

CATFORD & BROMLEY SYNAGOGUE TRUST

England & Wales · Charity number 1105859

Details

Other names CATFORD & BROMLEY SYNAGOGUE

Status Registered

Legal form Trust

Registered 2004-09-14

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

Contact

Address 2 Madison Gardens
Bromley
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Activities

Objects: THE TRUSTEES SHALL HOLD THE TRUST FUND AND ITS INCOME UPON TRUST TO APPLY IT FOR THE OBJECT OF PROMOTING THE JEWISH RELIGION (FOR FURTHER INFO SEE TRUST DEED)

Activities: To promote the Orthodox Jewish religion under the auspices of the Chief Rabbi of the United Kingdom and Commonwealth.

Classification

- **How:** Provides Services, Other Charitable Activities
- **What:** Education/training, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** People Of A Particular Ethnic Or Racial Origin

Geography

- **Area of benefit:** CATFORD, LONDON
- Lewisham

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£740,382	£145,567	£796,910	4
2024-12-31	£114,986	£160,663	-	-
2023-12-31	£111,561	£145,210	-	-
2022-12-31	£110,814	£85,856	-	-
2021-12-31	£110,298	£100,194	-	-
2020-12-31	£106,354	£110,866	-	-

Trustees

Name	Role	Appointed
Carole Deborah Abrahams		2024-01-03
Dr John Grabinar		2026-02-16
Jonathan Stephen Franks		2024-01-03
Steven Harry Landes		2026-02-16
The Trustees of the Catford and Bromley Synagogue Charity		2025-09-17

CATFORD & BROMLEY SYNAGOGUE TRUST

England & Wales - Charity number 1105859

Accounts

Charity number: 1105859

Catford & Bromley Synagogue Trust
Trustees' report and financial statements
for the year ended 31st December 2025

Catford & Bromley Synagogue Trust

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Catford & Bromley Synagogue Trust

Legal and administrative information

Charity number	1105859
Business address	6 Crantock Road Catford London SE6 2QT
Trustees	S H Landes (Chair) (Appointed 16 February 2026) J Grabinar (Appointed 16 February 2026) The Trustees of the Catford & Bromley Synagogue Charity (Incorporated 17 September 2025) I Jacobs (Retired 16 February 2026) I Schlazer (Retired 16 February 2026) C Abrahams J Franks
Accountants	Kleinman Graham 2nd Floor, Unicorn House Station Close Potters Bar Hertfordshire EN6 1TL
Bankers	Metro Bank 76/77 High Street Bromley Kent BR1 1EG

Catford & Bromley Synagogue Trust

Report of the trustees for the year ended 31st December 2025

The trustees present their report and the financial statements for the year ended 31st December 2025. The trustees who served during the year and up to the date of this report are set out on page 1.

Structure, governance and management

The Catford & Bromley Synagogue Trust was established by Trust Deed dated 23th June 2004 by Messrs Maurice Springer, Samuel Hindin, John Wayne and Joseph Burchell acting on behalf of the members of Catford & Bromley Synagogue and is a registered charity No. 1105859.

The persons who are Trustees of the charity at any particular time have the power at that time to appoint new or additional Trustees.

In their report for the year ended December 31, 2019 the Trustees explained how it had come about that there were two charitable trusts affecting the Catford Synagogue namely (1) the Catford & Bromley Synagogue Trust, the registered charity and (2) the Catford Synagogue Trust, the unregistered charity.

End of the "two trusts" problem

In the year to 31 December 2025 the Trustees are happy to report that very significant progress was made and the position was regularised formally.

With the consent of the Charity Commission on July 21, 2024 the Trustees agreed and on February 9, 2026 signed the deed transferring all assets and obligations from the 1953 Trust to the 2004 Trust, and on September 21, 2025 the Trustees agreed and on February 9, 2026 signed the deed winding up the 1953 Trust also in accordance with the consent of the Charities Commission.

In the circumstances the 1953 trust no longer exists having been wound up and all its assets and liabilities (and the Trustees know of no liabilities) were transferred to the registered trust.

Incorporation of the Trustees as a new incorporated body known as "the Trustees of the Catford and B

The Trustees were advised that pursuant to part 12 of the Charities Act 2011 and by order of the Charity Commission they could become incorporated -so that such corporation would hold all assets and enter into all contracts in place of the individual Trustees. The advantages of incorporation are considerable. In the first place there is limited liability so that individual Trustees would no longer be responsible to third parties, only the corporate body would be liable. (The Trustees - as individuals - remain liable to act in accordance with the terms of the Trust Deed dated June 23, 2004 and with the probity and integrity expected by the law of Trustees). Secondly the Land Registry requires legal property to be held in the name of Trustees. Every time there was a change of trustee there would have to be an application to the Land Registry for a change of ownership and possibly an application for consent to the United Synagogue. This process could involve considerable time and effort. When the real property is registered in the name of the corporation at the Land Registry and individual Trustees change, there is no need to apply for any change to the title register. The only requirements are for the names of the individual Trustees to be changed on the Charity Commission website relating to this charity.

Accordingly the Trustees applied and the Charity Commission consented and by Order dated September 17, 2025 incorporated the Trustees under the title "the Trustees of the Catford and Bromley Synagogue Charity". The Trustees continue as individual Trustees and they and the new incorporated body are governed by the Trust Deed dated June 23, 2004. All the provisions of the trust deed continue to apply and bind the Trustees and the new incorporated body. All real and personal property is held by the incorporated body and all contracts of any nature by law become contracts of the incorporated body. The contracts of employment of the caretaker and teachers, supply contracts and all other contracts automatically and by operation of law became contracts with the incorporated body.

The Real Property

The report for the year ending 31 December 2024 described the property, which consists of the house at No 1 Crantock Road and the Synagogue at number 6 Crantock Rd.

Catford & Bromley Synagogue Trust

Report of the trustees for the year ended 31st December 2025

No 1 Crantock Road

Since the last report, the Trustees are happy to report that the United Synagogue, and the legal owner of this land, United Synagogue Trusts Limited, agreed that the Trust was the freehold owner and transferred number 1 Crantock Road to the Trustees of the 2004 trust. Thereafter by operation of law on September 17, 2025, the date of creation of the Incorporated body, the property was transferred to the Incorporated Body. The Incorporated body is now registered as the absolute proprietor of this property at the Land Registry so that the assets of the Trust and then of the Incorporated Body have increased by the value of this unencumbered property, which value is believed to be in the region of £600,000. The property is in need of repair certainly internally and externally and this is being urgently attended to by the Trustees and the Board of Management prior to the engagement of a new Minister. The electrics have had to be renewed and as at the date of this report have almost been completed.

No 6 Crantock Road

The United Synagogue gave consent to the transfer of this property from the old 1953 trust to the 2004 registered trust. By operation of law on September 17, 2025, the date of creation of the Incorporated body, the property was transferred to the Incorporated Body. The Incorporated body is now registered as the absolute proprietor of this property at the Land Registry. The property is believed to be worth in the region of 2.5 million pounds and is of course free of any mortgage.

Lease of the Electricity Substation

The rent was reviewed upwards as at 2023. The lease is dated 26 July 2024 and has been registered at the Land Registry. The next rent review will be in the year 2028.

Legal costs of all the above transactions

All the considerable legal work necessary to progress and complete all the above transactions has been carried out by one member at no cost whatever to the Charity.

The departure of Rabbi Weisz and his wife and loans made to them

The Rabbi gave notice terminating his and his wife's employment which notice expired on August 31, 2025. The Rabbi's licence to occupy number 1 Crantock Road gave him the right, after termination of his employment, to occupy those premises for a period up to 3 months. In January 2024 the Trustees were informed that the Rabbi's wife's visa had expired some time ago and that a new visa could only be granted if she returned to the United States, her home and applied from there. As this process would be very expensive, the Trustees agreed to lend to the Rabbi and his wife monies to pay the legal fees, including the costs of application and travel. Accordingly the Trustees, the Rabbi and his wife entered into two agreements dated January 16, 2024 and April 6 2024 (which took effect in February 2024) in the total sum of £8489.73p. Full details of this arrangement are set out in the Trustees report for the year ending 31st of December 2024. One of the loans was repayable out of the Rebbetzin's salary. It was understood and agreed by the loan documents that one quarter of the remaining loan would be written off or repaid per complete year. Accordingly if the Rabbi and his wife had remained and worked until the first quarter of 2028, one loan would have been repaid and the other treated as having been repaid in full. As the Rabbi and his wife remained for only one complete year, approximately three quarters of the total amount is still owed. The Trustees are keeping the position under constant review and if it should appear that there is any chance of some recovery, that will be pursued. The Trustees and the Board of Management are urgently seeking to appoint a new Rabbi.

