE), a Jazz music social, Book Club meetings and the Synagogue's 60th Anniversary party. The Communal Seder was held on the second night of Pesach in the Garden Room. At the JLEE there were upwards of 700 visitors, comprising 600+ local children plus teachers and other non-Jewish adults.

Charitable Giving

Charitable giving is a Jewish value and commandment. This is expressed in part by supporting external charities via the annual High Holyday appeal. A number of charities are recommended by Board members and after discussion three are approved by the Board. There is no benchmark for this appeal. The Appeal this year resulted in a total fund of £12,669.

A Caring Community

The Synagogue prides itself on being a caring community. One aspect of this is the Social Centre which focuses on elderly members who are either physically or emotionally in need. The Centre provides a twice-monthly meeting and gathering for social purposes, including gentle exercises, lunch and varied lectures and programmes for members. The Social Centre is self-funded but assistance with transport costs is provided by the Synagogue via the Transport Fund set up in 2013. A number of the Restricted Funds shown in note 14 relate to caring community issues, namely 'Caring Community', 'Pauline Jeffree Fund', 'Rabbi Discretionary', 'Social Centre' and 'Transport'.

Youth

The Synagogue employs a part-time Youth Worker.

Burial ground at GreenAcres Kemnal Park

During 2020 the Synagogue established a Jewish cemetery in South London. This burial ground is the only active Jewish cemetery within the boroughs that make up South London. The designated lawn area has 50 double depth burial plots generously funded by a loan from the Jewish Joint Burial Society (JJBS). See note 12 to the Accounts.

In 2023 the Synagogue developed an area within the burial ground for the interment of ashes and installed 10 ash memorials. Each memorial can contain two urns of cremated remains and above is a place for the engraved commemoration.

Involvement in the Wider Community

Another key area is involvement within the local community. The Synagogue has a Schools' visiting programme. Schools and Cub Scout Packs request to visit the Synagogue to meet curriculum/Club badge requirements. The programme aims to introduce Jewish history, traditions, practices and activities.

This year the Synagogue hosted the Board of Deputies Jewish Living Experience Exhibition which was well attended by local Primary Schools and local faith communities.

The Synagogue continued its involvement with The Council of Christians and Jews, The Bromley Three Faiths Group, The 999 Club and the Bromley Food Bank. In addition the Synagogue hosted a coffee morning as part of the Macmillan Trust annual fund raising event.

REPORT OF THE BOARD AND TRUSTEES FOR THE YEAR ENDED 30 NOVEMBER 2024

Communications

Internal communications with members is very important. The Synagogue publishes a magazine called Highlight, which is complemented by a weekly email news letters called e-light. Highlight is printed and sent out in the post or via email if preferred. Print dates are to coincide with the main festivals.

The focus is on news of members; what they have been doing or find of interest and what is seen as the priorities religiously, socially and educationally, rather than immediate dates, which are better conveyed by e-light before they expire. The Synagogue also has an online presence via a website and other social media.

Membership

Since most funding comes from members' subscriptions, maintaining membership numbers is fundamental to the Synagogue. A growing membership is essential to support and enhance the charity's objectives and its continuing existence. Therefore the Synagogue continues to focus time and effort in this area.

During the year 21 people were added to the membership. This was offset by 11 losses through resignation, 3 cancelled memberships and 10 deaths.

Premises & Security

An important part of the Board of Trustees role is to ensure that the Synagogue's premises are adequately maintained and secured. As well as ensuring there is security for services, cheder and other events, the Board maintain the security of the building and its surroundings with security cameras and well maintained lighting. During 2025 there will be a major assessment of the building management as there are issues with damp, groundworks and the aging lift.

Review of Financial Results

STATEMENT OF FINANCIAL ACTIVITIES

Incoming Resources/Revenues

Revenue for general charity purposes arises primarily from subscriptions paid by members. These monies are increased by tax claimed under the Gift Aid Scheme. Such revenue totalled £173,940 compared to a budgeted figure of £180,700; The 2023 amount received was £186,593. The variance to budget of £6,750 is mainly due to loss of revenue from resignations, removals (for non-payment) and deaths.

Other donations/recoverable tax (unrestricted) totalled £13,325 verses a budget of £14,040. The total received for 2023 was £16,785. A portion of the monies received was granted to the Rabbi's Discretionary Fund.

Sales of Burial Plots totalled £8,412 and reduced the loan payable to the JJBS.

Grants receivable are £43,459. £32,393 was from the Donor Trust:- £18,693 for the audio-visual upgrade; £8,000 towards the 60th Anniversary Party at the Bromley Court Hotel; £4,433 towards RSY-Netzer events; £590 for Chagigah tickets; £517 for Hebrew curriculum consultancy and £160 to refund new member packs given out during the year. £7,620 was from the Community Security Trust (CST):- £5,815 to assist with the cost of security and £1,805 for Protective Windows Film. £46 was from the Goldman Trust to pay for a Siddur (prayer book) to be given to youngsters in their bar or bat mitzvah year. £3,400 was from the Jack Petchey Foundation: £2,400 for the Achievement Award Scheme and £1,000 for the Leadership Award. The Grants total for 2023 was £39,983.

Bequest/Legacy - £73,235. One legacy was received during the year. This item is not budgeted.

Other Income of £18,308 includes a number of items which are netted off against expenses to allow a comparison to budget. Categories over £1000 are: £6,185 from Hebrew and Gateway to Judaism students; £3,881 for Religion & Ritual related purchases (machzoin, memorial plaques, seder tickets and non-member High Holy Days tickets); £2,683 from fund raising events; £2,480 from 60th Anniversary Party ticket sales and £1,110 from School visits. The adjusted total for 2024 is £2,803 verses a budget of £3,200. This small shortfall is due to fewer fund raising events in the year than expected at the time of setting the budget. The adjusted total for 2023 was £2,229.

Interest totalled £1,746 and was not budgeted

Total Unrestricted incoming resources/revenues was £328,325 for the year (£191,804 adjusted compared to a budgeted amount of £197,940). The comparative figure for 2023 was £205,607

REPORT OF THE BOARD AND TRUSTEES FOR THE YEAR ENDED 30 NOVEMBER 2024

Resources Expended/Expenses

'Subscription to Religious Organisation' of £25,190. This is a levy payment to the Movement for Reform Judaism (MRJ). 'The levy for 2024 is calculated at 13.5% of prior year Subscription income.

Other expenses (adjusted for income and capital items) associated with the Synagogue's activities and objectives are: 'Minister and Religion & Ritual expenses' - £12,122 versus a budget of £12,121. Spend during the year included HHD Machzor sets (Synagogue copies) £1,890 and 2 benches for the Kemnal Park-GreenAcres Cemetery £800. "Education expense" - £5,701 verses a budget of £7,379 a favourable variance of £1,678. This is due to lower than budgeted cheder costs including:- Cheder security £950 below budget mainly due to an ex-gratia payment of £570 form the CST; Unbudgeted income of £433 from non-members.

Publicity & Promotion expense' - £1,461 verses a budget of £2,520 a favourable variance of £1,059. The budget was for 4 copies versus 3 actual. Printing and postage costs were lower than budgeted and there was unbudgeted advertising income.

Adjusted costs associated with day to day Synagogue administration include: '28 Highland Road expense' of £42,257 versus a budget of £37,390 an adverse variance of £4,867. Ad hoc costs during the year were window repairs £4,188, new oven range £4,854, call out fees £3,229, electrical related work £2,986 and gardening related £2,925. "Administration, Finance & Management expense" - £8,209 versus a budget of £4,681 an unfavourable variance to budget of £3,528. This variance is due to the purchase of a CRM platform, approved by the Board during the year.

Staff Costs & Teaching Salaries' - £109,790 versus a budget of £107,875 an unfavourable variance of £1,915. Finalised pay rises were higher than budgeted; Offset by lower Cheder/Gan payroll due to lower than budgeted teaching head count.

The Unrestricted SOFA net excess for the year of £77,416 gives, after adjusting for income and capital items, is an excess of income over expenditure of £59,802 versus a budgeted excess of £289.

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

BALANCE SHEET

Fixed Assets

Details of capital expenditure are set out in Note 9 to the Accounts.

Restricted Funds

The New Building & Sanctuary fund ended the year with a balance of £554,671 and the Scroll purchased in 2023, £15,000. These represent capitalised amounts. Other restricted funds totalled £17,170.

Details are set out in Note 14 to the Accounts.

Subscription Rate Increase

These days everyone is facing higher costs and the Synagogue is no exception. Membership subscriptions are required to meet all the synagogue running costs, including staff salaries, utilities and building maintenance, together with membership of the Jewish Joint Burial Society (JJBS) and the Movement for Reform Judaism (MRJ)..

Subscriptions for Financial Year 2025 will therefore increase to £538 for a Single membership and £1,076 for a Community Family Membership. Those aged 21 to 26 do not need to pay a membership subscription but are required to pay their JJBS contribution which is £56 for 2025. From the age of 27 to 30 years subscription are on a sliding scale. Higher and Additional Rate Tax payers are encouraged to pay the appropriate higher rate of subscription, calculated to ensure that the net subscription is the same for everyone.

REPORT OF THE BOARD AND TRUSTEES FOR THE YEAR ENDED 30 NOVEMBER 2024

Reserves Policy

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

Under this definition, adequate reserves at 30th November 2024 would be £51k-£103k and for 2025 (based on the budgeted expenditure £52-£104k). Actual reserves at 30th November 2024 are £1,073,234. This is split unrestricted funds of £486,392 and restricted funds of £586,392. This level of reserves is as a result of continued cost control, as well as discipline regarding subscription and related monies.

Plans for Future Periods

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

Plans include the following:

- continued provision of education opportunities for children and adults throughout the year
- continued provision of services to meet the varied needs of the community
- continuing provision of care activities and programmes under the Caring Community Committee
- continuing provision of assistance with transportation to Synagogue or related events
- further active pursuit of new members with the assistance of funding from Shores Charitable Trust
- continued maintenance of the premises and surrounding grounds
- active involvement in the wider community
- refurbishment of the Synagogue's library

REPORT OF THE BOARD AND TRUSTEES FOR THE YEAR ENDED 30 NOVEMBER 2024

Responsibility of the Trustees in relation to the financial statements

The trustees (who are also the directors of Bromley & District Reform Synagogue Limited for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to:

- (a) select suitable accounting policies and then apply them consistently;
- (b) observe the methods and principles in the Charity SORP;
- (c) make judgements and estimates that are reasonable and prudent; and
- (d) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.
- (e) state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements.

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

Members of the Board of Trustees

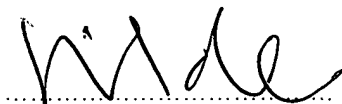
Members of the Board of Trustees, who are directors for the purpose of company law and trustees for the purpose of charity law, who served during the year and up to the date of this report are set out on page 4.

In accordance with company law, as the company's directors, we certify that:

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

Approval

This report was approved by the trustees on 10th March 2025 and signed on their behalf by:



Linda de Lange (Chair)

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

I report to the charity Trustees on my examination of the accounts of the Company for the year ended 30 November 2024.

Responsibilities and Basis of Report

As the Trustees of the Company (and its directors for the purposes of company law) you are responsible for the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Company's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

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

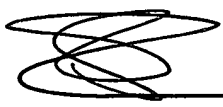
1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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.

This report is made solely to the Company's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Company's Trustees those matters I am required to state to them in an Independent Examiner's Report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Company and the Company's Trustees as a body, for my work or for this report.

Hugh Lask FCA CTA

Harris & Trotter LLP
1st Floor South
101 New Cavendish Street
London
W1W 6XH



Signed:

Dated: 10 March 2025

STATEMENT OF FINANCIAL ACTIVITIES

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
<u>INCOMING RESOURCES</u>					
Incoming Resources from Generated Funds:					
<i>Voluntary Income:</i>					
Subscriptions Rec'ble/Recoverable Tax		173,940	-	173,940	186,593
Donations Rec'ble/Recoverable Tax		13,325	42,287	55,612	53,931
Sale of Burial Plots		8,412	-	8,412	12,031
Grants Receivable	2	40,059	3,400	43,459	39,983
<i>Activities for generating funds:</i>					
Bequest/Legacy	2	73,235	-	73,235	2,000
Other Income	2	17,608	700	18,308	13,787
<i>Interest Income</i>		1,746	-	1,746	-
Total Incoming Resources		328,325	46,387	374,712	308,325
<u>RESOURCES EXPENDED</u>					
Costs of Generating funds	4	1,796	-	1,796	2,417
Charitable Activities					
Subscription to Religious Organisation	4	25,190	-	25,190	21,381
Grants Made	4	-	24,585	24,585	22,790
Cost of activities in furtherance of the Charity's Objects	4	223,863	40,010	263,873	233,154
Governance Costs		-	-	-	-
Total Resources Expended		250,849	64,595	315,444	279,742
NET INCOMING/(OUTGOING)					
RESOURCES BEFORE TRANSFERS		77,476	(18,208)	59,268	28,583
Gross Transfers between Funds	5	(60)	60	-	-
NET MOVEMENT IN FUNDS		77,416	(18,148)	59,268	28,583
Reconciliation of Funds					
Total Funds brought forward		408,976	604,990	1,013,966	985,383
Total Funds carried forward		486,392	586,842	1,073,234	1,013,966

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

BALANCE SHEET AS AT 30 NOVEMBER 2024

	Notes	2024 £	2023 £
Fixed Assets			
Tangible Assets	9	<u>975,376</u>	<u>984,952</u>
Current Assets			
Stocks in Shop		2,906	2,295
Debtors	10	55,575	58,189
Cash at Bank and in hand		<u>304,853</u>	<u>240,364</u>
		<u>363,334</u>	<u>300,848</u>
Current Liabilities			
Creditors: amounts falling due within one year	11	<u>17,313</u>	<u>15,259</u>
Non-Current Liabilities			
Creditors: amounts falling due over one year	12	<u>248,163</u>	<u>256,575</u>
Net Assets		<u>1,073,234</u>	<u>1,013,966</u>
Represented by			
Unrestricted Funds	13	486,392	408,976
Restricted Funds	14	586,842	604,990
Total Funds		<u>1,073,234</u>	<u>1,013,966</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 30 November 2024.

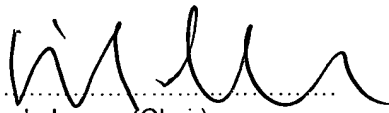
The members have not required the charitable company to obtain an audit of its financial statements for the year ended 30 November 2024 in accordance with section 476 of the Companies Act 2006.

