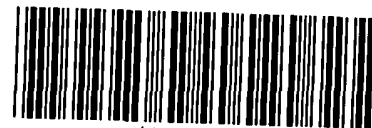


**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 NOVEMBER 2021
FOR
BROMLEY & DISTRICT REFORM SYNAGOGUE LIMITED
(A company limited by guarantee)**

**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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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 party 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)].

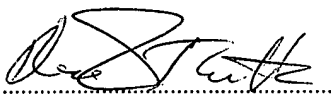
I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

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.

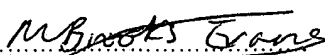
The members have not required the charitable company to obtain an audit of its financial statements for the year ended 30 November 2021 in accordance with section 476 of the Companies Act 2006.

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