Catford & Bromley Synagogue Trust

Report of the trustees for the year ended 31st December 2025

The relationship between the Charity (the Trustees of the C & B Synagogue Charity) and the Synagogue

It is important to acknowledge the difference between the synagogue membership and the Charity. The Charity is a body independent of the synagogue. It is a public charity, for the benefit of the public, not merely for the benefit of the members of the synagogue. Its primary object is the promotion of the Jewish Religion and the provision of a synagogue and minister's house in Catford. To this extent the members are beneficiaries of the Charity - but not the only beneficiaries. Members of the public who dress and behave with decorum and are no threat are entitled to be present at services. In order to assist the Charity in carrying out its Objects, the members pay a membership fee to the Charity to support the religious, benevolent and social activities of the synagogue.

As a registered public charity, the Trustees - and now the Incorporated Body - has considerable advantages in law.

Had it not been a public charity the entirety of the Marie Howes Legacy would have attracted Inheritance Tax and the Charity would have received approximately £140,000 less.

The synagogue is effectively a non-profit members club. Some of the rules to which it adheres are set out in the "United Synagogue Affiliated Scheme" ("the Scheme") but many of the rules in that Scheme are inapplicable. As an example the Scheme requires affiliated synagogues to hand over all their real property to the United Synagogue - something which Catford has never accepted. Further, the Scheme does not envisage the existence of a separate trust - which in the case of Catford has been in existence since the year 1953. Also, some of the provisions relating to officers set out in the Scheme are not operated.

The member who has carried out all the legal work is (at no charge) preparing a set of rules which will effectively be the Constitution of the members club taking into account such part of the Scheme which the synagogue operates, and adding such parts which are accepted generally but are not part of the Scheme.

Objectives and activities

The object of the charity is to promote the Jewish religion by all or any of the following:

- The maintenance and improvement of the Synagogue at Crantock Road, Catford, London SE6 2QT to enable it to act as the Synagogue of the local Jewish Community for the purpose of being a place of worship and the due performance of rites such as marriage, bar mitzvah or bat mitzvah to the principles of the orthodox Jewish religion and for furthering the religious and other charitable work of the local Jewish community.

- To appoint and then provide the stipend of the Rabbi of the Synagogue.

- The acquisition, maintenance and improvement of a property as the residence of the Rabbi of the Synagogue.

- The teaching and education of young members of the Jewish Community in the doctrines and Practices of the Jewish religion by means of Sunday schools and otherwise and to employ and pay part time teachers for that purpose.

- The promotion, fostering and advancement of knowledge of the Jewish religion.

The Trustees delegate the day-to-day running of the Synagogue to the Honorary Officers and the Board of Management, all of whom are elected biannually by the members of the synagogue.

Achievements and performance

The Trust has finally been put on a proper footing. A great deal of legal work has been carried out at no cost to the Trust or the synagogue which has culminated in the Trust finally acquiring 1 Crantock Road, transferring 6 Crantock Road to the registered trust, incorporation of the Incorporated body and registration of the two above properties in the name of the incorporated body and the grant of a lease for the electricity substation. Further the Trustees have actively sought to maximise the investments which are worth now some £30,000 more than when they were acquired.

Catford & Bromley Synagogue Trust

Report of the trustees for the year ended 31st December 2025

The future of the Trust has been ensured by appointing two new Trustees, thus allowing two long-serving trustees to retire. We should like to note the immense debt which the Trust owes to Isaac Jacob and Ian Schlazer.

The Trustees, with the support of the Board of Management, have in the past year continued to improve the facilities of the Synagogue. These include the heating and lighting in the synagogue, as well as day-to-day maintenance. An application has been made to the CST for new equipment to upgrade the security of the synagogue.

The cheder goes from strength to strength with both the classes and nursery being a great success. The close relationship remains with the London Borough of Lewisham with various interfaith meetings. It is our intention to maintain the high standards we seek to teach our children in the community.

Our links with the local police are, of course, especially important and ongoing. The local Borough Commander encourages his officers to visit us to become familiar with the Jewish faith.

Furthermore, we receive support from the Police with regard to our own security, which, in these particularly difficult and dangerous times, is very much appreciated. We do have our own independent security team headed by a trained specialist, who is a member of the Community Security Trust to ensure that the Synagogue is always well protected. We are also strongly represented with inter-faith activities by members of the shul.

Looking forward to 2026, major efforts are being put into finding a new Rabbi and refurbishing no 1 Crantock.

Relevant Event occurring after the 31 December 2025

On February 16, 2026, by a minute of the Incorporated body and a Deed of Appointment and Retirement, Mr Steven Landes and Dr John Grabinar were appointed Trustees and Mr Isaac Jacob and Mr Ian Schlazer retired as Trustees. Accordingly from and after such date the Trustees of the Incorporated Body are Mrs Carole Abrahams, Mr Jonathan Franks, Mr Steven Landes and Dr John Grabinar. Mr Steven Landes has been elected as chairman of the Trustees. For many months prior to their appointment Mr Landes and Dr Grabinar have attended meetings of the Trustees as observers. They are accordingly fully conversant with the affairs of the Charity on their appointment.

Financial review

The Charity's income and expenditure for the year and the financial position at the end of the year are as disclosed in the attached financial statements. The Trustees are very concerned that the Shul had an annual deficit for the financial year ending December 2024 of more than £45,000, following a deficit of more than £33,000 for 2023. A Finance sub-committee has been appointed which is urgently looking at ways to reduce the deficit by increasing income and reducing costs.

Reserves policy

The trustees are mindful that they need to reserve sufficient funds to ensure the charity's principle assets, the Synagogue and the Minister's residence, are kept in good order.

Investment policy

The trust deed contains no restrictions on the powers of the Trustees to invest. However, as a charity, the Trust may only invest in what are in law "qualifying investments" and the trustees comply with the law.

Risk management

The major risks to which the charity is exposed, as identified by the trustees, have been reviewed and systems established to mitigate those risks.

Catford & Bromley Synagogue Trust

Report of the trustees for the year ended 31st December 2025

Health and safety

The charity is also aware that laws and regulations relating to health and safety are subject to constant change and it is necessary to keep a reserve to be able to meet any new rules as and when they are introduced.

Review of activities and future developments

The Friendship club, which recommenced its activities in 2024, continues to meet regularly.

It is our intention to maintain the high standards we seek to teach our children in the community. Furthermore we receive support from the Police with regard to our own security, which is very much appreciated. We do have our own independent security team headed by a trained specialist, to ensure that the Synagogue is always well protected.

We are also strongly represented with inter faith activities by members of the shul.

From the 1st January 2019 the United Synagogue Burial Society has been collecting the fees direct from our members.

The Marie Howes Legacy

By her will the late Ms Marie Howes bequeathed to the 2004 Trust the sum of approximately £628,000, of which about £520,000 were in shares and financial instruments. The monies were transferred to the Trustees and the investments assigned to them in the course of 2025. The Trustees were entitled to deal with the legacy in their absolute discretion for the objects and purposes of the trust although the testatrix did indicate a non-binding wish that some monies should go towards the Friendship Club and general benevolent activities. Until her death the investments were managed by Patrick McGee Limited t/as James Phillips & Co. This Independent Financial Adviser was fully familiar with the investments and following meetings the Trustees engaged this firm to continue to advise in relation to the investments.

The investments have increased in value by about £30,000 while in the trustees' hands. By operation of law, the ownership of the investments is in the Incorporated body.

Statement of trustees' responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of charity and of the incoming resources and application of resources of the charity for that year. In preparing these financial statements the trustees are required to:

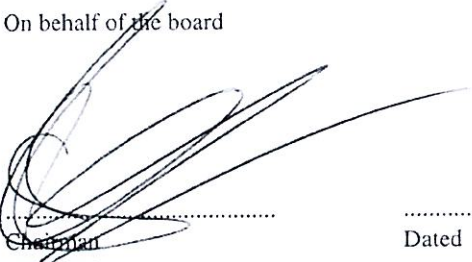
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2016. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other

Catford & Bromley Synagogue Trust

**Report of the trustees
for the year ended 31st December 2025**

On behalf of the board



.....
Chairman
S H Landes
13th April 2026

.....
Dated

Catford & Bromley Synagogue Trust

Independent examiner's report to the trustees on the unaudited financial statements of Catford & Bromley Synagogue Trust.

I report on the accounts of Catford & Bromley Synagogue Trust for the year ended 31st December 2025 set out on pages 2 to 16.

Respective responsibilities of trustees and independent examiner

As the charity's trustees you are responsible for the preparation of the accounts. The charity trustees consider that an audit is not required this year under section 145 of the 2011 Act and that an independent examination is needed. It is my responsibility to examine the accounts, to follow the procedures laid down in the General Directions given by the Charity Commission and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

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 statement below.