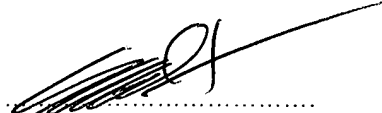
The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with section 386 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of section 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the Board of Trustees on 10th March 2025 and were signed on its behalf by:


L de Lange (Chair)


S. Hurley (Treasurer)

NOTES TO THE ACCOUNTS

1 ACCOUNTING POLICIES

1.1 Basis of preparation

- The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.
- Bromley & District Reform Synagogue Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

1.2 Fund accounting

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

1.3 Incoming resources

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

1.4 Resources expended

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

1.5 Tangible fixed assets and depreciation

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

- | | |
|--|------------------------------|
| - Freehold land and buildings | Not depreciated/Nil |
| - Freehold improvements | Straight line over 50 years |
| - Fixtures, fittings & equipment | Straight line over 7 years |
| - Fixtures, fittings & equipment - Scrolls | Nil |
| - Computer Equipment | Straight line over 5 years |
| - Leasehold Land - Kemnal Park/GreenAcres | Straight line over 125 years |

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

NOTES TO THE ACCOUNTS

1.6 Stock

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

1.7 Pensions

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

1.8 Tax

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

2 ANALYSIS OF TOTAL INCOMING RESOURCES

	Unrestricted Funds £	Restricted Funds £	Total Fund 2024 £	Total Fund 2023 £
Voluntary Income:				
<i>Grants Receivable:</i>				
Community Security Trust	7,620	-	7,620	3,320
Donor Trust	32,393	-	32,393	34,716
Goldman Trust	46	-	46	147
Jack Petchey	-	3,400	3,400	1,800
	<u>40,059</u>	<u>3,400</u>	<u>43,459</u>	<u>39,983</u>
Activities for generating funds:				
Cheder	433	-	433	100
Education : Adult	6,185	-	6,185	7,352
Fund Raising & Social Events	2,683	-	2,683	1,455
Highlight Advertising	335	-	335	295
Legacy	73,235	-	73,235	2,000
Religion & Ritual	3,881	-	3,881	2,302
School Visits	1,110	-	1,110	1,265
60th Anniversary Party	2,480	700	3,180	-
Other	501	-	501	1,020
	<u>90,843</u>	<u>700</u>	<u>91,543</u>	<u>15,787</u>

NOTES TO THE ACCOUNTS

3 SUPPORT COSTS

Allocation to activities on actual costs incurred:

	Education Adult, Che- der & Gan £	Admin. & Estab- lishment £	Audit & Account- ancy £	Consult- ancy & Prof'l £	Total Fund 2024 £	Total Fund 2023 £
Cost of Generating Funds						
<i>Generating Cost of Voluntary Income</i>	-	1,796	-	-	1,796	2,417
Charitable Activities						
Services and Office Supplies	-	8,764	-	-	8,764	5,451
Education	17,696	-	-	-	17,696	23,594
Minister	-	4,772	-	-	4,772	2,562
28 Highland Road	-	9,633	-	-	9,633	9,472
Religious and Ritual	-	16,637	-	-	16,637	12,180
Total Support Costs	17,696	41,602	-	-	59,298	55,676

4 ANALYSIS OF TOTAL RESOURCES EXPENDED

	Staff Costs £	Property Maint. £	Support Costs £	Other £	Depre- ciation £	Total Fund 2024 £	Total Fund 2023 £
Cost of Generating Funds							
<i>Generating Cost of Voluntary Income</i>	-	-	1,796	-	-	1,796	2,417
	-	-	1,796	-	-	1,796	2,417
Charitable Activities							
<i>Subscription to Religious Organisation</i>	-	-	-	25,190	-	25,190	21,381
	-	-	-	25,190	-	25,190	21,381
Grants Made							
British Friends of Neve Shalom	-	-	-	4,272	-	4,272	-
St Christopher's Hospice Ltd	-	-	-	3,917	-	3,917	-
Jewish Care/Jami	-	-	-	4,480	-	4,480	-
Bromley 3 Faiths Group	-	-	-	-	-	-	452
Leket UK	-	-	-	-	-	-	3,188
Sadeh Ltd	-	-	-	-	-	-	4,352
Roundabout	-	-	-	-	-	-	3,133
Other Charitable Donations, each up to £250	-	-	-	-	-	-	-
Other	-	-	-	11,916	-	11,916	11,665
	-	-	-	24,585	-	24,585	22,790
Cost of activities In furtherance of the charity's objects							
Administration & Finance	23,282	-	-	-	-	23,282	22,238
Services and Office Supplies	-	-	8,764	-	-	8,764	5,451
28 Highland Road	-	26,518	9,633	-	-	36,151	47,777
Catering & Housekeeping	-	4,774	-	-	-	4,774	5,870
Education	32,463	-	17,696	-	-	50,159	53,541
Funerals including JJBS	-	-	-	18,779	-	18,779	-
Minister	53,675	-	4,772	-	-	58,447	53,023
Professional Fees	-	-	-	-	-	-	-
Religious and Ritual	-	-	16,637	-	-	16,637	12,180
Other	370	-	-	11,627	-	11,997	1,448
Depreciation	-	-	-	-	34,883	34,883	31,626
	109,790	31,292	57,502	30,406	34,883	263,873	233,154
Total Resources Expended	109,790	31,292	59,298	80,181	34,883	315,444	279,742

NOTES TO THE ACCOUNTS

	Unrestricted Funds £	Restricted Funds £	2024 £	2023 £
5 <u>TRANSFER BETWEEN FUNDS</u>				
Bank Charges	60	(60)	-	-
	<u>60</u>	<u>(60)</u>	<u>-</u>	<u>-</u>

	2024 £	2023 £
6 <u>NET MOVEMENT IN FUNDS FOR THE YEAR</u>		
The net movement in funds for the year is stated after charging:	-	-
Depreciation of tangible fixed assets - for use by the charity	<u>34,883</u>	<u>31,626</u>
Independent Examiner Fee	<u>-</u>	<u>-</u>

	Number	Number
7 <u>EMPLOYEES</u>		
The average monthly number of employees (all part time) during the year was:		
	<u>24</u>	<u>19</u>
	<u>24</u>	<u>19</u>

Employment Costs

(including teaching remuneration)

	£	£ *
Wages and Salaries	94,917	88,201
Social Security Costs	4,701	5,808
Pension Costs	<u>10,173</u>	<u>8,972</u>
	<u>109,790</u>	<u>102,980</u>

* Prior year line allocations restated. No change to bottom line

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

NOTES TO THE ACCOUNTS

8 TRUSTEES REMUNERATION AND EXPENSES

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

9 TANGIBLE FIXED ASSETS

	Leasehold Land	Freehold Property & Improvements	Furniture, Fittings & Equipment	Computer Equipment	TOTAL
	£	£	£	£	£
<u>COST</u>					
As at 01/12/2023	331,710	990,772	189,645	2,540	1,514,667
Addition	-	-	23,390	1,917	25,307
Disposal	-	-	-	-692	-692
As at 30/11/2024	<u>331,710</u>	<u>990,772</u>	<u>213,035</u>	<u>3,765</u>	<u>1,539,283</u>
<u>DEPRECIATION</u>					
As at 01/12/2023	6,135	383,690	138,454	1,436	529,715
Charge for year	2,654	19,452	12,080	697	34,883
Eliminate on Disposal	-	-	-	692	692
As at 30/11/2024	<u>8,789</u>	<u>403,142</u>	<u>150,534</u>	<u>1,442</u>	<u>563,907</u>
<u>NBV</u>					
NBV as at 30/11/2024	<u>322,921</u>	<u>587,630</u>	<u>62,501</u>	<u>2,324</u>	<u>975,376</u>
NBV as at 30/11/2023	<u>325,575</u>	<u>607,082</u>	<u>51,191</u>	<u>1,104</u>	<u>984,952</u>

Note:

- 1 FF&E additions: AV Project £17,387; Electric Free-standing Induction Oven Range £4,854; Two benches at GreenAcres £800; Wireless Bluetooth Speaker £349
- 2 Computer equipment additions: Replacement Laptop for Head Teacher £729; AV Project Laptop £1,188
- 3 All tangible fixed assets are used for or to support charitable purposes.
- 4 Capital commitments contracted for as at 30 November 2024 were £Nil (2023 - £Nil).

NOTES TO THE ACCOUNTS

10 DEBTORS

	2024	2023
	£	£
Income Tax Recoverable	34,072	37,174
Prepayments - Kemnal Park-GreenAcres	18,240	18,240
Prepayments - Other	1,079	475
CST	1,475	1,110
Subscriptions - late paid	441	930
Interest	188	-
School visits	80	260
	55,575	58,189

11 CREDITORS: Amounts falling due within one year

	£	£
Employment Costs	7,033	7,219
Prepaid Subscription monies	2,533	1,263
Maintenance	2,164	2,649
Adult Education: prepaid monies	1,784	1,230
Adult Education: Other	930	-
Utilities	1,161	1,098
Security	825	-
Prepaid Funeral costs	-	1,450
Other Creditors, each below £500	883	350
	17,313	15,259

12 CREDITORS: Amounts falling due over one year

	£	£
Joint Jewish Burial Society (JJBS)	248,163	256,575
	248,163	256,575

JJBS have given Bromley & District Reform Synagogue (BDRS) interest free loans totalling £326,510 to enable BDRS to purchase a lease on 80 grave spaces at GreenAcres Kemnal Park Cemetery.

As at 30th November 2024: £78,347 has been repaid back to JJBS following the purchase of 21 grave spaces. Seventeen at the original price of £3,619 and four at the current price of £4,206

The agreement with GreenAcres Kemnal Park grants BDRS a 125 year lease which is recorded in the Land Registry at a rent of £1 per annum.

NOTES TO THE ACCOUNTS

13 UNRESTRICTED FUNDS

	<u>Movements in Resources</u>						
	Balance as at 1 Dec 2024	Transfer Between Funds	Realised Gain on Disposal	Incoming	Outgoing	Depn	Balance as at 30 Nov 2024
	£	£	£	£	£	£	£
Unrestricted Funds	408,976	(60)	-	328,325	(234,743)	(16,106)	486,392

14 RESTRICTED FUNDS

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes.

	Movements in Resources						
	Balance as at 1 Dec 2024	Transfer Between Funds	Grants / Donation s Received	Interest & Gift Aid Received or due	Outgoing	Depn	Balance as at 30 Nov 2024
	£	£	£	£	£	£	£
Board of Deputies	38	(38)	-	-	-	-	-
Burial Scheme	-	-	18,779	-	(18,779)	-	-
Caring Community	570	-	-	-	(440)	-	130
External Charities: Donations	2	98	17,443	2,336	(19,785)	-	94
Events	-	-	700	-	-	-	700
Jack Petchey Grant	1,520	-	2,400	-	(1,371)	-	2,549
Jack Petchey Grant - Leadership Award	-	-	1,000	-	(1,000)	-	-
Maintenance & Upkeep	1,600	-	-	-	(1,600)	-	-
Music Director/Teacher	1,672	-	-	-	(240)	-	1,432
Music for Services	365	-	-	-	(365)	-	-
New Building & Sanctuary	573,448	-	-	-	-	(18,777)	554,671
Pauline Jeffree Fund	3,656	-	-	-	(25)	-	3,631
Rabbi's Discretionary	695	-	2,379	-	(1,076)	-	1,998
Security	-	-	1,000	250	(190)	-	1,060
Scrolls	4,735	-	-	-	-	-	4,735
Scrolls - Asset	15,000	-	-	-	-	-	15,000
Social Centre	448	-	-	-	-	-	448
Transport	1,243	-	100	-	(949)	-	394
	604,990	60	43,801	2,586	(45,820)	(18,777)	586,842

NOTES TO THE ACCOUNTS

15 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Restricted Funds £	Total 2024 £
Fund Balances at 30 November 2024			
are represented by:			
Tangible Fixed Assets	420,705	554,671	975,376
Current Assets	330,963	32,371	363,334
Creditors: amounts falling due within one year	(17,113)	(200)	(17,313)
Creditors: amounts falling due after one year	(248,163)	-	(248,163)
	486,392	586,842	1,073,234

	Unrestricted Funds £	Restricted Funds £	Total 2024 £
Fund Balances at 30 November 2023			
are represented by:			
Tangible Fixed Assets	411,504	573,448	984,952
Current Assets	269,306	31,542	300,848
Creditors: amounts falling due within one year	(15,259)	-	(15,259)
Creditors: amounts falling due after one year	(256,575)	-	(256,575)
	408,976	604,990	1,013,966

BROMLEY & DISTRICT REFORM SYNAGOGUE LIMITED

England & Wales - Charity number 1098431

Accounts

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 NOVEMBER 2023
FOR
BROMLEY & DISTRICT REFORM SYNAGOGUE LIMITED
(A company limited by guarantee)**

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

Harris & Trotter LLP
1st Floor South
101 New Cavendish Street
London
W1W 6XH

Contents

	Page
Legal and Administrative Information	1
Report of the Board and Trustees	2
Independent Examiner's Report	10
Statement of Financial Activities	11
Balance Sheet	12
Notes to the financial statements	13

LEGAL AND ADMINISTRATIVE INFORMATION

Directors and Trustees

M Brooks-Evans (Chair)
L de Lange (Vice Chair)
E Fry (Secretary)
S Hurley (Treasurer)
M Abrahams
S Alberti
T Allin
M Freeman
G Harris
V Hart
G Liebenhals
A Penn
Dr J Posner
H Small
S Solomon
N Springer
J Taylor

Secretary

E Fry

**Registered Office and
Principal Address**

28 Highland Road
Bromley
Kent
BR1 4AD

Company Number

04583645 (England and Wales)

Charity Registration Number

1098431

Independent Examiner

Harris & Trotter LLP
1st Floor South
101 New Cavendish Street
London
W1W 6XH

Bankers

HSBC plc
184 High Street
Bromley
Kent BR1 1HL

REPORT OF THE BOARD AND TRUSTEES FOR THE YEAR ENDED 30 NOVEMBER 2023

Structure, Governance and Management

The Trustees, who are also the directors of the charity for the purposes of the Companies Act 2006, present their report and the independently examined financial statements for the year ended 30 November 2023. The trustees confirm that the Annual Report and financial statements of the company comply with the current statutory requirements, the requirements of the company's governing document and the provisions of the Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Since the Charity qualifies as small under section 382, the strategic report required of medium and large companies under The Companies Act 2006 (Strategic Report and Director's Report) Regulations 2013 is not required.

Governing Document

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

Recruitment and Appointment of New Trustees

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

Trustees Induction and Training

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

Since the Board is relatively small, and activities tend to centre on the Synagogue, Board members act within an active religious institution and community. This provides many opportunities for informal dissemination of appropriate information regarding Board functions and structure. Trustees familiarisation with the Board and Committee structure, practices and activities arise through these informal meetings and discussions, as well as committee membership, participation in Board meetings and Synagogue events.

Organisational Structure

The Board of Trustees administers the charity directly, through an Executive Committee and through various sub-committees. The Board meets a minimum of eight times annually. It is responsible for the strategic direction and policies of the charity. At present, the Board of Trustees has 17 members from a variety of professional backgrounds.

The Board Chair is elected by the members to manage and oversee day-to-day activities of the charity. There are sub-committees and special purpose committees covering religion and ritual issues, education, health & safety, security, building matters, social and fund raising matters and communication, which meet as required to further and attain their objectives. To facilitate effective operations, the Chair has delegated authority within terms approved by the trustees, for operational matters, including finance, health & safety, security and administration.

REPORT OF THE BOARD AND TRUSTEES FOR THE YEAR ENDED 30 NOVEMBER 2023

Related Parties

The following trustees and connected persons received remuneration under a teaching, Youth Worker, Head Teacher or Bookkeeper contract.

- A Ashmore	£1,056	(2022: £479)
- J Ashmore	£684	(2022: £209)
- R Ashmore	£1,478	(2022: £1,398)
- S Hurley	£3,911	(2022: £0)
- S Hyams	£578	(2022: £108)
- A Penn	£80	(2022: £0)
- I Posner	£475	(2022: £0)
- H Small	£1,531	(2022: £1,174)
- S Taylor	£0	(2022: £23)
- N Wilkins	£575	(2022: £0)

Data Protection Policy

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

Risk Management

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

Objectives and Activities

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

In order to further those objects the governing body has:

- procured premises
- employed a part-time rabbi
- established sub-committees charged with the responsibility of overseeing matters such as religion and education
- Installed equipment to allow on-line streaming of services, adult education and guest speaker sessions
- established a Sunday School for members' children including a 'nurse' group (cheder & pre-cheder)
- employed a part-time Head Teacher for the Sunday school
- provide professional security officer for the Sunday school
- established a youth programme
- established a Library within the premises
- established a by-monthly Social Centre for older members
- produced a magazine which details all Synagogue's activities ("Highlight")
- promoted weekly electronic communications of impending activities relevant to the membership.
- established and maintained a web-site and a presence on other social media
- Installed and maintained security and door entry systems for the security of its members and visitors and provided training via the CST for door volunteers
- a representative on the Board of Deputies committee
- a representative on the Bromley SACRE committee
- established a Jewish cemetery in south London
- twinned with Or Hadash, a Jewish community in Haifa.