Independent examiner's statement

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

- (i) which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep proper accounting records in accordance with section 130 of the Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Acthave not been met; or

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



Paul Kleinman

FCA

Independent examiner

For and on behalf of Kleinman Graham Chartered Accountants

Catford & Bromley Synagogue Trust

Statement of financial activities

For the year ended 31st December 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total £	2024 Total £
Incoming resources					
Incoming resources from generating funds:					
Voluntary income	2	738,931	75	739,006	113,320
Investment income	3	1,451	-	1,451	1,666
Total incoming resources		<u>740,382</u>	<u>75</u>	<u>740,457</u>	<u>114,986</u>
Resources expended					
Costs of generating funds:					
Cost of generating voluntary income	4	125,348	-	125,348	128,636
Governance costs	5	20,219	-	20,219	32,024
Total resources expended		<u>145,567</u>	<u>-</u>	<u>145,567</u>	<u>160,660</u>
Net income/(expenditure) for the year		594,815	75	594,890	(45,674)
Net incoming/(outgoing) resources before other recognised gains and losses		594,815	75	594,890	(45,674)
Other recognised gains and losses					
Gains on revaluations of fixed assets for the charity's own use		22,041	-	22,041	-
Net movement in funds		616,856	75	616,931	(45,674)
Total funds brought forward		168,989	10,989	179,978	225,655
Total funds carried forward		<u>785,845</u>	<u>11,064</u>	<u>796,909</u>	<u>179,981</u>

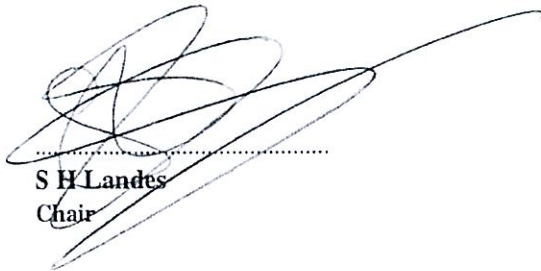
The notes on pages 11 to 16 form an integral part of these financial statements.

Catford & Bromley Synagogue Trust

Balance sheet as at 31st December 2025

	Notes	2025		2024	
		£	£	£	£
Fixed assets					
Tangible assets	9		50,012		52,928
Investments	10		556,382		-
			<u>606,394</u>		<u>52,928</u>
Current assets					
Debtors	11	31,791		43,368	
Cash at bank and in hand		<u>168,244</u>		<u>108,467</u>	
		200,035		151,835	
Creditors: amounts falling due within one year					
	12	<u>(9,519)</u>		<u>(24,775)</u>	
Net current assets			<u>190,516</u>		<u>127,060</u>
Net assets			<u><u>796,910</u></u>		<u><u>179,988</u></u>
Funds					
Restricted income funds			<u>11,064</u>		<u>10,989</u>
Unrestricted income funds:					
Unrestricted income funds			763,805		168,988
Revaluation reserve			<u>22,041</u>		<u>-</u>
Total unrestricted income funds			<u>785,846</u>		<u>168,988</u>
Total funds			<u><u>796,910</u></u>		<u><u>179,977</u></u>

The financial statements were approved by the trustees on 13th April 2026 and signed on its behalf by



.....
S H Landes
Chair

The notes on pages 11 to 16 form an integral part of these financial statements.

Catford & Bromley Synagogue Trust

Notes to financial statements for the year ended 31st December 2025

1. Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

1.1. Basis of accounting

The financial statements are prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities' effective January 2015 (SORP 2015)

1.2. Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable. Grants where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included.

Gifts donated for resale are included as incoming resources within activities for generating funds when they are sold.

Grants, including grants for the purchase of fixed assets, are recognised in full in the statement of financial activities in the year in which they are receivable.

Income from investments is included in the year in which it is receivable.

Legacies are included when the charity is advised by the personal representative of an estate that payment will be made or property transferred and the amount involved can be quantified.

1.3. Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes including the charity's shop.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management.

Catford & Bromley Synagogue Trust

Notes to financial statements for the year ended 31st December 2025

1.4. Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost or valuation less residual value of each asset over its expected useful life, as follows:

Land and buildings	-	Nil
Leasehold properties	-	Straight line over the life of the lease
Fixtures, fittings and equipment	-	25% reducing balance basis

1.5. Investments

Investments held as fixed assets are revalued at mid-market value at the balance sheet date and the gain or loss taken to the statement of financial activities.

1.6. Defined contribution pension schemes

The pension costs charged in the financial statements represent the contribution payable by the charity during the year.

2. Voluntary income

	Unrestricted funds £	Restricted funds £	2025 Total £	2024 Total £
Contributions	69,519	-	69,519	67,716
Gift aid claims	14,586	10	14,596	18,497
Offerings	5,004	-	5,004	2,194
Kol Nidre Appeal	2,699	-	2,699	2,525
Hire of hall	-	-	-	5,750
Miscellaneous income	12,312	65	12,377	8,879
Legacies	628,243	-	628,243	-
Grants receivable	6,568	-	6,568	7,759
	<u>738,931</u>	<u>75</u>	<u>739,006</u>	<u>113,320</u>

3. Investment income

	Unrestricted funds £	2025 Total £	2024 Total £
Bank interest receivable	1,451	1,451	1,666
	<u>1,451</u>	<u>1,451</u>	<u>1,666</u>

Catford & Bromley Synagogue Trust

Notes to financial statements for the year ended 31st December 2025

4. Cost of generating voluntary income

	Unrestricted funds £	2025 Total £	2024 Total £
Donations	220	220	996
Administration and general expenses	125,128	125,128	127,640
	<u>125,348</u>	<u>125,348</u>	<u>128,636</u>

5. Governance costs

	Unrestricted funds £	2025 Total £	2024 Total £
Office expenses - Other	-	-	(3)
Administrator's costs	9,393	9,393	5,774
Accountancy and independent examiner's fees	2,928	2,928	3,388
Bookkeeping	7,916	7,916	8,565
Legal and professional	(5,028)	(5,028)	9,106
Printing, postage and stationery	2,530	2,530	3,139
Telephone	785	785	769
I T expenses	856	856	649
Sundry expenses	839	839	637
	<u>20,219</u>	<u>20,219</u>	<u>32,024</u>

6. Analysis of support costs

	Governance costs £	2025 Total £	2024 Total £
Staff costs	9,393	9,393	5,774
Accountancy charges	10,844	10,844	11,953
Legal and professional fees	(5,028)	(5,028)	9,106
Communication and information technology	2,530	2,530	3,139
Other office expenses	1,641	1,641	1,418
Other expenses	839	839	637
	<u>20,219</u>	<u>20,219</u>	<u>32,027</u>

Catford & Bromley Synagogue Trust

Notes to financial statements for the year ended 31st December 2025

7. Employees

Employment costs	2025	2024
	£	£
Wages and salaries	43,357	44,799
Pension costs	800	1,459
Other costs	3,653	3,598
	<u>47,810</u>	<u>49,856</u>

No employee received emoluments of more than £60,000 (2024 : None).

In addition to his salary, the minister is provided with full time accommodation.

Number of employees

The average monthly numbers of employees (including the trustees) during the year, calculated on the basis of full time equivalents, was as follows:

	2025	2024
	Number	Number
Full time	1	1
Part time	3	3
	<u>4</u>	<u>4</u>

8. Pension costs

The charity operates a defined contribution pension scheme in respect of the minister. The scheme and its assets are held by independent managers. The pension charge represents contributions due from the charity and was as follows:

	2025	2024
	£	£
Pension charge	<u>800</u>	<u>1,459</u>

Catford & Bromley Synagogue Trust

**Notes to financial statements
for the year ended 31st December 2025**

9. Tangible fixed assets	Land and buildings freehold £	Freehold improves £	Fixtures, fittings and equipment £	Total £
Cost				
At 1st January 2025	46,057	55,746	51,652	153,455
Additions	-	-	287	287
At 31st December 2025	<u>46,057</u>	<u>55,746</u>	<u>51,939</u>	<u>153,742</u>
Depreciation				
At 1st January 2025	-	53,257	47,270	100,527
Charge for the year	-	2,036	1,167	3,203
At 31st December 2025	<u>-</u>	<u>55,293</u>	<u>48,437</u>	<u>103,730</u>
Net book values				
At 31st December 2025	<u>46,057</u>	<u>453</u>	<u>3,502</u>	<u>50,012</u>
At 31st December 2024	<u>46,057</u>	<u>2,489</u>	<u>4,382</u>	<u>52,928</u>

10. Fixed asset investments	Listed investments £	Total £
Valuation		
Additions	534,341	534,341
Revaluations	22,041	22,041
At 31st December 2025	<u>556,382</u>	<u>556,382</u>
Historical cost as at 31st December 2025	<u>534,341</u>	<u>534,341</u>

All fixed asset investments are held within the United Kingdom.

11. Debtors	2025 £	2024 £
Trade debtors	12,412	14,202
Other debtors	19,379	29,166
	<u>31,791</u>	<u>43,368</u>

Catford & Bromley Synagogue Trust

**Notes to financial statements
for the year ended 31st December 2025**

12. Creditors: amounts falling due within one year	2025	2024
	£	£
Other creditors	4,467	19,723
Accruals and deferred income	5,052	5,052
	<u>9,519</u>	<u>24,775</u>

Catford & Bromley Synagogue Trust

The following pages do not form part of the statutory accounts.