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

The Executive Officers are the Chair, Vice Chair, Secretary and Treasurer. Trustees appoint an Executive Committee consisting of the Executive Officers, the Chair of the Education Committee and the Senior Warden. In addition, the trustees appoint one of its members to be a representative of the trustees. All staffing during 2023 was via volunteers, except for the part-time Rabbi, part-time Administrator, part-time Bookkeeper, part-time Youth Worker and part-time Head Teacher. The cheder and pre-cheder teachers and classroom assistants receive a remuneration and other service providers are paid via invoice.

REPORT OF THE BOARD AND TRUSTEES FOR THE YEAR ENDED 30 NOVEMBER 2023

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

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

Minutes are kept and are available for public scrutiny.

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

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

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

Board and the Trustees

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

M Brooks-Evans (Chair)

L de Lange (appointed 22.03.2023 & to Vice Chair)

H Small (resigned as Vice Chair 22.03.2023)

E Fry (Secretary)

S Hurley (Treasurer)

M Abrahams

S Alberti

T Allin (appointed 22.03.2023)

V Ashmore (resigned 22.03.2023)

M Freeman

R Green (resigned 05.07.2023)

G Harris (appointed 22.03.2023)

V Hart

A Jackson (resigned 22.03.2023)

G Liebenhals (appointed 22.03.2023)

J Millis (resigned 22.03.2023)

A Penn

Dr J Posner

S Solomon (appointed 22.03.2023)

N Springer

J Taylor

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

REPORT OF THE BOARD AND TRUSTEES FOR THE YEAR ENDED 30 NOVEMBER 2023

Achievements and Performance

The charity's activities are within the overriding objective of providing an institution, organisation and premises to advance the practices of the Jewish faith within a progressive and egalitarian structure. Activities include charitable giving, education for all ages, development of its premises, social programmes for elder members, youth programmes, as well as reaching out into the wider community, in which the Synagogue exists and operates, for the public benefit.

Education & Other Events.

The Synagogue Sunday school ("Cheder") has operated successfully during the year and there are currently 50 under 16s involved with the Cheder of which 45 are students. Classes are run by a combination of teachers and class-room assistants under the overall supervision of the Head Teacher. The Gan (pre-cheder group) also meet on a Sunday morning and has a register of 15 children with 3 helpers under 16 years old.

Two courses ran through the year, namely, Gateway to Judaism and various levels of Adult Hebrew. In addition there were on-line Torah and Talmud classes, security training sessions, defibrillator use training and the Book Club. There was a Quiz night in November. The Communal Seder was held on the second night of Pesach in the Garden Room.

Charitable Giving

Charitable giving is a Jewish value and commandment. This is expressed in part by supporting external charities. A number of charities are recommended by Board members and after discussion three are approved by the Board. There is no benchmark for this appeal. The Appeal this year resulted in a total fund of £10,673.

A Caring Community

The Synagogue prides itself on being a caring community. One aspect of this is the Social Centre which focuses on elderly members who are either physically or emotionally in need. The Centre provides a twice-monthly meeting and gathering for social purposes, including gentle exercises, lunch and varied lectures and programmes for members. The Social Centre is self-funded but assistance with transport costs is provided by the Synagogue via the Transport Fund set up in 2013. A number of the Restricted Funds shown in note 14 relate to caring community issues, namely 'Caring Community', 'Pauline Jeffree Fund', 'Rabbi Discretionary' and 'Transport'.

Youth

"YABS" - Young Adults of Bromley Synagogue was created during 2021 under a Youth Coordinator. Young adults themselves lead this new group for the 16 to 25 year olds of the community. The Synagogue employs a part-time Young Worker.

Burial ground at GreenAcres Kemnal Park

During 2020 the Synagogue established a Jewish cemetery in South London. This burial ground is the only active Jewish cemetery within the boroughs that make up South London. The designated lawn area has 50 double depth burial plots generously funded by a loan from the Jewish Joint Burial Society (JJBS). See note 12 to the Accounts.

In 2023 the Synagogue developed an area within the burial ground for the internment of ashes and installed 10 ash memorials. Each memorial can contain two urns of cremated remains and above is a place for the engraved commemoration. These were donated to us.

Involvement in the Wider Community

Another key area is involvement within the local community. The Synagogue has a Schools' visiting programme administered by a member of the Board. Schools and Cub Scout Packs request to visit the Synagogue to meet curriculum/Club badge requirements. The programme aims to introduce Jewish history, traditions, practices and activities.

The Synagogue continued its involvement with The Council of Christians and Jews, The Bromley Three Faiths Group, The 999 Club and the Bromley Food Bank. In addition the Synagogue hosted a coffee morning as part of the Macmillan Trust annual fund raising event.

REPORT OF THE BOARD AND TRUSTEES FOR THE YEAR ENDED 30 NOVEMBER 2023

Communications

Internal communications with members is very important. The Synagogue publishes a magazine called Highlight, which is complemented by a weekly email news letters called e-light. Highlight is printed and sent out in the post and also available on-line. Print dates are to coincide with the main festivals. The focus is on news of members; what they have been doing or find of interest and what is seen as the priorities religiously, socially and educationally, rather than immediate dates, which are better conveyed by e-light before they expire. The Synagogue also has an online presence via a website and other social media.

Membership

Since most funding comes from members' subscriptions, maintaining membership numbers is fundamental to the Synagogue. A growing membership is essential to support and enhance the charity's objectives and its continuing existence. Therefore the Synagogue continues to focus time and effort in this area. During the year 28 people were added to the membership. This was offset by 10 losses through resignation, 2 cancelled memberships and 5 deaths.

Premises & Security

An important part of the Board of Trustees role is to ensure that the Synagogue's premises are adequately maintained and secured. As well as ensuring there is security for services, cheder and other events, the Board maintain the security of the building and its surroundings with security cameras and well maintained lighting.

Review of Financial Results

STATEMENT OF FINANCIAL ACTIVITIES

Incoming Resources/Revenues

Revenue for general charity purposes arises primarily from subscriptions paid by members. These monies are increased by tax claimed under the Gift Aid Scheme. Such revenue totalled £186,593 compared to a budgeted figure of £174,000; The 2022 amount received was £158,374. The variance to budget is due to the JJBS levy reduced to zero for 2023 and increase in membership ahead of budget.

Other donations/recoverable tax (unrestricted) totalled £16,785 verses a budget of £12,240. The total received for 2022 was £15,434. 2023 included one large donation of £4,000.

Sales of Burial Plots totalled £12,031 and reduced the loan payable to the JJBS.

Grants receivable are £39,983. £34,716 was from the Donor Trust: £23,440 GreenAcres cemetery costs; £9,994 towards Reform Judaism youth & education events for 24 children; £674 for a new members' party and to refund new member packs given out during the year; £608 towards the cost of developing a Hebrew curriculum and resources. £3,320 was from the Community Security Trust (CST) to assist with the cost of security for Shabbat and Festivals. £147 was from the Goldman Trust to pay for a new Siddur to be given to youngsters in their bar or bat mitzvah year. £1,800 was from the Jack Petchey Foundation's Achievement Award Scheme. The total for 2022 was £4,680.

Bequest/Legacy - £2,000. One legacy was received during the year. This item is not budgeted.

Other Income of £13,787 includes a number of items which are netted off against with expenses to allow a comparison to budget. Categories over £1000 are: £7,352 from Hebrew and Gateway to Judaism students; £2,302 for Religion & Ritual related purchases (memorial plaques, seder tickets and non-member High Holy Days tickets; £1,265 from visiting schools; £1,455 from fund raising events. The adjusted total for 2023 is £2,229 verses a budget of £3,100. This shortfall is due to fewer general fund raising events in the year than expected at the time of setting the budget. The adjusted total for 2021 was £332.

Total Unrestricted incoming resources/revenues was £269,179 for the year (£205,607 adjusted compared to a budgeted amount of £189,340). The comparative figure for 2022 was £220,319

REPORT OF THE BOARD AND TRUSTEES FOR THE YEAR ENDED 30 NOVEMBER 2023

Resources Expended/Expenses

'Subscription to Religious Organisation' of £21,381. This is a levy payment to the Movement for Reform Judaism (MRJ). The levy for 2023 is calculated at 13.5% of prior year Subscription income.

Other expenses (adjusted for income and capital items) associated with the Synagogue's activities and objectives are: 'Minister and Religion & Ritual expenses' - £8,432 versus a budget of £12,680 which is a favourable variance of £4,248. This is mainly due to moving the start date for a student rabbi to 2024. A light weight Torah scroll was purchased for £15,000. This was funded by donations from the membership. 'Education expense' - £5,115 verses a budget of £6,230 due to lower than expected cheder costs. 'Publicity & Promotion expense' - £2,122 verses a budget of £2,010. The small adverse variance is due to higher than budgeted printing costs.

Adjusted costs associated with day to day Synagogue administration include: '28 Highland Road expense' of £75,353 versus a budget of £34,920 an adverse variance of £40,433. A number of important building maintenance and repairs were approved by the Board including a new boiler system, the replacement of three damaged windows and a replacement pump. "Administration, Finance & Management expense" - £4,886 a budget of £4,935 a favourable variance to budget of £49.

Staff Costs & Teaching Salaries' - £102,980 versus a budget of £106,246 a favourable variance of £3,266. This is due to no Youth Worker payroll costs for most of the year and one month in between Administrators.

The Unrestricted SOFA net excess for the year of £32,268 gives, after adjusting for income and capital items an excess of expenditure over income of £13,376 versus a budgeted excess of £444.

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

BALANCE SHEET

Fixed Assets

Details of capital expenditure are set out in Note 9 to the Accounts.

Restricted Funds

The New Building & Sanctuary fund ended the year with a balance of £573,448. This represents capitalised amounts. Other restricted funds totalled £31,542. Details are set out in Note 14 to the Accounts.

Subscription Rate Increase

These days everyone is facing higher costs and the Synagogue is no exception. Membership subscriptions are required to meet all the synagogue running costs, including staff salaries, utilities and building maintenance, together with membership of the Jewish Joint Burial Society (JJBS) and the Movement for Reform Judaism (MRJ)..

Subscriptions for Financial Year 2024 will therefore increase to £527 for a Single membership and £1,054 for a Community Family Membership. Those aged 21 to 26 do not need to pay a membership subscription but are required to pay their JJBS contribution which is £54 for 2024. From the age of 27 to 30 years subscription are on a sliding scale. Higher and Additional Rate Tax payers are encouraged to pay the appropriate higher rate of subscription, calculated to ensure that the net subscription is the same for everyone.

REPORT OF THE BOARD AND TRUSTEES FOR THE YEAR ENDED 30 NOVEMBER 2023

Reserves Policy

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

Under this definition, adequate reserves at 30th November 2023 would be £55k-£110k and for 2024 (based on the budgeted expenditure) £49-£99k. Actual reserves at 30th November 2023 are £113,331 in line with the above definition. This level of reserves is as a result of continued cost control, as well as discipline regarding subscription and related monies.

Plans for Future Periods

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

Plans include the following:

- continued provision of education opportunities for children and adults throughout the year
- continued provision of services to meet the varied needs of the community
- continuing provision of care activities and programmes under the Caring Community Committee
- continuing provision of assistance with transportation to Synagogue or related events
- further active pursuit of new members with the assistance of the Community Builder for the Bromley area appointed by the Movement for Reform Judaism.
- continued maintenance of the premises and surrounding grounds
- active involvement in the wider community
- to refurbish the Synagogue's library
- to establish an Adult Bat Mitzvah Group

REPORT OF THE BOARD AND TRUSTEES FOR THE YEAR ENDED 30 NOVEMBER 2023

Responsibility of the Trustees in relation to the financial statements

The trustees (who are also the directors of Bromley & District Reform Synagogue Limited for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to:

- (a) select suitable accounting policies and then apply them consistently;
- (b) observe the methods and principles in the Charity SORP;
- (c) make judgements and estimates that are reasonable and prudent; and
- (d) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.
- (e) state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements.

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

Members of the Board of Trustees

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

In accordance with company law, as the company's directors, we certify that:

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

Approval

This report was approved by the trustees on 19th March 2024 and signed on their behalf by:



.....
M Brooks-Evans (Chair)

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

I report to the charity Trustees on my examination of the accounts of the Company for the year ended 30 November 2023.

Responsibilities and Basis of Report

As the Trustees of the Company (and its directors for the purposes of company law) you are responsible for the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Company's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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.

This report is made solely to the Company's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Company's Trustees those matters I am required to state to them in an Independent Examiner's Report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Company and the Company's Trustees as a body, for my work or for this report.

Hugh Lask FCA CTA

Harris & Trotter LLP
1st Floor South
101 New Cavendish Street
London
W1W 6XH



Signed:

Dated: 19th March 2024

STATEMENT OF FINANCIAL ACTIVITIES

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
<u>INCOMING RESOURCES</u>					
Incoming Resources from Generated Funds:					
<i>Voluntary Income:</i>					
Subscriptions Rec'ble/Recoverable Tax		186,593	-	186,593	158,374
Donations Rec'ble/Recoverable Tax		16,785	37,146	53,931	60,121
Sale of Burial Plots		12,031	-	12,031	18,095
Grants Receivable	2	38,183	1,800	39,983	4,680
<i>Activities for generating funds:</i>					
Bequest/Legacy	2	2,000	-	2,000	11,000
Other Income	2	13,587	200	13,787	14,396
<i>Interest Income</i>	2	-	-	-	-
Total Incoming Resources		269,179	39,146	308,325	266,666
<u>RESOURCES EXPENDED</u>					
Costs of Generating funds	4	2,417	-	2,417	1,624
Charitable Activities					
Subscription to Religious Organisation	4	21,381	-	21,381	21,427
Grants Made	4	220	22,570	22,790	20,430
Cost of activities in furtherance of the Charity's Objects	4	212,827	20,327	233,154	201,272
Governance Costs	4	-	-	-	-
Total Resources Expended		236,845	42,897	279,742	244,752
NET INCOMING/(OUTGOING)					
RESOURCES BEFORE TRANSFERS		32,334	(3,751)	28,583	21,914
Gross Transfers between Funds	5	(66)	66	-	-
NET MOVEMENT IN FUNDS		32,268	(3,685)	28,583	21,914
Reconciliation of Funds					
Total Funds brought forward		376,708	608,675	985,383	963,469
Total Funds carried forward		408,976	604,990	1,013,966	985,383

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

BALANCE SHEET AS AT 30 NOVEMBER 2023

	Notes	2023 £	2022 £
Fixed Assets			
Tangible Assets	9	<u>984,952</u>	<u>973,353</u>
Current Assets			
Stocks in Shop		2,295	2,048
Debtors	10	58,189	34,323
Cash at Bank and in hand		240,364	258,215
		<u>300,848</u>	<u>294,586</u>
Current Liabilities			
Creditors: amounts falling due within one year	11	<u>15,259</u>	<u>13,950</u>
Non-Current Liabilities			
Creditors: amounts falling due over one year	12	<u>256,575</u>	<u>268,606</u>
Net Assets		<u>1,013,966</u>	<u>985,383</u>
Represented by			
Unrestricted Funds	13	408,976	376,708
Restricted Funds	14	604,990	608,675
Total Funds		<u>1,013,966</u>	<u>985,383</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 30 November 2023.

The members have not required the charitable company to obtain an audit of its financial statements for the year ended 30 November 2023 in accordance with section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with section 386 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of section 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the Board of Trustees on 19th March 2024 and were signed on its behalf by:



M Brooks-Evans (Chair)



S Hurley (Treasurer)

NOTES TO THE ACCOUNTS

1 ACCOUNTING POLICIES

1.1 Basis of preparation

- The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.
- Bromley & District Reform Synagogue Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

1.2 Fund accounting

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

1.3 Incoming resources

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

1.4 Resources expended

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

1.5 Tangible fixed assets and depreciation

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

- | | |
|--|------------------------------|
| - Freehold land and buildings | Not depreciated/Nil |
| - Freehold improvements | Straight line over 50 years |
| - Fixtures, fittings & equipment | Straight line over 7 years |
| - Fixtures, fittings & equipment - Scrolls | Nil |
| - Computer Equipment | Straight line over 5 years |
| - Leasehold Land - Kemnal Park/GreenAcres | Straight line over 125 years |
- Extensive rebuilding work funded by the New Building Restricted Fund has resulted in larger Fixed Assets. Depreciation is therefore charged to the appropriate fund resources.