Catford & Bromley Synagogue Trust

Detailed statement of financial activities

For the year ended 31st December 2025

	2025		2024	
	£	£	£	£
Incoming resources				
Incoming resources from generating funds:				
<i>Voluntary income</i>				
Contributions		69,519		67,716
Gift aid claims		14,596		18,497
Offerings		5,004		2,194
Kol Nidre Appeal		2,699		2,525
Hire of hall		-		5,750
Miscellaneous income		12,377		8,879
Legacies		628,243		-
Grants receivable		6,568		7,759
		<u>739,006</u>		<u>113,320</u>
<i>Investment income</i>				
Bank interest receivable		1,451		1,666
		<u>1,451</u>		<u>1,666</u>
Total incoming resources from generating funds		<u>740,457</u>		<u>114,986</u>
Total incoming resources		<u><u>740,457</u></u>		<u><u>114,986</u></u>
Resources expended				
Costs of generating funds:				
Cost of generating voluntary income				
<i>Donations</i>				
Donations	220		996	
		<u>220</u>		<u>996</u>

Catford & Bromley Synagogue Trust

Detailed statement of financial activities

For the year ended 31st December 2025

<i>Administration and general expenses</i>			
Minister's remuneration and NI	26,667	39,025	
Pension costs	800	1,459	
Employee's loan written off	1,277	-	
Provision for doubtful debt	6,020	-	
Officiant expenses	3,653	3,598	
Council tax and water rates	3,296	3,122	
Light and heat	6,274	7,524	
Repairs and maintenance	7,517	15,898	
Caretaker's salary	18,319	18,199	
Insurance	5,185	5,290	
Depreciation	3,203	3,496	
Advertising	2,532	299	
United Synagogue payover	5,331	5,650	
Cost of religious education	12,150	9,116	
Other religious related costs	4,447	325	
Kiddushim and food	6,239	3,273	
Security	12,218	11,366	
	<u>125,128</u>	<u>127,640</u>	
Total cost of generating voluntary income	<u>125,348</u>	<u>128,636</u>	
Fundraising trading:			
cost of goods sold and other costs			
Total costs of generating funds	<u>125,348</u>	<u>128,636</u>	

Catford & Bromley Synagogue Trust

Detailed statement of financial activities

For the year ended 31st December 2025

	2025 £	2024 £
Charitable activities		
Governance costs		
<i>Activities undertaken directly</i>		
Office expenses - Other	-	(3)
	-	(3)
<i>Support costs</i>		
Administrator's costs	9,393	5,774
Accountancy and independent examiner's fees	2,928	3,388
Bookkeeping	7,916	8,565
Legal and professional	(5,028)	9,106
Printing, postage and stationery	2,530	3,139
Telephone	785	769
I T expenses	856	649
Sundry expenses	839	637
	<u>20,219</u>	<u>32,027</u>
Total governance costs	<u>20,219</u>	<u>32,024</u>
Net incoming/(outgoing) resources for the year	<u>594,890</u>	<u>(45,674)</u>

CATFORD & BROMLEY SYNAGOGUE TRUST

England & Wales - Charity number 1105859

Accounts

Charity number: 1105859

Catford & Bromley Synagogue Trust
Trustees' report and financial statements
for the year ended 31st December 2024

Catford & Bromley Synagogue Trust

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Catford & Bromley Synagogue Trust

Legal and administrative information

Charity number	1105859
Business address	6 Crantock Road Catford London SE6 2QS
Trustees	I Jacobs (Chair) I Schlazer J Franks C Abrahams
Accountants	Kleinman Graham 2nd Floor, Unicorn House Station Close Potters Bar Hertfordshire EN6 1TL
Bankers	Metro Bank 76/77 High Street Bromley Kent BR1 1EG

Catford & Bromley Synagogue Trust

Report of the trustees for the year ended 31st December 2024

The trustees present their report and the financial statements for the year ended 31st December 2024. The trustees who served during the year and up to the date of this report are set out on page 1.

Structure, governance and management

The Catford & Bromley Synagogue Trust was established by Trust Deed dated 23th June 2004 by Messrs Maurice Springer, Samuel Hindin, John Wayne and Joseph Burchell acting on behalf of the members of Catford & Bromley Synagogue and is a registered charity No. 1105859.

The persons who are trustees of the charity at any particular time have the power at that time to appoint new or additional trustees.

A Board of Management administers the charity. The members of the Synagogue elect the members of the Board every two years.

In their report for the year ended December 31, 2019 the trustees explained how it had come about that there were (and still are) two charitable trusts affecting the Catford Synagogue namely (1) the Catford & Bromley Synagogue Trust, the registered charity and (2) the Catford Synagogue Trust, the unregistered charity. Readers are invited to refer to the previous report if they wish to be reminded of the position.

Meetings

The Trustees have met seven times since the last AGM, together with meetings to sign various documents. Because Ian now lives in Radlett, all Trustees' meetings have taken place over Zoom. In addition, the Trustees (apart from Ian who was on zoom) very recently met in person with Patrick McGee, who was the Independent Financial Advisor (IFA) employed by the late Marie Howes, see below under 'Legacy'.

Following the 2024 AGM and the election of Neil Abrahams as Financial Representative (FR), it was agreed that both the chairman, Eddy Arram, and the FR should be invited to Trustees' meeting, unless inappropriate for exceptional circumstances. Steven Landes was also included, as he had expressed readiness to become a Trustee once Ian Schlazer retired, which will be as soon as various actions have been completed. All three extra attenders have made valuable contributions to the meetings.

Objectives and activities

The object of the charity is to promote the Jewish religion by all or any of the following:

- The maintenance and improvement of the Synagogue at Crantock Road, Catford, London SE6 2QS to enable it to act as the Synagogue of the local Jewish Community for the purpose of being a place of worship and the due performance of rites such as marriage, bar mitzvah or bat mitzvah to the principles of the orthodox Jewish religion and for furthering the religious and other charitable work of the local Jewish community.
- To appoint and then provide the stipend of the Rabbi of the Synagogue.
- The acquisition, maintenance and improvement of a property as the residence of the Rabbi of the Synagogue.
- The teaching and education of young members of the Jewish Community in the doctrines and Practices of the Jewish religion by means of Sunday schools and otherwise and to employ and pay part time teachers for that purpose.
- The promotion, fostering and advancement of knowledge of the Jewish religion.

Catford & Bromley Synagogue Trust

Report of the trustees for the year ended 31st December 2024

Achievements and performance

Number 6 Crantock Road (the synagogue land)

As previously reported, title to the land was held by the old 1953 trust. It needed to be transferred to the Trustees of the 2004 trust in order that (inter-alia) a lease of the electricity substation could be granted. This involved negotiations with the United Synagogue (US), who eventually agreed on the condition that, if in the future the registered charity is wound up, all assets will become the property of the US. In accordance with the trust deed, in the event the charity is wound up all net assets must go to a similar charity anyway and the US is such a similar charity.

Electricity substation

The original lease having come to an end and the registered trust having become titled owners of the synagogue land we were able to grant a new lease at a higher rent. The rent has now been increased to £500 pa, and the London Power Network has paid that, together with some back payment, which was accrued during the negotiations with the US. The rent increases in accordance with inflation during the term of the lease.

No 1 Crantock Road

Neither of the trusts (on the face of it) had any title to this property. Throughout this and previous years Isaac has been negotiating with the US for them to recognise that the house was purchased with our synagogue members' money and that any loan involved had long ago been paid back, therefore it belongs to us. He finally achieved agreement that the US would transfer the title of the Property to the Trust. On May 19, 2025 the Trustees were informed by the US solicitor that the US had executed the transfer of the property to the Trustees and that the transfer and other necessary documents had been sent to the Land Registry for registration of title under the Trustees' names. This has been a massive piece of work by Isaac, which would have cost us a great deal if we'd had to pay legal fees to someone else.

Note that the US has stipulated the condition that the Trust won't be able to sell the house without their agreement, which condition in any event always applied to number 6 Crantock Rd.

Official ownership of the house will enable us to apply for grants, e.g. for insulation and act as the owners in all respects.

Winding up the old (1953) Trust.

With the transfer of all the real property to the 2004 trust, as set out above, there is no need for the old 1953 Trust to continue. Accordingly, and with the consent of the Charities Commission, the trustees of the 1953 trust will pass a resolution transferring all assets to the 2004 trust and will then wind up the 1953 trust. The 2004 Trust will continue as legal owner of all the assets.

Youth Club

This is run by a separate registered charity, the Catford and Bromley Synagogue Youth Club. It is therefore necessary to have an Agreement between the two Trusts in order that the Youth Club can use the Clubhouse. The Trustees are very pleased that a Youth Leader, Lior Mizrachi, has been found and hope that the Agreement can be finalised soon. We also recommend that the Youth Club Trust should appoint a third trustee.

Legacy

In March 2025 the Trustees were informed by the executors of her estate that Mrs Marie Howes, a member of the Shul who died last autumn, had left a substantial legacy to the Shul in cash and investments. We have since been in communication with the Executors and their solicitors. We have also met with Marie's IFA, Patrick McGee, and have appointed him to help deal with the investments. Isaac will explain details of the legacy at the Shul AGM.

The legacy requested that the Shul holds a Memorial Service for Mrs Howes, which we plan to do following the stone-setting.

The Trustees agree that this windfall must be used to invest in the future of the Shul and the Community. The urgent need to reduce the current annual deficit remains.