NOTES TO THE ACCOUNTS

1.6 Stock

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

1.7 Pensions

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

1.8 Tax

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

2 ANALYSIS OF TOTAL INCOMING RESOURCES

	Unrestricted Funds £	Restricted Funds £	Total Fund 2023 £	Total Fund 2022 £
Voluntary Income:				
<i>Grants Receivable:</i>				
Community Security Trust	3,320	-	3,320	730
Donor Trust	34,716	-	34,716	2,393
Goldman Trust	147	-	147	357
Jack Petchey	-	1,800	1,800	1,200
	<u>38,183</u>	<u>1,800</u>	<u>39,983</u>	<u>4,680</u>
Activities for generating funds:				
Cheder	100		100	483
Adult Education	7,352		7,352	9,682
Fund Raising & Social Events	1,455		1,455	-
Hire of Garden Room	-		-	75
Highlight Advertising	295		295	-
Legacy	2,000		2,000	11,000
Religion & Ritual	2,302		2,302	3,024
School Visits	1,265		1,265	320
Other	820	200	1,020	812
	<u>15,587</u>	<u>200</u>	<u>15,787</u>	<u>25,396</u>

NOTES TO THE ACCOUNTS

3 SUPPORT COSTS

Allocation to activities on actual costs incurred:

	Education Adult, Che- der & Gan £	Admin. & Estab- lishment £	Audit & Account- ancy £	Consult- ancy & Prof'l £	Total Fund 2023 £	Total Fund 2022 £
Cost of Generating Funds						
<i>Generating Cost of Voluntary Income</i>		2,417			2,417	1,624
Charitable Activities						
Services and Office Supplies		5,451			5,451	4,220
Education	23,594				23,594	24,121
Minister		2,562			2,562	10,663
28 Highland Road		9,472			9,472	6,605
Religious and Ritual		12,180			12,180	11,975
Governance Costs					-	-
Total Support Costs	23,594	32,082	-	-	55,676	59,208

4 ANALYSIS OF TOTAL RESOURCES EXPENDED

	Staff Costs £	Property Maint. £	Support Costs £	Other £	Depre- ciation £	Total Fund 2023 £	Total Fund 2022 £
Cost of Generating Funds							
<i>Generating Cost of Voluntary Income</i>			2,417			2,417	1,624
	-	-	2,417	-	-	2,417	1,624
Charitable Activities							
<i>Subscription to Religious Organisation</i>				21,381		21,381	21,427
	-	-	-	21,381	-	21,381	21,427
Grants Made							
Bromley 3 Faiths Group				452		452	-
Leket UK				3,188		3,188	-
Sadeh Ltd				4,352		4,352	-
Roundabout				3,133		3,133	-
British Friends of Rabbis for Human Rights						-	4,020
World Jewish Relief						-	4,770
St Christopher's Hospice						-	3,704
Other Charitable Donations, each up to £250						-	500
Other				11,665		11,665	7,436
	-	-	-	22,790	-	22,790	20,430
<i>Cost of activities In furtherance of the charity's objects</i>							
Administration & Finance	22,238					22,238	20,898
Services and Office Supplies			5,451			5,451	4,220
28 Highland Road		38,305	9,472			47,777	39,050
Catering & Housekeeping		5,870				5,870	3,544
Education	29,947		23,594			53,541	35,701
Funerals including JJBS				-		-	17,420
Minister	50,461		2,562			53,023	37,862
Professional Fees				-		-	-
Religious and Ritual			12,180			12,180	11,975
Other	334			1,114		1,448	728
Depreciation					31,626	31,626	29,874
	102,980	44,175	53,259	1,114	31,626	233,154	201,272
Governance Costs	-	-	-	-	-	-	-
Total Resources Expended	102,980	44,175	55,676	45,285	31,626	279,742	244,752

NOTES TO THE ACCOUNTS

	Unrestricted Funds £	Restricted Funds £	2023 £	2022 £
5 <u>TRANSFER BETWEEN FUNDS</u>				
Bank Charges	(66)	66	-	-
	(66)	66	-	-

	2023 £	2022 £
6 <u>NET MOVEMENT IN FUNDS FOR THE YEAR</u>		
The net movement in funds for the year is stated after charging:		
Depreciation of tangible fixed assets - for use by the charity	31,626	29,874
Independent Examiner Fee	-	-

	Number	Number
7 <u>EMPLOYEES</u>		
The average monthly number of employees (all part time) during the year was:		
	19	15
	19	15

Employment Costs

(including teaching remuneration)

	£	£
Wages and Salaries	86,916	66,455
Social Security Costs (*)	7,092	(3,476)
Pension Costs	8,972	5,798
	102,980	68,776

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

NOTES TO THE ACCOUNTS

8 TRUSTEES REMUNERATION AND EXPENSES

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

9 TANGIBLE FIXED ASSETS

	Leasehold Land	Freehold Property & Improvements	Furniture, Fittings & Equipment	Computer Equipment	TOTAL
	£	£	£	£	£
<u>COST</u>					
As at 01/12/2022	326,510	990,772	152,605	2,450	1,472,337
Addition	5,200	0	37,205	818	43,224
Disposal	0	0	165	728	893
As at 30/11/2023	<u>331,710</u>	<u>990,772</u>	<u>189,645</u>	<u>2,541</u>	<u>1,514,667</u>
<u>DEPRECIATION</u>					
As at 01/12/2022	3,481	364,238	129,413	1,851	498,983
Charge for year	2,654	19,452	9,206	313	31,626
Eliminate on Disposal	0	0	165	728	893
As at 30/11/2023	<u>6,135</u>	<u>383,690</u>	<u>138,454</u>	<u>1,436</u>	<u>529,715</u>
<u>NBV</u>					
NBV as at 30/11/2023	<u>325,575</u>	<u>607,082</u>	<u>51,191</u>	<u>1,104</u>	<u>984,952</u>
NBV as at 30/11/2022	<u>323,029</u>	<u>626,534</u>	<u>23,192</u>	<u>599</u>	<u>973,354</u>

Note:

1. Leasehold land additions: Area for Ash Memorials Kemnal Park Green Acres £5,200
2. FF&E additions: New Boilers £21,193; New Torah scroll £15,000; replacement kitchen freezer £754; Combi Drill £138; Medical Unlocked Internal Cabinet with Alarm £120
3. Computer equipment additions: Replacement office computer £818
4. All tangible fixed assets are used for or to support charitable purposes.
5. Capital commitments contracted for as at 30 November 2023 were £Nil (2022 - £Nil).

NOTES TO THE ACCOUNTS

	2023	2022
10 <u>DEBTORS</u>		
		£
Income Tax Recoverable	37,174	33,172
Prepayments	475	556
Prepayments - Kemnal Park/GreenAcres	18,240	-
Subscriptions	930	86
Goldman Trust	-	189
CST	1,110	240
School visits	260	80
	58,189	34,323

11 CREDITORS: Amounts falling due within one year

	£	£
Employment Costs	7,219	7,823
Prepaid Subscription monies	1,263	1,654
Prepaid Adult Education monies	1,230	670
Prepaid Funeral costs	1,450	-
Maintenance & Utilities	3,748	3,519
Other Creditors, each below £500	350	284
	15,259	13,950

12 CREDITORS: Amounts falling due over one year

	£	£
Joint Jewish Burial Society (JJBS)	256,575	268,606
	256,575	268,606

JJBS gave Bromley & District Reform Synagogue (BDRS) an interest free loan of £108,570 in July 2020 for the purpose of enabling BDRS to purchase a lease on 30 grave spaces at GreenAcres Kemnal Park Cemetery. An additional loan of £72,380 was made in July 2022 for the purchase of a further 20 grave spaces. As at 30th November 2023, £66,316 has been repaid back to JJBS following the purchase of 18 grave spaces. The agreement with GreenAcres Kemnal Park grants BDRS a 125 year lease which is recorded in the Land Registry and covers the entire Jewish burial area of 50 burial plots for which BDRS will pay a rent of £1 per annum.

NOTES TO THE ACCOUNTS

13 UNRESTRICTED FUNDS

	<u>Movements in Resources</u>					
	Balance as at 1 Dec 2022	Transfer Between Funds	Realised Gain on Disposal	Incoming	Outgoing	Depn
	£	£	£	£	£	£
Unrestricted Funds	376,708	(66)	-	269,179	(223,997)	(12,849)
						408,976

14 RESTRICTED FUNDS

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes.

	<u>Movements in Resources</u>						
	Balance as at 1 Dec 2022	Transfer Between Funds	Grants / Donation s Received	Interest & Gift Aid Received or due	Outgoing	Depn	Balance as at 30 Nov 2023
	£	£	£	£	£	£	£
Board of Deputies	-	-	30	8	-		38
Burial Scheme	-	-	-	-	-		-
Caring Community	725	-	250	63	(468)		570
Cheder: Outings	449	-	-	-	(449)		-
External Charities: Donations	223	66	15,330	1,986	(17,603)		2
Jack Petchey Grant	1,495	-	1,800	-	(1,775)		1,520
Maintenance & Upkeep	-	-	1,750	350	(500)		1,600
Music Director/Teacher	1,672	-	-	-	-		1,672
Music for Services	900	-	-	-	(535)		365
New Building & Sanctuary	592,225	-	-	-	-	(18,777)	573,448
Pauline Jeffree Fund	3,851	-	50	13	(258)		3,656
Rabbi's Discretionary	2,352	-	200	50	(1,907)		695
Scrolls	2,793	-	15,091	1,851	(15,000)		4,735
Scrolls - Asset	-	-	-	-	-	-	15,000
Social Centre	448	-	-	-	-		448
Transport	1,543	-	200	125	(625)		1,243
	608,676	66	34,701	4,445	(39,120)	(18,777)	604,990

NOTES TO THE ACCOUNTS

15 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Restricted Funds £	Total 2023 £
Fund Balances at 30 November 2023			
are represented by:			
Tangible Fixed Assets	411,504	573,448	984,952
Current Assets	269,306	31,542	300,848
Creditors: amounts falling due within one year	(15,259)	-	(15,259)
Creditors: amounts falling due after one year	(256,575)	-	(256,575)
	408,976	604,990	1,013,966

BROMLEY & DISTRICT REFORM SYNAGOGUE LIMITED

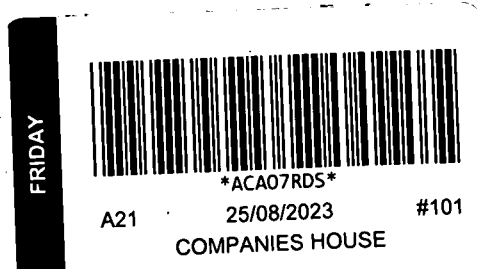
England & Wales - Charity number 1098431

Accounts

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 NOVEMBER 2022
FOR
BROMLEY & DISTRICT REFORM SYNAGOGUE LIMITED
(A company limited by guarantee)**

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

Harris & Trotter LLP
101 New Cavendish Street
1st Floor South
London
W1W 6XH



Contents

	Page
Legal and Administrative Information	1
Report of the Board and Trustees	2
Independent Examiner's Report	10
Statement of Financial Activities	11
Balance Sheet	12
Notes to the financial statements	13

LEGAL AND ADMINISTRATIVE INFORMATION

Directors and Trustees

M Brooks-Evans (Chair)
H Small (Vice Chair)
E Fry (Secretary)
S Hurley (Treasurer)
M Abrahams
S Alberti
V Ashmore - resigned 22 March 2023
E Carr - resigned 23 June 2022
M De Lange - resigned 23 March 2022
M Freeman
R Green - resigned 5 July 2023
V Hart
K Hyams - resigned 23 March 2022
A Jackson - resigned 22 March 2023
J Millis - resigned 22 March 2023
A Penn
Dr J Posner
N Springer
F Spiegel - resigned 23 March 2022
B Strathmore - resigned 23 March 2022
J Taylor
J Woolf - resigned 23 March 2022
T Allin - appointed 22 March 2023
L Delange - appointed 22 March 2023
G Harris - resigned 23 March 2022 and appointed 22 March 2023
V Hart - appointed 23 March 2022
G Liebenhals - appointed 22 March 2023
A Penn - appointed 23 March 2022
S Solomon - appointed 22 March 2023

Secretary

E Fry

Registered Office and Principal Address

28 Highland Road
Bromley
Kent
BR1 4AD

Company Number

04583645 (England and Wales)

Charity Registration Number

1098431

Independent Examiner

Harris & Trotter LLP
101 New Cavendish Street
1st Floor South
London
W1W 6XH

Bankers

HSBC plc
184 High Street
Bromley
Kent BR1 1HL

REPORT OF THE BOARD AND TRUSTEES FOR THE YEAR ENDED 30 NOVEMBER 2022

Structure, Governance and Management

The Trustees, who are also the directors of the charity for the purposes of the Companies Act 2006, present their report and the independently examined financial statements for the year ended 30 November 2022. The trustees confirm that the Annual Report and financial statements of the company comply with the current statutory requirements, the requirements of the company's governing document and the provisions of the Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Since the Charity qualifies as small under section 382, the strategic report required of medium and large companies under The Companies Act 2006 (Strategic Report and Director's Report) Regulations 2013 is not required.

Governing Document

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

Recruitment and Appointment of New Trustees

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

Trustees Induction and Training

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

Since the Board is relatively small, and activities tend to centre on the Synagogue, Board members act within an active religious institution and community. This provides many opportunities for informal dissemination of appropriate information regarding Board functions and structure. Trustees familiarisation with the Board and Committee structure, practices and activities arise through these informal meetings and discussions, as well as committee membership, participation in Board meetings and Synagogue events.

Organisational Structure

The Board of Trustees administers the charity directly, through an Executive Committee and through various sub-committees. The Board meets a minimum of eight times annually. It is responsible for the strategic direction and policies of the charity. At present, the Board of Trustees has 16 members from a variety of professional backgrounds.

The Board Chair is elected by the members to manage and oversee day-to-day activities of the charity. There are sub-committees and special purpose committees covering religion and ritual issues, education, health & safety, security, building matters, social and fund raising matters and communication, which meet as required to further and attain their objectives. To facilitate effective operations, the Chair has delegated authority within terms approved by the trustees, for operational matters, including finance, health & safety, security and administration.

REPORT OF THE BOARD AND TRUSTEES FOR THE YEAR ENDED 30 NOVEMBER 2022

Related Parties

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

- A Ashmore	£479	(2021: £228)
- J Ashmore	£209	(2021: £170)
- R Ashmore	£1,398	(2021: £1,138)
- R Green	£0	(2021: £391)
- S Hyams	£108	(2021: £0)
- H Small	£1,174	(2021: £1,174)
- S Taylor	£23	(2021: £155)

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

Data Protection Policy

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

Risk Management

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

Objectives and Activities

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

In order to further those objects the governing body has:

- procured premises
- employed a part-time rabbi
- established sub-committees charged with the responsibility of overseeing matters such as religion and education
- Installed equipment to allow on-line streaming of services, adult education and guest speaker sessions.
- established a Sunday School for members' children including a 'nurse' group (cheder & pre-cheder)
- employed a part-time Head Teacher for the Sunday school
- provide professional security officer for the Sunday school
- established a youth programme
- established a Library within the premises
- established a by-monthly Social Centre for older members
- produced a magazine which details all Synagogue's activities ("Highlight")
- promoted weekly electronic communications of impending activities relevant to the membership.
- established and maintained a web-site and a presence on other social media
- Installed and maintained security and door entry systems for the security of its members and visitors and provide training via the CST for door volunteers
- a representative on the Board of Deputies committee
- a representative on the Bromley SACRE committee
- established a Jewish cemetery in south London.

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

The Executive Officers are the Chair, Vice Chair, Secretary and Treasurer. Trustees appoint an Executive Committee consisting of the Executive Officers, the Chair of the Education Committee and the Senior Warden. In addition, the trustees appoint one of its members to be a representative of the trustees. All staffing during 2022 was via volunteers, except for the part-time Rabbi, part-time Administrator and part-time Head Teacher. The cheder and pre-cheder teachers and classroom assistants receive a remuneration and other service providers are paid via invoice.

REPORT OF THE BOARD AND TRUSTEES FOR THE YEAR ENDED 30 NOVEMBER 2022

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

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

Minutes are kept and are available for public scrutiny.

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

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

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

Board and the Trustees

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

M Brooks-Evans (Chair)
K Hyams (Vice-Chair (resigned 23.03.2022))
H Small (appointed Vice-Chair 23.03.2022)
E Fry (Secretary)
S Hurley (Treasurer)
M Abrahams
S Alberti
V Ashmore
E Carr (resigned 23.06.2022)
M de Lange (resigned 23.03.2022)
M Freeman
R Green
G Harris (resigned 23.03.2022)
V Hart (appointed 23.03.2022)
A Jackson
B Kurtz (resigned 23.03.2022)
J Millis
A Penn (appointed 23.03.2022)
Dr J Posner
F Spiegel (resigned 23.03.2022)
N Springer
J Taylor
J Woolf (resigned 23.03.2022)

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

REPORT OF THE BOARD AND TRUSTEES FOR THE YEAR ENDED 30 NOVEMBER 2022

Achievements and Performance

The charity's activities are within the overriding objective of providing an institution, organisation and premises to advance the practices of the Jewish faith within a progressive and egalitarian structure. Activities include charitable giving, education for all ages, development of its premises, social programmes for elder members, youth programmes, as well as reaching out into the wider community in which the Synagogue exists and operates for the public benefit.

Education & Other Events.

The Synagogue Sunday school ("Cheder") has operated successfully during the year and there are currently 54 under 16s involved with the Cheder of which 46 are students. Classes are run by a combination of teachers and class-room assistants under the overall supervision of the Head Teacher. The Gan (pre-cheder group) also meet on a Sunday morning and has a register of 18 children.

Two courses ran through the year, namely, Gateway to Judaism and various levels of Adult Hebrew. In addition the new rabbi started an on-line Talmud class via Zoom and a Saturday Dining Club.

The Book Club was continued to meet every other month on-line via Zoom.

The Communal Seder was held on the second night of Pesach in the Garden Room in Garden

An Induction service was held for the new Rabbi in November and included invitees from the wider community.

Charitable Giving

Charitable giving is a Jewish value and commandment. This is expressed in part by supporting external charities. A number of charities are recommended by Board members and after discussion three are approved by the Board. There is no benchmark for this appeal. The Appeal this year resulted in a total fund of £12,494.

A Caring Community

The Synagogue prides itself on being a caring community. One aspect of this is the Social Centre which focuses on elderly members who are either physically or emotionally in need. The Centre provides a twice-monthly meeting and gathering for social purposes, including gentle exercises, lunch and varied lectures and programmes for members. The Social Centre is self-funded but assistance with transport costs is provided by the Synagogue via the Transport Fund set up in 2013. A number of the Restricted Funds shown in note 14 relate to caring community issues, namely 'Caring Community', 'Pauline Jeffrey Fund', 'Rabbi Discretionary' and 'Transport'.

Youth

"YABS" - Young Adults of Bromley Synagogue was created during 2021 under a Youth Coordinator. Young adults themselves lead this new group for the 16 to 25 year olds of the community. The Synagogue aims to employ a 'Young People's Activities & Engagement Worker' in the coming year.

Burial ground at GreenAcres Kemnal Park

During 2020 the Synagogue established a Jewish cemetery in South London. This burial ground is the only active Jewish cemetery within the boroughs that make up South London. The designated lawn area has 80 double depth burial plots generously funded by a loan from the Jewish Joint Burial Society (JJBS). See note 12 to the Accounts.

Involvement in the Wider Community

Another key area is involvement within the local community. The Synagogue has a Schools' visiting programme administered by a member of the Board. Schools and Cub Scout Packs request to visit the Synagogue to meet curriculum/Club badge requirements. The programme aims to introduce Jewish history, traditions, practices and activities.

The Synagogue continued its involvement with the local CCJ (Council of Christians and Jews) and 3FF (Three Faiths Forum) groups. In addition the Synagogue hosted a coffee morning as part of the Macmillan Trust annual fund raising event.

REPORT OF THE BOARD AND TRUSTEES FOR THE YEAR ENDED 30 NOVEMBER 2022

Communications

Internal communications with members is very important. The Synagogue publishes a magazine called Highlight, which is complemented by a weekly email news letters called e-light. Highlight is printed and sent out in the post and also available on-line. Print dates are to coincide with the main festivals. The focus is on news of members; what they have been doing or find of interest and what is seen as the priorities religiously, socially and educationally, rather than immediate dates, which are better conveyed by e-light before they expire. The Synagogue also has an online presence via a website and other social media.

Membership

Since most funding comes from members' subscriptions, maintaining membership numbers is fundamental to the Synagogue. A growing membership is essential to support and enhance the charity's objectives and its continuing existence. Therefore the Synagogue continues to focus time and effort in this area. During the year 20 people were added to the membership. This was offset by 7 losses through resignation, 4 cancelled memberships and 5 deaths.

Premises & Security

An important part of the Board of Trustees role is to ensure that the Synagogue's premises are adequately maintained and secured. As well as ensuring there is security for services, cheder and other events, the Board maintain the security of the building and its surroundings with security cameras and well maintained lighting.

Review of Financial Results

STATEMENT OF FINANCIAL ACTIVITIES

Incoming Resources/Revenues

Revenue for general charity purposes arises primarily from subscriptions paid by members. These monies are increased by tax claimed under the Gift Aid Scheme. Such revenue totalled £158,374 compared to a budgeted figure of £161,400; The 2021 amount received was £153,055. The shortfall to budget is due to revenue lost from resignations, removals and deaths.

Other donations/recoverable tax totalled £15,434 verses a budget of £11,960. The total received for 2021 was £13,552. 2022 included two large donations totalling £5,427.

Sales of Burial Plots totalled £18,095 and reduced the loan payable to the JJBS.

Grants receivable are £4,680. £2,393 was from the Donor Trust: £1,000 to fund a resource curation project for the Jewish Studies curriculum; £208 for teacher training; £1,005 towards Refrom Judaism camp costs for 3 children; £180 to refund New Member Packs given out during the year. £730 was from the CST (Community Security Trust) to assist with the cost of security over the High Holy Days. £357 was from the Goldman Trust to pay for a new Siddur to be given to youngsters in their bar or bat mitzvah year. £1,200 was from the Jack Petchey Foundation's Achievement Award Scheme.

Other Income of £13,936 includes a number of items which are netted off against with expenses to allow a comparison to budget. Categories over £1000 are: £9,682 income from Hebrew and Gateway to Judaism students; £3,024 for Religion & Ritual related purchases (memorial plaques, seder tickets and non-member High Holy Days tickets. The adjusted total for 2022 is £332 verses a budget of £2,500. This shortfall is due to fewer general fund raising events in the year than expected at the time of setting the budget. The adjusted total for 2021 was £1,910.

Total Unrestricted incoming resources/revenues was £220,319 for the year (£174,139 adjusted compared to a budgeted amount of £175,860). The comparative adjusted figure for 2021 was £168,517.

REPORT OF THE BOARD AND TRUSTEES FOR THE YEAR ENDED 30 NOVEMBER 2022

Resources Expended/Expenses

'Subscription to Religious Organisation' of £21,427. This is a levy payment to Reform Judaism (RJ). The levy 2022 is calculated at 13.5% of prior year Subscription income. The payment made this year includes £675 as an agreed settlement of outstanding balance on RJ's books.

Other expenses (adjusted for income and capital items) associated with the Synagogue's activities and objectives are: 'Minister and Religion & Ritual expenses' - £18,769 versus a budget of £14,160 which is an adverse variance of £4,609. The Synagogue were without a rabbi for the first four months of the financial year. This category includes £4,369 of 'rabbi cover costs' which are offset in a lower payroll. 'Education expense' - £3,256 versus a budget of £5,270 due to unbudgeted cheder income of £483 together with continued cost savings initiatives implemented by the Head Teacher. 'Publicity & Promotion expense' - £1,624 versus a budget of £2,530 as fewer Highlight magazines were published than expected at the time of the budget.

Adjusted costs associated with day to day Synagogue administration include: '28 Highland Road expense' of £45,188 versus a budget of £25,980, and adverse variance of £19,208. A number of important building maintenance and repairs were approved by the Board as well a streaming project for the garden room to allow people at home to take part events held there. 'Management & Administration expense' - £4,709 versus a budget of £3,700. A lap-top computer was purchased for use of the Administrator.

'Staff Costs & Teaching Salaries' - £67,543 versus a budget of £101,224. Minister costs were under budget as the previous rabbi left at the end of October 2021 and the new rabbi started 1st April 2022. Rabbinic cover expenses are included under "Minister and Religion & Ritual". In addition, the synagogue is now benefitting from Employers Allowance which was not expected at the time of setting the budget.

As a result there is an Unrestricted net excess for the year of £32,471 which gives, after adjusting for income and capital items, an excess of income over expenditure of £22,128 versus a budgeted excess of £690.

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

BALANCE SHEET

Fixed Assets

Details of capital expenditure are set out in Note 9 to the Accounts.

Restricted Funds

The New Building & Sanctuary fund ended the year with a balance of £592,225. This represents capitalised amounts. Other restricted funds totalled £16,451. Details are set out in Note 14 to the Accounts.

Subscription Rate Increase

It is the policy of the charity to maintain positive cash balances throughout the year, and to actively bolster and sustain reserves. Cash balances were in line with this policy at all times during the year. Our current financial situation is satisfactory in terms of ability to serve our present needs and the reserve policy.

In line with the membership, the Synagogue is facing higher costs. However, the Synagogue has been informed by the Jewish Joint Burial Society that for the next six months they are placing a moratorium on payments until June 2023. Therefore the Board have decided not to increase subscriptions for 2023.

A full-payer subscription for 2023 will be rates for 2022 are £517 (single) and £1,034 (family).

REPORT OF THE BOARD AND TRUSTEES FOR THE YEAR ENDED 30 NOVEMBER 2022

Reserves Policy

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

Under this definition, adequate reserves at 30th November 2022 would be £41k-£82k and for 2023 (based on the budgeted expenditure) £47-£94k. Actual reserves at 30th November 2022 are £160,258 in line with the above definition. This level of reserves is as a result of continued cost control, as well as discipline regarding subscription and related monies.

Plans for Future Periods

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

Plans include the following:

- the continued provision of education opportunities for children and adults throughout the year
- continued provision of Family and Children's services to meet the needs of the community
- continuing provision of care activities and programmes under the Caring Community Committee
- continuing provision of assistance with transportation to Synagogue or related events
- further active pursuit of new members
- continued maintenance of the premises and surrounding grounds
- active involvement in the wider community
- to employ a 'Young People's Activities & Engagement Worker'
- to relook at the Synagogue's membership framework to -
 - ensure that non-Jewish partners of members feel more included in Synagogue life
 - make membership financially viable for young adults
- to employ an Administrator & Community Co-ordinator and a Bookkeeper following the retirement of the current Administrator at the end of December 2022

REPORT OF THE BOARD AND TRUSTEES FOR THE YEAR ENDED 30 NOVEMBER 2022

Responsibility of the Trustees in relation to the financial statements

The trustees (who are also the directors of Bromley & District Reform Synagogue Limited for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to:

- (a) select suitable accounting policies and then apply them consistently;
- (b) observe the methods and principles in the Charity SORP;
- (c) make judgements and estimates that are reasonable and prudent; and
- (d) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.
- (e) state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements.

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

Members of the Board of Trustees

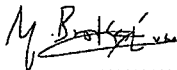
Members of the Board of Trustees, who are directors for the purpose of company law and trustees for the purpose of charity law, who served during the year and up to the date of this report are set out on page 4.

In accordance with company law, as the company's directors, we certify that:

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

Approval

This report was approved by the trustees on...18th August 2023.... and signed on their behalf by:



.....
M Brooks-Evans (Chair)

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

I report to the charity Trustees on my examination of the accounts of the Company for the year ended 30 November 2022.

Responsibilities and Basis of Report

As the Trustees of the Company (and its directors for the purposes of company law) you are responsible for the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Company's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

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

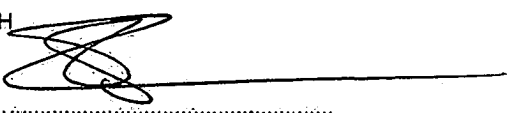
1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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.

This report is made solely to the Company's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Company's Trustees those matters I am required to state to them in an Independent Examiner's Report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Company and the Company's Trustees as a body, for my work or for this report.

Hugh Lask FCA CTA

Harris & Trotter LLP
101 New Cavendish Street
1st Floor South
London
W1W 6XH

Signed: 

Dated: 18 August 2023

STATEMENT OF FINANCIAL ACTIVITIES

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
<u>INCOMING RESOURCES</u>					
Incoming Resources from Generated Funds:					
<i>Voluntary Income:</i>					
Subscriptions Rec'ble/Recoverable Tax		158,374	-	158,374	153,055
Donations Rec'ble/Recoverable Tax		15,434	44,687	60,121	52,244
Sale of Burial Plots		18,095	-	18,095	7,238
Grants Receivable	2	3,480	1,200	4,680	13,678
<i>Activities for generating funds:</i>					
Bequest/Legacy	2	11,000	-	11,000	-
Other Income	2	13,936	460	14,396	20,677
<i>Interest Income</i>					
	2	-	-	-	4,467
Total Incoming Resources		220,319	46,347	266,666	251,359
<u>RESOURCES EXPENDED</u>					
Costs of Generating funds	4	1,624	-	1,624	2,107
Charitable Activities					
Subscription to Religious Organisation	4	21,427	-	21,427	19,900
Grants Made	4	-	20,430	20,430	20,390
Cost of activities in furtherance of the Charity's Objects	4	164,733	36,539	201,272	192,314
Governance Costs	4	-	-	-	-
Total Resources Expended		187,784	56,969	244,752	234,711
NET INCOMING/(OUTGOING)					
RESOURCES BEFORE TRANSFERS		32,535	(10,622)	21,914	16,648
Gross Transfers between Funds	5	(65)	65	-	-
NET MOVEMENT IN FUNDS		32,471	(10,557)	21,914	16,648
Reconciliation of Funds					
Total Funds brought forward		344,237	619,232	963,469	946,821
Total Funds carried forward		376,708	608,675	985,383	963,469

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

BALANCE SHEET AS AT 30 NOVEMBER 2022

	Notes	2022 £	2021 £
Fixed Assets			
Tangible Assets	9	<u>973,353</u>	<u>781,944</u>
Current Assets			
Stocks in Shop		2,048	1,549
Debtors	10	34,323	35,366
Cash at Bank and in hand		<u>258,215</u>	<u>227,719</u>
		<u>294,586</u>	<u>264,634</u>
Current Liabilities			
Creditors: amounts falling due within one year	11	<u>13,950</u>	<u>14,348</u>
Non-Current Liabilities			
Creditors: amounts falling due over one year	12	<u>268,606</u>	<u>68,761</u>
Net Assets		<u>985,383</u>	<u>963,469</u>
Represented by			
Unrestricted Funds	13	376,708	344,237
Restricted Funds	14	<u>608,675</u>	<u>619,232</u>
Total Funds		<u>985,383</u>	<u>963,469</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 30 November 2022.