Catford & Bromley Synagogue Trust

Report of the trustees for the year ended 31st December 2024

Financial review

The Charity's income and expenditure for the year and the financial position at the end of the year are as disclosed in the attached financial statements. The Trustees are very concerned that the Shul had an annual deficit for the financial year ending December 2024 of more than £45,000, following a deficit of more than £33,000 for 2023. A Finance sub-committee has been appointed which is urgently looking at ways to reduce the deficit by increasing income and reducing costs.

Reserves policy

The trustees are mindful that they need to reserve sufficient funds to ensure the charity's principle assets, the Synagogue and the Minister's residence, are kept in good order.

Investment policy

The trust deed contains no restrictions on the powers of the trustees to invest. However, as a charity, the Trust may only invest in what are in law "qualifying investments".

Section 558 Income Tax Act 2007 lists the 12 types of investments that are accepted as qualifying investments. These can be summarised under 8 bullet points as follows:

- any investment in a charity common investment fund, common deposit fund or similar scheme
- any interest in land (unless it is held as a security or a guarantee for a debt)
- shares or securities of companies listed on a recognised stock exchange
- units etc in a Unit Trust Scheme
- shares in an Open-Ended Investment Company
- bank deposits - other than deposits made as part of an arrangement under which the bank makes a loan to somebody else (eg back to back loans)
- certificates of deposit
- any loan or other investment made for the benefit of the charity and not for the avoidance of tax (whether by the charity or any other person)

Risk management

The major risk to which the charity is exposed, as identified by the trustees, have been reviewed and systems established to mitigate those risks.

Health and safety

The charity is also aware that laws and regulations relating to health and safety are subject to constant change and it is necessary to keep a reserve to be able to meet any new rules as and when they are introduced.

Catford & Bromley Synagogue Trust

Report of the trustees for the year ended 31st December 2024

Statement of trustees' responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of charity and of the incoming resources and application of resources of the charity for that year. In preparing these financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2016. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other

On behalf of the board

.....

28th May 2025

Catford & Bromley Synagogue Trust

Independent examiner's report to the trustees on the unaudited financial statements of Catford & Bromley Synagogue Trust.

I report on the accounts of Catford & Bromley Synagogue Trust for the year ended 31st December 2024 set out on pages 2 to 13.

Respective responsibilities of trustees and independent examiner

As the charity's trustees you are responsible for the preparation of the accounts. The charity trustees consider that an audit is not required this year under section 145 of the 2011 Act and that an independent examination is needed. It is my responsibility to examine the accounts, to follow the procedures laid down in the General Directions given by the Charity Commission and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

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 statement below.

Independent examiner's statement

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

- (i) which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep proper accounting records in accordance with section 130 of the Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Acthave not been met; or

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

.....

Paul Kleinman

FCA

Independent examiner

For and on behalf of Kleinman Graham Chartered Accountants

Catford & Bromley Synagogue Trust

Statement of financial activities

For the year ended 31st December 2024

	Notes	Unrestricted funds £	Restricted funds £	2024 Total £	2023 Total £
Incoming resources					
Incoming resources from generating funds:					
Voluntary income	2	113,320	-	113,320	110,507
Investment income	3	1,666	-	1,666	1,054
Total incoming resources		<u>114,986</u>	<u>-</u>	<u>114,986</u>	<u>111,561</u>
Resources expended					
Costs of generating funds:					
Cost of generating voluntary income	4	128,636	-	128,636	128,141
Governance costs	5	32,027	-	32,027	17,067
Total resources expended		<u>160,663</u>	<u>-</u>	<u>160,663</u>	<u>145,208</u>
Net income/(expenditure) for the year		(45,677)	-	(45,677)	(33,647)
Total funds brought forward		<u>214,666</u>	<u>10,989</u>	<u>225,655</u>	<u>259,306</u>
Total funds carried forward		<u>168,989</u>	<u>10,989</u>	<u>179,978</u>	<u>225,659</u>

The notes on pages 9 to 13 form an integral part of these financial statements.

Catford & Bromley Synagogue Trust

Balance sheet as at 31st December 2024

	Notes	£	2024 £	£	2023 £
Fixed assets					
Tangible assets	9		52,928		55,264
Current assets					
Debtors	10	43,368		24,542	
Cash at bank and in hand		108,457		162,320	
		<u>151,825</u>		<u>186,862</u>	
Creditors: amounts falling due within one year	11	(24,775)		(16,464)	
Net current assets			<u>127,050</u>		<u>170,398</u>
Net assets			<u>179,978</u>		<u>225,662</u>
Funds					
Restricted income funds			10,989		10,989
Unrestricted income funds			168,989		214,665
Total funds			<u>179,978</u>		<u>225,654</u>

The financial statements were approved by the trustees on 28th May 2025 and signed on its behalf by

.....

Trustee

The notes on pages 9 to 13 form an integral part of these financial statements.

Catford & Bromley Synagogue Trust

Notes to financial statements for the year ended 31st December 2024

1. Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

1.1. Basis of accounting

The financial statements are prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities' effective January 2015 (SORP 2015)

1.2. Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable. Grants where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included.

Gifts donated for resale are included as incoming resources within activities for generating funds when they are sold.

Grants, including grants for the purchase of fixed assets, are recognised in full in the statement of financial activities in the year in which they are receivable.

Income from investments is included in the year in which it is receivable.

1.3. Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes including the charity's shop.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management.

1.4. Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Land and buildings	-	Straight line over years
Leasehold properties	-	Straight line over the life of the lease
Fixtures, fittings and equipment	-	25% reducing balance basis

Catford & Bromley Synagogue Trust

Notes to financial statements for the year ended 31st December 2024

1.5. Defined contribution pension schemes

The pension costs charged in the financial statements represent the contribution payable by the charity during the year.

2. Voluntary income

	Unrestricted funds £	2024 Total £	2023 Total £
Contributions	67,716	67,716	64,603
Gift aid claims	18,497	18,497	16,058
Offerings	2,194	2,194	4,422
Kol Nidre Appeal	2,525	2,525	4,145
Hire of hall	5,750	5,750	-
Miscellaneous income	8,879	8,879	16,491
Grants receivable	7,759	7,759	4,788
	<u>113,320</u>	<u>113,320</u>	<u>110,507</u>

3. Investment income

	Unrestricted funds £	2024 Total £	2023 Total £
Bank interest receivable	1,666	1,666	1,047
Other interest receivable	-	-	7
	<u>1,666</u>	<u>1,666</u>	<u>1,054</u>

4. Cost of generating voluntary income

	Unrestricted funds £	2024 Total £	2023 Total £
Donations	996	996	2,118
Administration and general expenses	127,640	127,640	126,023
	<u>128,636</u>	<u>128,636</u>	<u>128,141</u>

Catford & Bromley Synagogue Trust

Notes to financial statements for the year ended 31st December 2024

5. Governance costs

	Unrestricted funds £	2024 Total £	2023 Total £
Office expenses - Other	-	-	(2)
Administrator's costs	5,774	5,774	1,789
Accountancy and independent examiner's fees	3,388	3,388	3,319
Bookkeeping	8,565	8,565	6,164
Legal and professional	9,106	9,106	-
Printing, postage and stationery	3,139	3,139	3,735
Telephone	769	769	766
I T expenses	649	649	85
Sundry expenses	637	637	1,211
	<u>32,027</u>	<u>32,027</u>	<u>17,067</u>

6. Analysis of support costs

	Governance costs £	2024 Total £	2023 Total £
Staff costs	5,774	5,774	1,789
Accountancy charges	11,953	11,953	9,483
Legal and professional fees	9,106	9,106	-
Communication and information technology	3,139	3,139	3,735
Other office expenses	1,418	1,418	851
Other expenses	637	637	1,211
	<u>32,027</u>	<u>32,027</u>	<u>17,069</u>

Catford & Bromley Synagogue Trust

Notes to financial statements for the year ended 31st December 2024

7. Employees

Employment costs	2024	2023
	£	£
Wages and salaries	44,799	31,316
Pension costs	1,459	1,432
Other costs	3,598	3,025
	<u>49,856</u>	<u>35,773</u>

No employee received emoluments of more than £60,000 (2023 : None).

In addition to his salary, the minister is provided with full time accommodation.