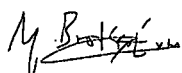
The members have not required the charitable company to obtain an audit of its financial statements for the year ended 30 November 2022 in accordance with section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with section 386 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of section 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the Board of Trustees on 18th August 2023 and were signed on its behalf by:



M Brooks-Evans (Chair)



Page 12 S Hurley (Treasurer)

NOTES TO THE ACCOUNTS

1 ACCOUNTING POLICIES

1.1 Basis of preparation

- The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.
- Bromley & District Reform Synagogue Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

1.2 Fund accounting

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

1.3 Incoming resources

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

1.4 Resources expended

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

1.5 Tangible fixed assets and depreciation

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

- | | |
|--|------------------------------|
| - Freehold land and buildings | Not depreciated/Nil |
| - Freehold improvements | Straight line over 50 years |
| - Fixtures, fittings & equipment | Straight line over 7 years |
| - Fixtures, fittings & equipment - Scrolls | Nil |
| - Computer Equipment | Straight line over 5 years |
| - Leasehold Land - Kemnal Park/GreenAcres | Straight line over 125 years |

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

NOTES TO THE ACCOUNTS

1.6 Stock

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

1.7 Pensions

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

1.8 Tax

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

2 ANALYSIS OF TOTAL INCOMING RESOURCES

	Unrestricted Funds £	Restricted Funds £	Total Fund 2022 £	Total Fund 2021 £
Voluntary Income:				
<i>Grants Receivable:</i>				
Community Security Trust	730	-	730	190
Donor Trust	2,393	-	2,393	3,236
Goldman Trust	357	-	357	252
Jack Petchey	-	1,200	1,200	-
Royal Borough of Greenwich	-	-	-	10,000
	<u>3,480</u>	<u>1,200</u>	<u>4,680</u>	<u>13,678</u>
Refund of overpaid bank fees:				
Refund of overpaid bank fees	-	-	-	6,537
Interest	-	-	-	4,467
	<u>-</u>	<u>-</u>	<u>-</u>	<u>11,004</u>
Activities for generating funds:				
Cheder	483		483	660
Education	9,682		9,682	10,572
Fund Raising & Social Events	-		-	2,054
Hire of Garden Room	75		75	-
Legacy	11,000		11,000	-
Religion & Ritual	3,024		3,024	-
School Visits	320		320	-
Other	352	460	812	854
	<u>24,936</u>	<u>460</u>	<u>25,396</u>	<u>14,140</u>

NOTES TO THE ACCOUNTS

3 SUPPORT COSTS

Allocation to activities on actual costs incurred:

	Teaching Salaries £	Admin. & Estab- lishment £	Audit & Account- ancy £	Consult- ancy & Prof'l £	Total Fund 2022 £	Total Fund 2021 £
Cost of Generating Funds						
<i>Generating Cost of Voluntary Income</i>		1,624			1,624	2,107
Charitable Activities						
Services and Office Supplies		4,220			4,220	4,346
Education	8,866	15,255			24,121	27,419
Minister		10,663			10,663	1,789
28 Highland Road		6,605			6,605	2,490
Religious and Ritual		11,975			11,975	6,284
Governance Costs					-	-
Total Support Costs	8,866	50,342	-	-	59,208	44,435

4 ANALYSIS OF TOTAL RESOURCES EXPENDED

	Staff Costs £	Property Maint. £	Support Costs £	Other £	Depre- ciation £	Total Fund 2022 £	Total Fund 2021 £
Cost of Generating Funds							
<i>Generating Cost of Voluntary Income</i>			1,624			1,624	2,107
	-	-	1,624	-	-	1,624	2,107
Charitable Activities							
<i>Subscription to Religious Organisation</i>				21,427		21,427	19,900
	-	-	-	21,427	-	21,427	19,900
Grants Made							
Board of Deputies				-		-	-
British Friends of Rabbis for Human Rights				4,020		4,020	-
World Jewish Relief				4,770		4,770	-
St Christopher's Hospice				3,704		3,704	-
Leo Baeck Education Center						-	4,087
RSY Netzer						-	4,203
DeafPlus						-	3,983
Nightingale Hammerson						-	2,000
Other Charitable Donations, each up to £250				500		500	311
Other				7,436		7,436	5,806
	-	-	-	20,430	-	20,430	20,390
Cost of activities in furtherance of the charity's objects							
Administration	20,898					20,898	24,159
Services and Office Supplies			4,220			4,220	4,346
28 Highland Road		32,445	6,605			39,050	15,572
Catering & Housekeeping		3,544				3,544	3,033
Education	11,579		24,122			35,701	39,008
Funerals including JJBS				17,420		17,420	17,654
Minister	27,199		10,663			37,862	53,360
Professional Fees				-		-	-
Religious and Ritual			11,975			11,975	6,284
Other	0			728		728	1,037
Depreciation					29,874	29,874	27,861
	59,677	35,989	57,585	18,148	29,874	201,272	192,314
Governance Costs	-	-	-	-	-	-	-
Total Resources Expended	59,677	35,989	59,209	60,005	29,874	244,752	234,711

NOTES TO THE ACCOUNTS

	Unrestricted Funds £	Restricted Funds £	2022 £	2021 £
5 <u>TRANSFER BETWEEN FUNDS</u>				
Bank Charges	(65)	65	-	-
	(65)	65	-	-

	2022 £	2021 £
6 <u>NET MOVEMENT IN FUNDS FOR THE YEAR</u>		

The net movement in funds for the year is stated after charging:

Depreciation of tangible fixed assets -
for use by the charity

29,874	27,861
--------	--------

Independent Examiner Fee

-	-
---	---

7 EMPLOYEES

The average monthly number of full time employees during the year was:

Minister

Office Administration

Number	Number
1	1
-	-
1	1

Employment Costs

	£	£
Wages and Salaries	58,311	72,350
Social Security Costs (*)	(4,432)	11,361
Pension Costs	5,798	3,607
	59,677	87,318

* Social Security costs include Employers Allowance not previously claimed.

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

NOTES TO THE ACCOUNTS

8 TRUSTEES REMUNERATION AND EXPENSES

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

9 TANGIBLE FIXED ASSETS

	Leasehold Land	Freehold Property & Improvements	Furniture, Fittings & Equipment	Computer Equipment	TOTAL
	£	£	£	£	£
<u>COST</u>					
As at 01/12/2021	108,570	990,772	150,011	1,701	1,251,054
Addition	217,940	0	2,594	749	221,283
Disposal	0	0	0	0	0
As at 30/11/2022	<u>326,510</u>	<u>990,772</u>	<u>152,605</u>	<u>2,450</u>	<u>1,472,337</u>
<u>DEPRECIATION</u>					
As at 01/12/2021	869	344,683	122,002	1,556	469,110
Charge for year	2,612	19,555	7,412	295	29,874
Eliminate on Disposal	0	0	0	0	0
As at 30/11/2022	<u>3,481</u>	<u>364,238</u>	<u>129,414</u>	<u>1,851</u>	<u>498,984</u>
<u>NBV</u>					
NBV as at 30/11/2022	<u>323,029</u>	<u>626,534</u>	<u>23,191</u>	<u>599</u>	<u>973,353</u>
NBV as at 30/11/2021	<u>107,701</u>	<u>646,089</u>	<u>28,009</u>	<u>145</u>	<u>781,944</u>

Note:

1. Leasehold land additions :Purchase of cemetery plots at Kemnal Park GreenAcres; 20 @ £3,619 and 30 @ £4,852
2. FF&E additions: Garden room audio & streaming £1,504; Carpet & furniture for rabbi's office £865; Step ladder £225
3. Computer equipemt additons: Lap-top computer for the Administrator's use £749
4. All tangible fixed assets are used for or to support charitable purposes.
5. Capital commitments contracted for as at 30 November 2022 were £Nil (2021 - £Nil).

NOTES TO THE ACCOUNTS

	2022	2021
10 DEBTORS		
		£
Income Tax Recoverable	33,172	28,990
Prepayments	556	3,840
Subscriptions	86	1,143
Chanukah Fair late deposit of monies	-	771
Goldman Trust	189	252
CST	240	190
Donor Trust	-	180
School visits	80	-
	34,323	35,366

11 CREDITORS: Amounts falling due within one year

	£	£
Employment Costs	7,823	6,531
Prepaid Subscription monies	1,654	2,498
Adult Education teaching invoices	-	1,793
Prepaid Adult Education monies	670	1,235
Security Costs	-	300
Maintenance & Utilities	3,519	878
Other Creditors, each below £500	284	1,113
	13,950	14,348

12 CREDITORS: Amounts falling due over one year

	£	£
Joint Jewish Burial Society (JJBS)	268,606	68,761
	268,606	68,761

JJBS gave Bromley & District Reform Synagogue (BDRS) an interest free loan of £108,570 in July 2020 for the purpose of enabling BDRS to purchase a lease on 30 grave spaces at GreenAcres Kemnal Park Cemetery. An additional loan of £217,940 was made in Summer 2022 for the purchase of a further 50 grave spaces. As at 30th November 2022, £57,904 has been repaid back to JJBS following the purchase of 16 grave spaces. The agreement with GreenAcres Kemnal Park grants BDRS a 125 year lease which is recorded in the Land Registry and covers the entire Jewish burial area of 50 burial plots for which BDRS will pay a rent of £1 per annum.

NOTES TO THE ACCOUNTS

13 UNRESTRICTED FUNDS

	<u>Movements in Resources</u>						Balance as at 30 Nov 2022
	Balance as at 1 Dec 2021	Transfer Between Funds	Realised Gain on Disposal	Incoming	Outgoing	Depn	
	£	£	£	£	£	£	
Unrestricted Funds	344,237	(65)	-	220,319	(176,687)	(11,097)	376,708

14 RESTRICTED FUNDS

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes.

	<u>Movements in Resources</u>						
	Balance as at 1 Dec 2021	Transfer Between Funds	Grants / Donation s Received	Interest & Gift Aid Received or due	Outgoing	Depn	Balance as at 30 Nov 2022
	£	£	£	£	£	£	£
Board of Deputies	-	-	-	-	-	-	-
Burial Scheme	-	-	17,420	-	(17,420)	-	-
Caring Community	737	-	200	-	(212)	-	725
Cheder:Outings	549	-	-	-	(100)	-	449
External Charities:Donations	650	65	15,122	2,344	(17,958)	-	223
Jack Petchey Grant	486	-	1,200	-	(191)	-	1,495
Music Director/Teacher	1,837	-	-	-	(165)	-	1,672
Music for Services	-	-	900	-	-	-	900
New Building & Sanctuary	611,002	-	-	-	-	(18,777)	592,225
Pauline Jeffree Fund	-	-	3,149	702	-	-	3,851
Rabbi's Discretionary	450	-	3,100	625	(1,823)	-	2,352
Scrolls	1,668	-	900	225	-	-	2,793
Social Centre	-	-	460	-	(12)	-	448
Transport	1,854	-	-	-	(311)	-	1,543
	619,232	65	42,451	3,896	(38,192)	(18,777)	608,676

NOTES TO THE ACCOUNTS

15 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Restricted Funds £	Total 2022 £
Fund Balances at 30 November 2022			
are represented by:			
Tangible Fixed Assets	381,128	592,225	973,353
Current Assets	278,135	16,451	294,586
Creditors: amounts falling due within one year	(13,950)	-	(13,950)
Creditors: amounts falling due after one year	(268,606)	-	(268,606)
	376,708	608,676	985,383

BROMLEY & DISTRICT REFORM SYNAGOGUE LIMITED

England & Wales - Charity number 1098431

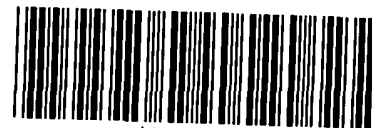
Accounts

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 NOVEMBER 2021
FOR
BROMLEY & DISTRICT REFORM SYNAGOGUE LIMITED
(A company limited by guarantee)**

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

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

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COMPANIES HOUSE

Contents

	Page
Legal and Administrative Information	1
Report of the Board and Trustees	2
Independent Examiner's Report	10
Statement of Financial Activities	11
Balance Sheet	12
Notes to the financial statements	13

LEGAL AND ADMINISTRATIVE INFORMATION

Directors and Trustees

M Brooks-Evans (Chairman)
K Hyams (Vice Chairman)
E Fry (Secretary)
S Hurley (Treasurer)
M Abrahams
S Alberti
V Ashmore
E Carr
M de Lange
M Freeman
R Green
G Harris
A Jackson
B Kurtz
J Millis
Dr J Posner
H Small
F Spiegel
N Springer
J Taylor
J Woolf

Secretary

E Fry

**Registered Office and
Principal Address**

28 Highland Road
Bromley
Kent
BR1 4AD

Company Number

04583645 (England and Wales)

Charity Registration Number

1098431

Independent Examiner

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

Bankers

HSBC plc
184 High Street
Bromley
Kent BR1 1HL

REPORT OF THE BOARD AND TRUSTEES FOR THE YEAR ENDED 30 NOVEMBER 2021

Structure, Governance and Management

The Trustees, who are also the directors of the charity for the purposes of the Companies Act 2006, present their report and the independently examined financial statements for the year ended 30 November 2021. The trustees confirm that the Annual Report and financial statements of the company comply with the current statutory requirements, the requirements of the company's governing document and the provisions of the Statement of Recommended Practice (SORP), applicable to charities preparing their accounts in accordance with the Financial Reporting Standards applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Since the Charity qualifies as small under section 382, the strategic report required of medium and large companies under The Companies Act 2006 (Strategic Report and Director's Report) Regulations 2013 is not required.

Governing Document

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

Recruitment and Appointment of New Trustees

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

Trustees Induction and Training

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

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

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

Organisational Structure

The Board of Trustees administers the charity directly, through an Executive Committee and through various sub-committees. The Board meets a minimum of eight times annually. It is responsible for the strategic direction and policies of the charity. At present, the Board of Trustees has 21 members from a variety of professional backgrounds.

A Board Chairman is elected by the members to manage and oversee day-to-day activities of the charity. There are sub-committees and special purpose committees covering religion and ritual issues, education, health & safety, security, building matters, social and fund raising matters and communication, which meet as required to further and attain their objectives. To facilitate effective operations, the Chairman has delegated authority within terms approved by the trustees, for operational matters, including finance, health & safety, security and administration.

REPORT OF THE BOARD AND TRUSTEES FOR THE YEAR ENDED 30 NOVEMBER 2021

Related Parties

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

- A Ashmore	£228	(2020: £218)
- J Ashmore	£170	(2020: £NIL)
- R Ashmore	£1,138	(2020: £1,200)
- V Ashmore	£0	(2020: £6,394)
- B deLange	£0	(2020: £165)
- R Green	£391	(2020: £NIL)
- S Hurley	£0	(2020: £783)
- S Hyams	£0	(2020: £15)
- H Small	£1,174	(2020: £783)
- S Taylor	£155	(2020: £NIL)

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

Data Protection Policy

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

Risk Management

External risks to funding have led to the development of a plan which will allow for the diversification of funding and activities. Internal control risks are minimised by the implementation of procedures for authorisation of all transactions and projects. Procedures are in place to ensure compliance with health and safety of members, staff, volunteers and visitors to the synagogue. These procedures are periodically reviewed to ensure that they continue to meet the needs of the charity. Another key element in the management of financial risk is the setting of a reserve policy and its regular review by the trustees. During 2021 a new staff handbook was produced.

Objectives and Activities

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

In order to further those objects the governing body has:

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

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

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

REPORT OF THE BOARD AND TRUSTEES FOR THE YEAR ENDED 30 NOVEMBER 2021

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

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

Minutes are kept and are available for public scrutiny.