Number of employees

The average monthly numbers of employees (including the trustees) during the year, calculated on the basis of full time equivalents, was as follows:

	2024	2023
	Number	Number
Full time	1	1
Part time	3	3
	<u>4</u>	<u>4</u>

8. Pension costs

The charity operates a defined contribution pension scheme in respect of the minister. The scheme and its assets are held by independent managers. The pension charge represents contributions due from the charity and was as follows:

	2024	2023
	£	£
Pension charge	<u>1,459</u>	<u>1,432</u>

Catford & Bromley Synagogue Trust

Notes to financial statements for the year ended 31st December 2024

9. Tangible fixed assets	Land and buildings freehold £	Long leasehold property £	Fixtures, fittings and equipment £	Total £
Cost				
At 1st January 2024	46,057	55,746	50,492	152,295
Additions	-	-	1,160	1,160
At 31st December 2024	<u>46,057</u>	<u>55,746</u>	<u>51,652</u>	<u>153,455</u>
Depreciation				
At 1st January 2024	-	51,221	45,810	97,031
Charge for the year	-	2,036	1,460	3,496
At 31st December 2024	<u>-</u>	<u>53,257</u>	<u>47,270</u>	<u>100,527</u>
Net book values				
At 31st December 2024	<u>46,057</u>	<u>2,489</u>	<u>4,382</u>	<u>52,928</u>
At 31st December 2023	<u>46,057</u>	<u>4,525</u>	<u>4,682</u>	<u>55,264</u>

10. Debtors	2024 £	2023 £
Trade debtors	14,202	16,627
Other debtors	29,166	7,915
	<u>43,368</u>	<u>24,542</u>

11. Creditors: amounts falling due within one year	2024 £	2023 £
Other creditors	19,723	11,387
Accruals and deferred income	5,052	5,077
	<u>24,775</u>	<u>16,464</u>

Catford & Bromley Synagogue Trust

The following pages do not form part of the statutory accounts.

Catford & Bromley Synagogue Trust

Detailed statement of financial activities

For the year ended 31st December 2024

	2024		2023	
	£	£	£	£
Incoming resources				
Incoming resources from generating funds:				
<i>Voluntary income</i>				
Contributions		67,716		64,603
Gift aid claims		18,497		16,058
Offerings		2,194		4,422
Kol Nidre Appeal		2,525		4,145
Hire of hall		5,750		-
Miscellaneous income		8,879		16,491
Grants receivable		7,759		4,788
		<u>113,320</u>		<u>110,507</u>
<i>Investment income</i>				
Bank interest receivable		1,666		1,047
Other interest receivable		-		7
		<u>1,666</u>		<u>1,054</u>
Total incoming resources from generating funds		<u>114,986</u>		<u>111,561</u>
Total incoming resources		<u><u>114,986</u></u>		<u><u>111,561</u></u>
Resources expended				
Costs of generating funds:				
Cost of generating voluntary income				
<i>Donations</i>				
Donations		<u>996</u>		<u>2,118</u>
		996		2,118

Catford & Bromley Synagogue Trust

Detailed statement of financial activities

For the year ended 31st December 2024

<i>Administration and general expenses</i>			
Minister's remuneration and NI	39,025	29,527	
Pension costs	1,459	1,432	
Officiant expenses	3,598	3,025	
Council tax and water rates	3,122	2,663	
Light and heat	7,524	8,066	
Repairs and maintenance	15,898	34,464	
Caretaker's salary	18,199	16,145	
Insurance	5,290	5,358	
Depreciation	3,496	3,596	
Advertising	299	200	
United Synagogue payover	5,650	5,750	
Cost of religious education	9,116	5,626	
Other religious related costs	325	300	
Kiddushim and food	3,273	3,318	
Security	11,366	6,553	
	<u>127,640</u>	<u>126,023</u>	
Total cost of generating voluntary income	<u>128,636</u>	<u>128,141</u>	
Fundraising trading:			
cost of goods sold and other costs			
Total costs of generating funds	<u>128,636</u>	<u>128,141</u>	

Catford & Bromley Synagogue Trust

Detailed statement of financial activities

For the year ended 31st December 2024

	2024		2023
	£		£
Charitable activities			
Governance costs			
<i>Activities undertaken directly</i>			
Office expenses - Other	(3)		(2)
	(3)		(2)
<i>Support costs</i>			
Administrator's costs	5,774		1,789
Accountancy and independent examiner's fees	3,388		3,319
Bookkeeping	8,565		6,164
Legal and professional	9,106		-
Printing, postage and stationery	3,139		3,735
Telephone	769		766
I T expenses	649		85
Sundry expenses	637		1,211
	32,027		17,069
Total governance costs	32,024		17,067
Net incoming/(outgoing) resources for the year	(45,674)		(33,647)

CATFORD & BROMLEY SYNAGOGUE TRUST

England & Wales - Charity number 1105859

Accounts

Charity number: 1105859

Catford & Bromley Synagogue Trust
Trustees' report and financial statements
for the year ended 31st December 2023

Catford & Bromley Synagogue Trust

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Catford & Bromley Synagogue Trust

Legal and administrative information

Charity number	1105859
Business address	6 Crantock Road Catford London SE6 2QS
Trustees	I Jacobs (Chair) I Schlazer J Franks C Abrahams
Accountants	Kleinman Graham 2nd Floor, Unicorn House Station Close Potters Bar Hertfordshire EN6 1TL
Bankers	Metro Bank 76/77 High Street Bromley Kent BR1 1EG

Catford & Bromley Synagogue Trust

Report of the trustees for the year ended 31st December 2023

The trustees present their report and the financial statements for the year ended 31st December 2023. The trustees who served during the year and up to the date of this report are set out on page 1.

Structure, governance and management

The Catford & Bromley Synagogue Trust was established by Trust Deed dated 23th June 2004 by Messrs Maurice Springer, Samuel Hindin, John Wayne and Joseph Burchell acting on behalf of the members of Catford & Bromley Synagogue and is a registered charity No. 1105859.

The persons who are trustees of the charity at any particular time have the power at that time to appoint new or additional trustees.

A Board of Management administers the charity. The members of the Synagogue elect the members of the Board every two years.

In their report for the year ended December 31, 2019 the trustees explained how it had come about that there were (and still are) two charitable trusts affecting the Catford Synagogue namely (1) the Catford & Bromley Synagogue Trust, the registered charity and (2) the Catford Synagogue Trust, the unregistered charity. Readers are invited to refer to the previous report if they wish to be reminded of the position.

The Catford Synagogue Trust "the unregistered charitable trust"

As stated in last year's report, it was hoped that when life was back to normal a conveyance would be prepared, there would be a registration of the trustees of the registered charity as proprietors of the land and the unregistered charitable trust would be wound up.

However there have been difficulties and delays in obtaining the consent of the United Synagogue to the transfer of the land from the unregistered to the registered charity (even though the individual trustees are the same). The trustees are in urgent communication with the United Synagogue and it is hoped to resolve matters so that there a registration of the trustees of the registered charity as proprietors of the land and the unregistered charitable trust can be wound up.

The unregistered charitable trust has been dormant since 2004. In what follows (and for convenience) its assets are treated as being part of the assets of the registered charitable trust and it will not be necessary any further to refer to the unregistered charitable trust.

No 1 Crantock Road was purchased for the sum of about £2500 in 1955, the money being raised entirely by the membership of the Synagogue. The purpose of the purchase was the provision of accommodation for the Minister. In accordance with the Affiliate Synagogues Scheme (to which the Synagogue has been and is a party) the legal interest in the property was transferred to United Synagogue Trusts Ltd, a trust company, on the basis that this company would in the first instance grant a 25 year lease at a nominal rent and then successive leases to the Synagogue trustees. The membership of the synagogue retained a beneficial interest under a resulting trust. In the past, neither the trustees of the unregistered charity nor the trustees of the registered charity have sought to enforce this obligation by the US to grant a lease, relying upon understandings and goodwill of the United Synagogue and the said beneficial interest. They have occupied on the basis of a licence and have paid all outgoings at all times since the purchase of the property. The trustees have decided for a number of reasons that this informal arrangement can lead to difficulties and for that reason has required the grant of a lease from the United Synagogue in accordance with its obligations under the Affiliated Synagogues scheme.

Since the Trustees Report for the year ending 31 December 2021, considerable progress has been made towards resolving the problem of the two trusts. The United Synagogue has appointed solicitors, Messers Kidd Rapinet, and the Chairman of the Trustees has been in communication and is in the process of agreeing draft documents to resolve the legal problems above referred to. The Chairman is also in contact and has a good relationship with Michael Goldstein, the President of the United Synagogue and this helps to resolve difficulties of principle.

Catford & Bromley Synagogue Trust

Report of the trustees for the year ended 31st December 2023

The Former Minister, Rev David Rome

As previously stated, in the year 2021, Rev Rome commenced proceedings alleging constructive dismissal against the trustees as his employers. The trustees were covered by litigation insurance. A hearing of the claim was scheduled for March 2024. However, the trustees are happy to state that in January 2024 the former minister, Rev David Rome together with the trustees of the Catford & Bromley Synagogue trust reached an amicable and confidential reconciliation regarding the claim, and the matter has now been fully resolved.

Objectives and activities

The object of the charity is to promote the Jewish religion by all or any of the following:

- The maintenance and improvement of the Synagogue at Crantock Road, Catford, London SE6 2QS to enable it to act as the Synagogue of the local Jewish Community for the purpose of being a place of worship and the due performance of rites such as marriage, bar mitzvah or bat mitzvah to the principles of the orthodox Jewish religion and for furthering the religious and other charitable work of the local Jewish community.
- To appoint and then provide the stipend of the Rabbi of the Synagogue.
- The acquisition, maintenance and improvement of a property as the residence of the Rabbi of the Synagogue.
- The teaching and education of young members of the Jewish Community in the doctrines and Practices of the Jewish religion by means of Sunday schools and otherwise and to employ and pay part time teachers for that purpose.
- The promotion, fostering and advancement of knowledge of the Jewish religion.