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

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

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

Board and the Trustees

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

M Brooks-Evans (Chairman)
K Hyams (Vice-Chairman)
L Lewis (Secretary) (resigned 23/03/2021)
E Fry (Secretary) (appointed 23/03/2021)
S Hurley (Treasurer)
M Abrahams (appointed 23/03/2021)
S Alberti
V Ashmore
E Carr
M de Lange
M Freeman
R Green (appointed 23/03/2021)
G Harris
A Jackson
Dr P Jeffree (resigned 23/03/2021)
B Kurtz
J Millis
Dr J Posner
H Small
F Spiegel
N Springer
J Taylor (appointed 23/03/2021)
J Woolf (appointed 23/03/2021)

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

REPORT OF THE BOARD AND TRUSTEES FOR THE YEAR ENDED 30 NOVEMBER 2021

Achievements and Performance

The charity's activities are within the overriding objective of providing an institution, organisation and premises to advance the practices of the Jewish faith within a progressive and egalitarian structure. Activities include charitable giving, education for all ages, development of its premises, social programmes for elder members, youth programmes, as well as reaching out into the wider community in which the synagogue exists and operates for the public benefit. In order to continue with many of these activities during the Covid-19 restrictions, the charity moved all of its activities on-line via YouTube and Zoom. The cheder returned to the building in September as 'Chai School' with a new online enrolment system. The building re-opened for in person services at the start of October.

Education & Other Events.

The synagogue Sunday school ("Cheder") has operated successfully during the year, mainly via Zoom due to Covid-19 restrictions. There are currently 54 under 16s involved with the Cheder of which 47 are students varying in age from 5 to 13 years. Classes are run by a combination of teachers and class-room assistants plus a Head Teacher. In addition, there is a PTA group and a part-time music teacher. The Gan (pre-cheder group) meet on a Sunday and has a register of 7 children.

Two courses ran through the year, namely, Gateway to Judaism and Hebrew. There were also a number of stand-alone study sessions led by the rabbi.

The Book Club was continued to meet every other month on-line via Zoom.

The Communal Seder, traditionally been held on the second night of Pesach in the Garden Room in Garden in the synagogue, was also online in 2021.

Charitable Giving

Charitable giving is a Jewish value and commandment. This is expressed in part by supporting external charities. A number of charities are recommended by Board members and after discussion three are approved by the Board. There is no benchmark for this appeal. The Appeal this year resulted in a total fund of £12,273.

A Caring Community

The synagogue prides itself on being a caring community. One aspect of this is the Social Centre which focuses on elderly members who are either physically or emotionally in need. The Centre provides a twice-monthly meeting and gathering for social purposes, including gentle exercises, lunch and varied lectures and programmes for members. The Social Centre is self-funded but assistance with transport costs is provided by the synagogue via the Transport Fund set up in 2013. In addition the Synagogue provides partial funding for "Caring Community Tea Parties". The Social Centre was able to meet in person during the latter part of the year, but the Tea Parties remained on Zoom. A Bereavement Support Group was also created in May.

Youth

"YABS" - Young Adults of Bromley Synagogue was created during 2021 under a Youth Coordinator. Young adults themselves lead this new group for the 16 to 25 year olds of the community. During the year a number of events were held. A number of children also attended the RSY "Shemesh" summer camp.

Burial ground at GreenAcres Kemnal Park

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

Involvement in the Wider Community

Another key area is involvement within the local community. We have a Schools' visiting programme administered by a member of the Board. Schools and Cub Scout Packs request to visit the synagogue to meet curriculum/club badge requirements. Our programme aims to introduce Jewish history, traditions, practices and activities. Due to Covid-19 restrictions no visits were possible during the year. The synagogue continued its involvement with the local CCJ (Council of Christians and Jews) and 3FF (Three Faiths Forum) groups. In addition the synagogue hosted a "Zoom" coffee morning as part of the Macmillan Trust annual fund raising event.

REPORT OF THE BOARD AND TRUSTEES FOR THE YEAR ENDED 30 NOVEMBER 2021

Communications

Internal communications with members is very important. The synagogue publishes a magazine called Highlight, which is complemented by a weekly email news letters called e-light. In addition the synagogue produces a spoken version called Talking Highlight, for members of the community who are unable to read a print version. During 2020 Highlight was only available on-line but during 2021 the decision was made to provide a printed version, also in colour, for those who want it. The new style printed Highlight is to be printed up to six times a year, linked to the main festivals, with the occasional on-line-only issue in between if necessary. The focus is on news of members; what they have been doing or find of interest and what is seen as the priorities religiously, socially and educationally, rather than immediate dates, which are better conveyed by e-Light before they expire. The synagogue also has an online presence via a website, Facebook and Instagram.

Membership

Since most funding comes from members' subscriptions, maintaining membership numbers is fundamental to the synagogue. A growing membership is essential to support and enhance the charity's objectives and its continuing existence. Therefore the synagogue continues to focus time and effort in this area. This has proved to be challenging during Covid-19 restrictions. During the year 9 people were added to the membership. This was offset by seven losses through resignation, 13 cancelled memberships and eight deaths.

Premises & Security

An important part of the Board of Trustees role is to ensure that the synagogue's premises are adequately maintained and secured. As well as ensuring there is security for services, cheder and other events, the Board maintain the security of the building and its surroundings with security cameras and well maintained emergency lighting. During Covid-19 restrictions the premises was checked on a weekly basis both inside and out. As part of the 'post lockdown/covid return' streaming, camera and security systems were purchased to upgrade the existing systems.

Review of Financial Results

STATEMENT OF FINANCIAL ACTIVITIES

Incoming Resources/Revenues

Revenue for general charity purposes arises primarily from subscriptions paid by members. These monies are increased by tax claimed under the Gift Aid Scheme. Such revenue totalled £153,055 compared to a budgeted figure of £162,500; The 2020 amount received was £153,076. The shortfall to budget is due to revenue lost from resignations, removals and deaths.

Other donations/recoverable tax totalled £13,552 verses a budget of £11,070. The total received for 2020 was £15,871 which included a donation of £2,500 towards the upgraded audio system.

Sales of Burial Plots totalled £7,238 and reduced loan due to the JJBS.

Grants receivable are £13,678. £3,236 was from the Donor Trust to pay: £1,680 for the adult cheder teachers to attend Hebrew classes; £1,248 towards RJ Summer camp costs for 4 children; £180 to refund New Member Packs given out during the year and £128 towards cheder/Youth clubs costs. £190 was from the Community Security Trust to assist with the cost of security over the High Holydays. £252 was from the Goldman Trust to pay for a new Siddur to be given to every member of Cheder Class 7 and £10,000 infection control support funding from Greenwich Borough Council which allowed us to upgrade our streaming and security systems and purchase protection equipment ready for re-opening the building.

Other Income of £20,227 includes a number of items which are netted off against with expenses to allow a comparison to budget, including £10,572 income from Hebrew and Gateway to Judaism students and £660 from non-members paying for their child(ren) to attend HomeShul. Also one-off unexpected income of £6,537 from HSBC to refund of overpaid bank fee during the period July 2005 to June 2020. The adjusted total for 2021 is £1,910 verse a budget of £3,500. £1,810 was fund raising income from Chanukah events in December 2020 and November 2021. There was no revenue from school & scout group visits during the year due to Covid-19 restrictions. The adjusted total for 2020 was £3,095.

Interest Income of £4,467 relates to the refund of overpaid bank fees.

Total Unrestricted incoming resources/revenues was £212,217 for the year (£168,517 adjusted compared to a budgeted amount of £177,070). The comparative adjusted figure for 2020 was £169,542.

REPORT OF THE BOARD AND TRUSTEES FOR THE YEAR ENDED 30 NOVEMBER 2021

Resources Expended/Expenses

'Subscription to Religious Organisation' of £19,900. This payment to Reform Judaism is calculated at 13% of prior year Subscription income and is in full and final settlement of the 2021 Levy.

Other expenses (adjusted for income and capital items) associated with the synagogue's activities objectives are: 'Minister and Religion & Ritual expenses' - £7,277 versus a budget of £12,400. In past years High Holyday services were partly held at the Crofton Halls in Orpington. Due to improvements made to the building during the year (streaming and safety), all services can now be held in the synagogue building. 'Education expense' - £2,605 versus a budget of £4,890 - unbudgeted cheder income of £660 from non-members paying for HomeShul together with cost savings initiatives implemented by the Head Teacher. 'Publicity & Promotion expense' - £2,107 versus a budget of £1,570. A decision was made during the year to return to a printed Highlight magazine and to print up to six times a year in colour with the option to receive in the post or electronically.

Adjusted costs associated with day to day synagogue administration include: '28 Highland Road expense' of £24,575 versus a budget of £28,740 and 'Management & Administration expense' - £3,991 versus a budget of £3,900. A change of Insurance broker resulted in a saving of £2,481 against budget and Utility costs were under budget as the synagogue building was not in use for much of 2021 due to Covid-19 restrictions.

Staff Costs & Teaching Salaries' - £97,072 versus a budget of £104,070. Minister costs were under budget as the Rabbi left at the end of October. Rabbinic cover expenses during November are included under 'Minister and Religion & Ritual'. The synagogue did not employ a Youth Worker during 2021 and there were savings in the cheder.

As a result there is an Unrestricted net excess for the year of £35,448 which gives, after adjusting for income and capital items, an excess of income over expenditure of £21,324 versus a budgeted excess of £600.

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

BALANCE SHEET

Fixed Assets

The Leasehold land for Kemnal Park/GreenAcres is depreciated over 125 years from 2021. Streaming equipment was upgraded, a new Fire Alarm System installed and the Intruder Alarm System upgraded. Details of capital expenditure are set out in Note 9 to the Accounts.

Restricted Funds

The New Building & Sanctuary fund ended the year with a balance of £611,002. This represents capitalised amounts. Other restricted funds totalled £8,230. Details of such movements are set out in Note 14 to the Accounts.

Subscription Rate Increase

It is the policy of the charity to maintain positive cash balances throughout the year, and to actively bolster and sustain reserves. Cash balances were in line with this policy at all times during the year. Our current financial situation is satisfactory in terms of ability to serve our present needs and the reserve policy. To meet our on-going needs and future plans, and at the same time take into consideration the negative financial impact of Covid-19 on many of our membership, it was decided to recommend an increase of 2% per person per person. There is no increase to the JJBS subscription. This increase means that the full-payer subscription rates for 2022 are £517 (single) and £1,034 (family).

REPORT OF THE BOARD AND TRUSTEES FOR THE YEAR ENDED 30 NOVEMBER 2021

Reserves Policy

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

Under this definition, adequate reserves at 30th November 2021 would be £39k-£79k and for 2022 (based on the budgeted expenditure) £44-£88k. Actual reserves at 30th November 2021 are £140,767 in line with the above definition. This level of reserves is as a result of continued cost control, as well as discipline regarding subscription and related monies.

Plans for Future Periods

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

Plans include the following:

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

REPORT OF THE BOARD AND TRUSTEES FOR THE YEAR ENDED 30 NOVEMBER 2021

Responsibility of the Trustees in relation to the financial statements

The trustees (who are also the directors of Bromley & District Reform Synagogue Limited for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to:

- (a) select suitable accounting policies and then apply them consistently;
- (b) observe the methods and principles in the Charity SORP;
- (c) make judgements and estimates that are reasonable and prudent; and
- (d) prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.
- (e) state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements.

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

Members of the Board of Trustees

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

In accordance with company law, as the company's directors, we certify that:

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

Approval

This report was approved by the trustees on 20th January 2022 and signed on their behalf by:


M Brooks-Evans (Chairman)

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

I report to the charity Trustees on my examination of the accounts of the Company for the year ended 30 November 2021.

Responsibilities and Basis of Report

As the Trustees of the Company (and its directors for the purposes of company law) you are responsible for the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the Company's accounts carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiner's Statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

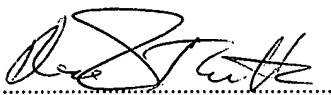
I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

This report is made solely to the Company's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Company's Trustees those matters I am required to state to them in an Independent Examiner's Report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Company and the Company's Trustees as a body, for my work or for this report.

Hugh Lask FCA CTA

Harris & Trotter LLP
64 Cavendish Street
London
W1G 8TB

Signed:



Dated:

23/3/22

STATEMENT OF FINANCIAL ACTIVITIES

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
<u>INCOMING RESOURCES</u>					
Incoming Resources from Generated Funds:					
<i>Voluntary Income:</i>					
Subscriptions Rec'ble/Recoverable Tax		153,055	-	153,055	153,076
Donations Rec'ble/Recoverable Tax		13,552	38,692	52,244	53,841
Sale of Burial Plots		7,238	-	7,238	32,571
Grants Receivable	2	13,678	-	13,678	4,007
<i>Activities for generating funds:</i>					
Bequest/Legacy	2	-	-	-	1,000
Other Income	2	20,227	450	20,677	9,167
<i>Interest Income</i>	2	4,467	-	4,467	-
Total Incoming Resources		212,217	39,142	251,359	253,662
<u>RESOURCES EXPENDED</u>					
Costs of Generating funds	4	2,107	-	2,107	2,305
Charitable Activities					
Subscription to Religious Organisation	4	19,900	-	19,900	20,227
Grants Made	4	175	20,215	20,390	24,269
Cost of activities in furtherance of the Charity's Objects	4	154,488	37,826	192,314	179,790
		-	-	-	-
Governance Costs	4	-	-	-	-
Total Resources Expended		176,670	58,041	234,711	226,591
NET INCOMING/(OUTGOING)					
RESOURCES BEFORE TRANSFERS		35,547	(18,899)	16,648	27,071
Gross Transfers between Funds	5	(100)	100	-	-
NET MOVEMENT IN FUNDS		35,447	(18,799)	16,648	27,071
Reconciliation of Funds					
Total Funds brought forward		308,790	638,031	946,821	919,750
Total Funds carried forward		344,237	619,232	963,469	946,821

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

BALANCE SHEET AS AT 30 NOVEMBER 2021

	Notes	2021 £	2020 £
Fixed Assets			
Tangible Assets	9	<u>781,944</u>	<u>793,835</u>
Current Assets			
Stocks in Shop		1,549	1,579
Debtors	10	35,366	35,575
Cash at Bank and in hand		227,719	201,017
		<u>264,634</u>	<u>238,171</u>
Current Liabilities			
Creditors: amounts falling due within one year	11	<u>14,348</u>	<u>9,186</u>
Non-Current Liabilities			
Creditors: amounts falling due over one year	12	<u>68,761</u>	<u>75,999</u>
Net Assets		<u>963,469</u>	<u>946,821</u>
Represented by			
Unrestricted Funds	13	344,237	308,790
Restricted Funds	14	619,232	638,031
Total Funds		<u>963,469</u>	<u>946,821</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 30 November 2021.

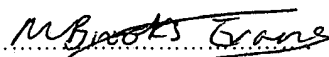
The members have not required the charitable company to obtain an audit of its financial statements for the year ended 30 November 2021 in accordance with section 476 of the Companies Act 2006.

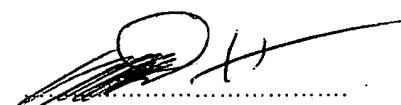
The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with section 386 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of section 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the Board of Trustees on 20th January 2022 and were signed on its behalf by:


M Brooks-Evans (Chairman)


S Hurley (Treasurer)

NOTES TO THE ACCOUNTS

1 ACCOUNTING POLICIES

1.1 Basis of preparation

- The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.
- Bromley & District Reform Synagogue Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

1.2 Fund accounting

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

1.3 Incoming resources

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

1.4 Resources expended

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

1.5 Tangible fixed assets and depreciation

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

- | | |
|--|------------------------------|
| - Freehold land and buildings | Not depreciated/Nil |
| - Freehold improvements | Straight line over 50 years |
| - Fixtures, fittings & equipment | Straight line over 7 years |
| - Fixtures, fittings & equipment - Scrolls | Nil |
| - Computer Equipment | Straight line over 5 years |
| - Leasehold Land - Kernnal Park/GreenAcres | Straight line over 125 years |

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

NOTES TO THE ACCOUNTS

1.6 Stock

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

1.7 Pensions

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

1.8 Tax

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

2 ANALYSIS OF TOTAL INCOMING RESOURCES

	Unrestricted Funds £	Restricted Funds £	Total Fund 2021 £	Total Fund 2020 £
Voluntary Income:				
<i>Grants Receivable:</i>				
Community Security Trust	190	-	190	687
Donor Trust	3,236	-	3,236	3,215
Goldman Trust	252	-	252	105
Royal Borough of Greenwich	10,000	-	10,000	-
	<u>13,678</u>	<u>-</u>	<u>13,678</u>	<u>4,007</u>
Refund of overpaid bank fees:				
Refund of overpaid bank fees	6,537	-	6,537	-
Interest	4,467	-	4,467	-
	<u>11,004</u>	<u>-</u>	<u>11,004</u>	<u>-</u>
Activities for generating funds:				
Cheder	660	-	660	320
Education	10,572	-	10,572	5,619
Fund Raising & Social Events	2,054	-	2,054	2,558
Hire of Garden Room	-	-	-	-
Legacy	-	-	-	1,000
Religion & Ritual	-	-	-	-
School Visits	-	-	-	280
Other	404	-	404	390
	<u>13,690</u>	<u>-</u>	<u>13,690</u>	<u>10,167</u>

NOTES TO THE ACCOUNTS

3 SUPPORT COSTS

Allocation to activities on actual costs incurred:

	Teaching Salaries £	Admin. & Estab- lishment £	Audit & Account- ancy £	Consult- ancy & Prof'l £	Total Fund 2021 £	Total Fund 2020 £
Cost of Generating Funds						
Generating Cost of Voluntary Income		2,107			2,107	2,305
Charitable Activities						
Services and Office Supplies		4,346			4,346	3,890
Education	9,753	17,666			27,419	22,062
Minister		1,789			1,789	6,893
28 Highland Road		2,490			2,490	4,308
Religious and Ritual		6,284			6,284	8,068
Governance Costs						
Total Support Costs	9,753	34,682	-	-	44,435	47,526

4 ANALYSIS OF TOTAL RESOURCES EXPENDED

	Staff Costs £	Property Maint. £	Support Costs £	Other £	Depre- ciation £	Total Fund 2021 £	Total Fund 2020 £
Cost of Generating Funds							
Generating Cost of Voluntary Income			2,107			2,107	2,305
	-	-	2,107	-	-	2,107	2,305
Charitable Activities							
Subscription to Religious Organisation				19,900		19,900	20,227
	-	-	-	19,900	-	19,900	20,227
Grants Made							
Board of Deputies				-		-	143
Leo Baeck Education Center				4,087		4,087	-
RSY Netzer				4,203		4,203	-
DeafPlus				3,983		3,983	-
Leket UK						-	4,519
Rainbow Trust Children's Charity						-	4,366
JAMI						-	4,324
Fahil-Clore Centre, Akko						-	1,125
Nightingale Hammerson				2,000		2,000	-
Adult Education						-	2,725
Other Charitable Donations, each up to £250				311		311	238
Other				5,806		5,806	6,829
	-	-	-	20,390	-	20,390	24,269
Cost of activities in furtherance of the charity's objects							
Administration	24,159					24,159	26,687
Services and Office Supplies			4,346			4,346	3,890
28 Highland Road		13,082	2,490			15,572	21,789
Catering & Housekeeping		3,033				3,033	3,432
Education	11,589		27,419			39,008	34,034
Funerals including JJBS				17,654		17,654	17,663
Minister	51,571		1,789			53,360	37,439
Professional Fees						-	-
Religious and Ritual			6,284			6,284	8,068
Other	-			1,037		1,037	535
Depreciation					27,861	27,861	26,252
	87,319	16,115	42,328	18,691	27,861	192,314	179,789
Governance Costs							
	-	-	-	-	-	-	-
Total Resources Expended	87,319	16,115	44,435	58,981	27,861	234,711	226,590

NOTES TO THE ACCOUNTS

	Unrestricted Funds £	Restricted Funds £	2021 £	2020 £
5 <u>TRANSFER BETWEEN FUNDS</u>				
Bank Charges	(100)	100	-	-
	(100)	100	-	-

	2021 £	2020 £
6 <u>NET MOVEMENT IN FUNDS FOR THE YEAR</u>		
The net movement in funds for the year is stated after charging:		
Depreciation of tangible fixed assets - for use by the charity	27,861	26,252
Independent Examiner Fee	-	-

7 <u>EMPLOYEES</u>	Number	Number
The average monthly number of full time employees during the year was:		
Minister	1	1
Office Administration	-	-
	1	1

Employment Costs

	£	£
Wages and Salaries	72,350	57,964
Social Security Costs	11,361	7,434
Pension Costs	3,607	2,007
	87,318	67,405

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

NOTES TO THE ACCOUNTS

8 TRUSTEES REMUNERATION AND EXPENSES

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

9 TANGIBLE FIXED ASSETS

	Leasehold Land	Freehold Property & Improvements	Furniture, Fittings & Equipment	Computer Equipment	TOTAL
	£	£	£	£	£
<u>COST</u>					
As at 01/12/2020	108,570	990,772	134,041	1,701	1,235,084
Addition	0	0	15,970	0	15,970
Disposal	0	0	0	0	0
As at 30/11/2021	<u>108,570</u>	<u>990,772</u>	<u>150,011</u>	<u>1,701</u>	<u>1,251,054</u>
<u>DEPRECIATION</u>					
As at 01/12/2020	0	325,020	114,857	1,372	441,249
Charge for year	869	19,663	7,145	184	27,861
Eliminate on Disposal	0	0	0	0	0
As at 30/11/2021	<u>869</u>	<u>344,683</u>	<u>122,002</u>	<u>1,556</u>	<u>469,110</u>
<u>NBV</u>					
NBV as at 30/11/2021	<u>107,701</u>	<u>646,089</u>	<u>28,009</u>	<u>145</u>	<u>781,944</u>
NBV as at 30/11/2020	<u>108,570</u>	<u>665,752</u>	<u>19,184</u>	<u>329</u>	<u>793,835</u>

Note:

1. FF&E additions relate to: Streaming Equipment £4,800; Fire Alarm System £8,760; Intruder Alarm System £2,410.
2. All tangible fixed assets are used for or to support charitable purposes.
3. Capital commitments contracted for as at 30 November 2021 were £Nil (2020 - £Nil).

NOTES TO THE ACCOUNTS

	2021	2020
10 DEBTORS		
		£
Income Tax Recoverable	28,990	31,704
Prepayments	3,840	1,736
Subscriptions	1,143	935
Chanukah Fair late deposit of monies	771	-
Goldman Trust	252	-
CST	190	-
Donor Trust	180	1,200
	35,366	35,575

11 CREDITORS: Amounts falling due within one year

	£	£
Employment Costs	6,531	4,528
Prepaid Subscription monies	2,498	2,954
Adult Education teaching invoices	1,793	-
Prepaid Adult Education monies	1,235	990
Security Costs	300	320
Maintenance & Utilities	878	24
Funeral Expenses	-	250
Other Creditors, each below £500	1,113	119
	14,348	9,186

12 CREDITORS: Amounts falling due over one year

	£	£
Joint Jewish Burial Society (JJBS)	68,761	75,999
	68,761	75,999

JJBS gave Bromley & District Reform Synagogue (BDRS) an interest free loan of £108,570 in July 2020 for the purpose of enabling BDRS to purchase a lease on 30 grave spaces at GreenAcres Kemnal Park Cemetery. Any balance of the loan is due and payable in 20 years from the date of the agreement signed by BDRS on 28th October 2020. £39,809 has been repaid back to JJBS following the purchase of eleven grave spaces by synagogue members. The agreement with GreenAcres Kemnal Park grants BDRS a 125 year lease which is recorded in the Land Registry and covers the entire Jewish burial area of 50 burial plots for which BDRS will pay a rent of £1 per annum.

NOTES TO THE ACCOUNTS

13 UNRESTRICTED FUNDS

	Balance as at 1 Dec 2020	Transfer Between Funds	Realised Gain on Disposal	Movements in Resources			Balance as at 30 Nov 2021
				Incoming	Outgoing	Depn	
	£	£	£	£	£	£	£
Unrestricted Funds	308,790	(100)	-	212,217	(167,586)	(9,084)	344,237

14 RESTRICTED FUNDS

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes.

	Balance as at 1 Dec 2020	Transfer Between Funds	Grants / Donation s Received	Interest & Gift Aid Received or due	Movements in Resources		Balance as at 30 Nov 2021
					Outgoing	Depn	
	£	£	£	£	£	£	£
Board of Deputies	-	-	-	-	-	-	-
Burial Scheme	-	-	17,654	-	(17,654)	-	-
Caring Community	-	-	1,000	-	(263)	-	737
Cheder:General	120	(20)	-	-	(100)	-	-
Cheder:Outings	999	20	-	-	(470)	-	549
External Charities:Donations	827	100	17,642	2,396	(20,314)	-	650
Jack Petchey Grant	486	-	-	-	-	-	486
Music Director/Teacher	1,937	-	-	-	(100)	-	1,837
Music for Services	362	-	-	-	(362)	-	-
New Building & Sanctuary	629,779	-	-	-	-	(18,777)	611,002
Rabbi's Discretionary	-	-	450	-	-	-	450
Scrolls	1,668	-	-	-	-	-	1,668
Transport	1,854	-	-	-	-	-	1,854
	638,031	100	36,746	2,396	(39,264)	(18,777)	619,232

NOTES TO THE ACCOUNTS

15 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Restricted Funds £	Total 2021 £
Fund Balances at 30 November 2021			
are represented by:			
Tangible Fixed Assets	170,943	611,001	781,944
Current Assets	256,403	8,231	264,634
Creditors: amounts falling due within one year	(14,348)	-	(14,348)
Creditors: amounts falling due after one year	(68,761)	-	(68,761)
	344,237	619,232	963,469

BROMLEY & DISTRICT REFORM SYNAGOGUE LIMITED

England & Wales - Charity number 1098431

Accounts

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 NOVEMBER 2020
FOR
BROMLEY & DISTRICT REFORM SYNAGOGUE LIMITED
(A company limited by guarantee)**

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

Contents

	Page
Legal and Administrative Information	1
Report of the Board and Trustees	2
Independent Examiner's Report	10
Statement of Financial Activities	11
Balance Sheet	12
Notes to the financial statements	13

LEGAL AND ADMINISTRATIVE INFORMATION

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

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

Structure, Governance and Management

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

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

Governing Document

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

Recruitment and Appointment of New Trustees

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

Trustees Induction and Training

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

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

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

Organisational Structure

The Board of Trustees, which can have up to 18 members, administers the charity directly, through an Executive Committee and through various sub-committees. The Board meets a minimum of eight times annually. It is responsible for the strategic direction and policies of the charity. At present, the Board of Trustees has 18 members from a variety of professional backgrounds.

A Board Chairman is elected by the members to manage and oversee day-to-day activities of the charity. There are sub-committees and special purpose committees covering religion and ritual issues, education, health & safety, security, building matters, social and fund raising matters and communication, which meet as required to further and attain their objectives. To facilitate effective operations, the Chairman has delegated authority within terms approved by the trustees, for operational matters, including finance, health & safety, security and administration.

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

Related Parties

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

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

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

Data Protection Policy

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

Risk Management

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

Objectives and Activities

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

In order to further those objects the governing body has:

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

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

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

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

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

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

Minutes are kept and are available for public scrutiny.

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

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

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

Board and the Trustees

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

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

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

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

Achievements and Performance

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

Education & Other Events

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

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

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

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

Charitable Giving

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

A Caring Community

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

Youth

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

Burial ground at GreenAcres Kemnal Park

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

Involvement in the Wider Community

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

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

Communications

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

Membership

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

Premises & Security

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

Review of Financial Results

STATEMENT OF FINANCIAL ACTIVITIES

Incoming Resources/Revenues

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

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

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

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

Income of £1,000 was received in the year from a bequest. This category is never budgeted.

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

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

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

Resources Expended/Expenses

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

Other expenses (adjusted for income and capital items) associated with the synagogue's activities and objectives are: 'Minister and Religion & Ritual expenses' - £12,888 versus a budget of £14,245. This item includes unbudgeted expenditure of £4,000 relating to relocation costs for the new rabbi. Due to Covid-19 restrictions services moved on-line. Therefore the synagogue did not incur normal annual costs such as the hire of the Crofton Halls for High Holyday services.

'Education expense' - £4,924 versus a budget of £5,900 as fewer resources needed due to cheder moving to Zoom; 'Publicity & Promotion expense' - £2,265 versus a budget of £3,500 as a result of the Highlight magazine not printed and posted for most of 2020 due to Covid-19 restrictions. 'Other expenses' - £437 versus a budget of £1,495 as the synagogue's representative to the Board of Deputies stepped down during the year and the 'Tea Parties for the Alone & Lonely' moved onto Zoom.

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

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

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

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

BALANCE SHEET

Fixed Assets

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

Restricted Funds

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

Subscription Rate Increase

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

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

Reserves Policy

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

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

Plans for Future Periods

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

Plans include the following:

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

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

Responsibility of the Trustees in relation to the financial statements

The trustees (who are also the directors of Bromley & District Reform Synagogue Limited for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to:

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

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

Members of the Board of Trustees

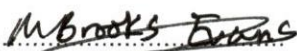
Members of the Board of Trustees, who are directors for the purpose of company law and trustees for the purpose of charity law, who served during the year and up to the date of this report are set out on page 4.

In accordance with company law, as the company's directors, we certify that:

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

Approval

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


M Brooks-Evans (Chairman)

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

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

Respective responsibilities of trustees and examiner

The charity's trustees (who are also the directors of the Company for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year (under section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is required.

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

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

Basis of the independent examiner's report

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

Independent examiner's statement

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

- (1) which gives me reasonable cause to believe that, in any material respect, the requirements
 - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

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

Date 23/03/21

STATEMENT OF FINANCIAL ACTIVITIES

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

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

BALANCE SHEET AS AT 30 NOVEMBER 2020

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

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

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

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with section 386 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of section 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

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


M Brooks-Evans (Chairman)


S Hurley (Treasurer)

NOTES TO THE ACCOUNTS

1 ACCOUNTING POLICIES

1.1 **Basis of preparation**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

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

1.2 **Fund accounting**

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

1.3 **Incoming resources**

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

1.4 **Resources expended**

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

1.5 **Tangible fixed assets and depreciation**

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

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

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

NOTES TO THE ACCOUNTS

1.6 Stock

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

1.7 Pensions

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

1.8 Tax

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

2 ANALYSIS OF TOTAL INCOMING RESOURCES

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

NOTES TO THE ACCOUNTS

3 SUPPORT COSTS

Allocation to activities on actual costs incurred:

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

4 ANALYSIS OF TOTAL RESOURCES EXPENDED

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

NOTES TO THE ACCOUNTS

	Unrestricted Funds	Restricted Funds	2020	2019
	£	£	£	£
5 <u>TRANSFER BETWEEN FUNDS</u>				
	(158)	158	-	-
	(158)	158	-	-

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

7 EMPLOYEES

The average monthly number of full time employees during the year was:

Minister

Office Administration

Number	Number
1	1
-	-
1	1

Employment Costs

Wages and Salaries

Social Security Costs

Pension Costs

£	£
57,964	57,158
7,434	7,527
2,007	2,324
67,405	67,009

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

Number	Number
-	-
-	-

NOTES TO THE ACCOUNTS

8 TRUSTEES REMUNERATION AND EXPENSES

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

9 TANGIBLE FIXED ASSETS

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

Note:

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

NOTES TO THE ACCOUNTS

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

11 CREDITORS: Amounts falling due within one year

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

12 CREDITORS: Amounts falling due over one year

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

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

NOTES TO THE ACCOUNTS

13 UNRESTRICTED FUNDS

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

14 RESTRICTED FUNDS

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes.

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

NOTES TO THE ACCOUNTS

14 ANALYSIS OF NET ASSETS BETWEEN FUNDS

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