Achievements and performance

In July 2022 Rabbi Weisz, his wife and family moved into number one Crantock Road. Although work had been carried out on the property prior to July 2022, there were numerous problems with the premises. The Rabbi suffered from asthma and the carpets in the property were disintegrating to dust which severely aggravated his asthma. As reported for the year ending December 31, 2022, the trustees removed all the carpets in the property, had the downstairs parquet sanded and polished and the upstairs covered with a beautiful wood laminate. This terminated all problems and the family were very happy. However the cost was substantial but the trustees felt as they have a wonderful Rabbi and Rebbetzin with six beautiful children the cost was well worth it. In addition a large number of small jobs had to be done costing in the region of £1000. This was covered by a donation of such sum by one member and the synagogue is able also to claim gift aid on that sum.

In the year beginning January 2023, substantial expenditure (although not to the same extent as the previous year) has continued to be necessary in relation to the fixtures and fittings at 1 Crantock Road. A substantial part of this has been borne by one member who wishes to remain anonymous.

Catford & Bromley Synagogue Trust

Report of the trustees for the year ended 31st December 2023

From the 1st August 2023 the Trustees, the Board (through the chairman, the Rabbi's line manager) and Rabbi Weisz agreed that the Rabbi should work full-time instead of half time as previously. A new contract dated August 1, 2023 was agreed and signed by the Rabbi and Chairman of the Trustees on behalf of the Trustees. It was hoped that the rebbetzin could also be employed part-time to carry out the teaching and other duties of a rebbetzin particularly with the ladies of the community at a salary which was below the tax threshold. However it then became apparent that the rebbetzin did not have a visa and in the circumstances could not be employed and was in danger of being removed from Britain. In September 2023 legal advice was taken from Jonathan Chaimovic, the head of immigration at a very large firm of London solicitors Messieurs Clyde and co., recommended to the trustees by the United Synagogue. Unfortunately the advice was to the effect that application for a visa could only be made by the rebbetzin in the United States. Thereafter it was intended that she would be on the continent with the children, near to her husband. However, for about three months thereafter nothing was done by reason of the incidence of the High Holy days, the terrible events of October 7 and the rebbetzin's pregnancy which resulted in a beautiful daughter, Faiga Rivka, born in December 2023. The costs of the legal advice (which is extremely reasonable) the visa costs payable to the government amount to over £8,000 which is a loan to the rebbetzin guaranteed by the Rabbi payable over time. These costs will fall in the year ending December 31, 2024. Stop press: By reason of the quality of the advice and assistance from Clyde and Co, the Rebbetzin's visa and work permit were granted within a couple of days and she is expected back on March 8, 2024. It will be possible to employ the Rebbetzin and discussions are in train. She will be able to pay back loans from her salary.

In addition, a substantial sum has also been spent on the youth club (originally a squash court) which needed to have the floor renewed. It is also necessary to repair or replace the gas boiler and this is being addressed by the trustees and the Board. The Youth Club has not functioned as a youth club for some time. Until and unless there is a need for youth club facilities, the Trustees intend to license it for activities which are compatible with a building in the grounds of the synagogue. The Trustees have two bookings for its use by Lewisham Council as a polling station. The Trustees and the Board would be very grateful if members could come up with some revenue producing uses, which of course are compatible with a building in the grounds of the synagogue.

The Trustees, with the support of the Board of Management, have in the past year continued to improve the facilities of the Synagogue. The gas air heater of the synagogue was between 25 and 30 years of age with asbestos surrounding the flue. It worked intermittently, noisily and very inefficiently, frequently breaking down. The Trustees and the Board took the decision to replace it and a new gas air heater which is quieter, efficient and much cheaper to run was installed in about August 2023 at a cost in excess of £7,000. It is hoped this will keep the synagogue warm and comfortable for many years to come.

The cheder goes from strength to strength with both the classes and nursery being a great success. The close relationship remains with the London Borough of Lewisham with various interfaith meetings. There have been no major changes to the Education Fund and it is our intention to maintain the high standards we seek to teach our children in the community. Our links with the local police are, of course, especially important and ongoing. The local Borough Commander encourages his officers to visit us to become familiar with the Jewish faith.

Furthermore, we receive support from the Police with regard to our own security, which, in these particularly difficult and dangerous times, is very much appreciated. We do have our own independent security team headed by a trained specialist, to ensure that the Synagogue is always well protected.

We are also strongly represented with inter faith activities by members of the shul.

From the 1st of January 2019 the United Synagogue Burial Society have been collecting the fees direct from our members.

Catford & Bromley Synagogue Trust

Report of the trustees for the year ended 31st December 2023

By a lease dated February 27, 1963 the land on which the electricity substation is sited was leased to the London Electricity Board for 60 years from December 25, 1958. That lease has now expired and Mr Joseph Burchell on behalf of the trustees has been in negotiation with the successors of the London Electricity Board, London Power Networks Plc for the grant of a new lease. Terms for a new lease have now been agreed at an annual rent of £500, reviewable every 10 years. The consent of the Charity Commissioners for the granting of such lease has been received and a new sub lease agreed and will be executed following resolution of the legal problems set out above. The United Synagogue was asked for its consent as long ago as the year 2020. That consent has still not been received but it is hoped that it will be forthcoming in the next few weeks, which will allow the trustees to grant the lease to London Power Networks Plc. The Trustees are very well aware that substantial expenditure has been needed to ensure that number 1 Crantock Rd is suitable for occupation by the Rabbi and his family and in respect of the visa application. The object of the trust is the maintenance of the synagogue and its services, the employment of the Rabbi and the furtherance of the Jewish religion. The Trustees believe that we have an excellent Rabbi, demonstrated by the satisfaction expressed at his sermons at services and the increasing numbers at services, as opposed to the situation before the Rabbi's appointment when the synagogue struggled to achieve a minyan, even on Shabbat. The Trustees look to the Rabbi to seek to increase numbers particularly of people under 60 and children who regularly attend.

Financial review

The Charity's income and expenditure for the year and the financial position at the end of the year are as disclosed in the attached financial statements.

Reserves policy

The trustees are mindful that they need to reserve sufficient funds to ensure the charity's principle assets, the Synagogue and the Minister's residence, are kept in good order.

Investment policy

The trust deed contains no restrictions on the powers of the trustees to invest. However, as a charity, the Trust may only invest in what are in law "qualifying investments".

Section 558 Income Tax Act 2007 lists the 12 types of investments that are accepted as qualifying investments. These can be summarised under 8 bullet points as follows:

- any investment in a charity common investment fund, common deposit fund or similar scheme
- any interest in land (unless it is held as a security or a guarantee for a debt)
- shares or securities of companies listed on a recognised stock exchange
- units etc in a Unit Trust Scheme
- shares in an Open-Ended Investment Company
- bank deposits - other than deposits made as part of an arrangement under which the bank makes a loan to somebody else (eg back to back loans)
- certificates of deposit
- any loan or other investment made for the benefit of the charity and not for the avoidance of tax (whether by the charity or any other person)

Risk management

The major risk to which the charity is exposed, as identified by the trustees, have been reviewed and systems established to mitigate those risks.

Health and safety

The charity is also aware that laws and regulations relating to health and safety are subject to constant change and it is necessary to keep a reserve to be able to meet any new rules as and when they are introduced.

Catford & Bromley Synagogue Trust

Report of the trustees for the year ended 31st December 2023

Review of activities and future developments

Until her pregnancy and the birth of Faiga, the Rebbetzin has provided cholent lunches on Shabbat and a US themed party on Independence Day. When she receives her visa it is hoped that the Rebbetzin will play a larger part in the community and be employed part time. The Friendship club has recommenced its activities.

There have been no major changes to the Education Fund and it is our intention to maintain the high standards we seek to teach our children in the community. Furthermore we receive support from the Police with regard to our own security, which is very much appreciated. We do have our own independent security team headed by a trained specialist, to ensure that the Synagogue is always well protected.

We are also strongly represented with inter faith activities by members of the shul.

From the 1st January 2019 the United Synagogue Burial Society have been collecting the fees direct from our members. As stated above, by a lease dated February 27, 1963 the land on which the electricity substation sits was leased to the London Electricity Board for 60 years from December 25, 1958. That lease has now expired and a new lease should shortly be granted to their statutory successors London Power Networks Plc.

Statement of trustees' responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of charity and of the incoming resources and application of resources of the charity for that year. In preparing these financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2016. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other

On behalf of the board

.....

Catford & Bromley Synagogue Trust

Independent examiner's report to the trustees on the unaudited financial statements of Catford & Bromley Synagogue Trust.

I report on the accounts of Catford & Bromley Synagogue Trust for the year ended 31st December 2023 set out on pages 2 to 14.

Respective responsibilities of trustees and independent examiner

As the charity's trustees you are responsible for the preparation of the accounts. The charity trustees consider that an audit is not required this year under section 145 of the 2011 Act and that an independent examination is needed. It is my responsibility to examine the accounts, to follow the procedures laid down in the General Directions given by the Charity Commission and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

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 statement below.

Independent examiner's statement

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

- (i) which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep proper accounting records in accordance with section 130 of the Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Acthave not been met; or

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

.....

Paul Kleinman

FCA

Independent examiner

For and on behalf of Kleinman Graham Chartered Accountants

Catford & Bromley Synagogue Trust

Statement of financial activities

For the year ended 31st December 2023

	Notes	Unrestricted funds £	Restricted funds £	2023 Total £	2022 Total £
Incoming resources					
Incoming resources from generating funds:					
Voluntary income	2	99,517	10,990	110,507	110,734
Investment income	3	1,054	-	1,054	80
Total incoming resources		<u>100,571</u>	<u>10,990</u>	<u>111,561</u>	<u>110,814</u>
Resources expended					
Costs of generating funds:					
Cost of generating voluntary income	4	128,141	-	128,141	70,916
Governance costs	5	17,069	-	17,069	14,938
Total resources expended		<u>145,210</u>	<u>-</u>	<u>145,210</u>	<u>85,854</u>
Total funds brought forward		<u>259,306</u>	<u>-</u>	<u>259,306</u>	<u>230,981</u>
Total funds carried forward		<u>214,667</u>	<u>10,990</u>	<u>225,657</u>	<u>255,941</u>

The notes on pages 10 to 14 form an integral part of these financial statements.

Catford & Bromley Synagogue Trust

Balance sheet as at 31st December 2023

	Notes	£	2023 £	£	2022 £
Fixed assets					
Tangible assets	9		55,264		57,788
Current assets					
Debtors	10	24,542		35,217	
Cash at bank and in hand		162,315		176,803	
		<u>186,857</u>		<u>212,020</u>	
Creditors: amounts falling due within one year	11	(16,464)		(13,866)	
Net current assets			<u>170,393</u>		<u>198,154</u>
Net assets			<u>225,657</u>		<u>255,942</u>
Funds					
Restricted income funds			10,989		-
Unrestricted income funds			214,668		255,938
Total funds			<u>225,657</u>		<u>255,938</u>

The financial statements were approved by the trustees on and signed on its behalf by

.....

Trustee

The notes on pages 10 to 14 form an integral part of these financial statements.

Catford & Bromley Synagogue Trust

Notes to financial statements for the year ended 31st December 2023

1. Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

1.1. Basis of accounting

The financial statements are prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities' effective January 2015 (SORP 2015)

1.2. Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable. Grants where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included.

Gifts donated for resale are included as incoming resources within activities for generating funds when they are sold.

Grants, including grants for the purchase of fixed assets, are recognised in full in the statement of financial activities in the year in which they are receivable.

Income from investments is included in the year in which it is receivable.

1.3. Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes including the charity's shop.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management.

1.4. Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Land and buildings	-	Straight line over years
Leasehold properties	-	Straight line over the life of the lease
Fixtures, fittings and equipment	-	25% reducing balance basis

Catford & Bromley Synagogue Trust

Notes to financial statements for the year ended 31st December 2023

1.5. Defined contribution pension schemes

The pension costs charged in the financial statements represent the contribution payable by the charity during the year.

2. Voluntary income

	Unrestricted funds £	Restricted funds £	2023 Total £	2022 Total £
Contributions	64,603	-	64,603	74,303
Gift aid claims	16,058	-	16,058	17,121
Offerings	4,422	-	4,422	3,522
Kol Nidre Appeal	4,145	-	4,145	4,460
Miscellaneous income	5,501	10,990	16,491	7,001
Grants receivable	4,788	-	4,788	4,327
	<u>99,517</u>	<u>10,990</u>	<u>110,507</u>	<u>110,734</u>

3. Investment income

	Unrestricted funds £	2023 Total £	2022 Total £
Bank interest receivable	1,047	1,047	80
Other interest receivable	7	7	-
	<u>1,054</u>	<u>1,054</u>	<u>80</u>

4. Cost of generating voluntary income

	Unrestricted funds £	2023 Total £	2022 Total £
Donations	2,118	2,118	3,820
Administration and general expenses	126,023	126,023	67,096
	<u>128,141</u>	<u>128,141</u>	<u>70,916</u>

Catford & Bromley Synagogue Trust

Notes to financial statements for the year ended 31st December 2023

5. Governance costs

	Unrestricted funds £	2023 Total £	2022 Total £
Office expenses - Other	-	-	(2)
Administrator's costs	1,789	1,789	1,775
Accountancy and independent examiner's fees	3,319	3,319	2,944
Bookkeeping	6,164	6,164	6,101
Printing, postage and stationery	3,735	3,735	1,803
Telephone	766	766	294
I T expenses	85	85	1,031
Sundry expenses	1,211	1,211	992
	<u>17,069</u>	<u>17,069</u>	<u>14,938</u>

6. Analysis of support costs

	Governance costs £	2023 Total £	2022 Total £
Staff costs	1,789	1,789	1,775
Accountancy charges	9,483	9,483	9,045
Communication and information technology	3,735	3,735	1,803
Other office expenses	851	851	1,325
Other expenses	1,211	1,211	992
	<u>17,069</u>	<u>17,069</u>	<u>14,940</u>

Catford & Bromley Synagogue Trust

Notes to financial statements for the year ended 31st December 2023

7. Employees

Employment costs	2023	2022
	£	£
Wages and salaries	31,316	12,544
Pension costs	1,432	660
Other costs	3,025	2,457
	<u>35,773</u>	<u>15,661</u>

No employee received emoluments of more than £60,000 (2022 : None).

In addition to his salary, the minister is provided with full time accommodation.

Number of employees

The average monthly numbers of employees (including the trustees) during the year, calculated on the basis of full time equivalents, was as follows:

	2023	2022
	Number	Number
Full time	1	-
Part time	3	4
	<u>4</u>	<u>4</u>

8. Pension costs

The charity operates a defined contribution pension scheme in respect of the minister. The scheme and its assets are held by independent managers. The pension charge represents contributions due from the charity and was as follows:

	2023	2022
	£	£
Pension charge	<u>1,432</u>	<u>660</u>

Catford & Bromley Synagogue Trust

Notes to financial statements for the year ended 31st December 2023

9. Tangible fixed assets	Land and buildings freehold £	Long leasehold property £	Fixtures, fittings and equipment £	Total £
Cost				
At 1st January 2023	46,057	55,746	49,420	151,223
Additions	-	-	1,072	1,072
At 31st December 2023	<u>46,057</u>	<u>55,746</u>	<u>50,492</u>	<u>152,295</u>
Depreciation				
At 1st January 2023	-	49,185	44,250	93,435
Charge for the year	-	2,036	1,560	3,596
At 31st December 2023	<u>-</u>	<u>51,221</u>	<u>45,810</u>	<u>97,031</u>
Net book values				
At 31st December 2023	<u>46,057</u>	<u>4,525</u>	<u>4,682</u>	<u>55,264</u>
At 31st December 2022	<u>46,057</u>	<u>6,561</u>	<u>5,170</u>	<u>57,788</u>

10. Debtors	2023 £	2022 £
Trade debtors	16,627	17,108
Other debtors	7,915	18,109
	<u>24,542</u>	<u>35,217</u>

11. Creditors: amounts falling due within one year	2023 £	2022 £
Other creditors	11,387	8,814
Accruals and deferred income	5,077	5,052
	<u>16,464</u>	<u>13,866</u>

Catford & Bromley Synagogue Trust

The following pages do not form part of the statutory accounts.

Catford & Bromley Synagogue Trust

Detailed statement of financial activities

For the year ended 31st December 2023

	2023		2022	
	£	£	£	£
Incoming resources				
Incoming resources from generating funds:				
<i>Voluntary income</i>				
Contributions		64,603		74,303
Gift aid claims		16,058		17,121
Offerings		4,422		3,522
Kol Nidre Appeal		4,145		4,460
Miscellaneous income		16,491		7,001
Grants receivable		4,788		4,327
		<u>110,507</u>		<u>110,734</u>
<i>Investment income</i>				
Bank interest receivable		1,047		80
Other interest receivable		7		-
		<u>1,054</u>		<u>80</u>
Total incoming resources from generating funds		<u>111,561</u>		<u>110,814</u>
Total incoming resources		<u><u>111,561</u></u>		<u><u>110,814</u></u>
Resources expended				
Costs of generating funds:				
Cost of generating voluntary income				
<i>Donations</i>				
Donations		<u>2,118</u>		<u>3,820</u>
		2,118		3,820

Catford & Bromley Synagogue Trust

Detailed statement of financial activities

For the year ended 31st December 2023

<i>Administration and general expenses</i>			
Minister's remuneration and NI	29,527	10,769	
Pension costs	1,432	660	
Officiant expenses	3,025	2,457	
Council tax and water rates	2,663	2,535	
Light and heat	8,066	2,772	
Repairs and maintenance	34,464	6,349	
Caretaker's salary	16,145	12,459	
Insurance	5,358	5,329	
Depreciation	3,596	3,759	
Advertising	200	949	
United Synagogue payover	5,750	5,650	
Cost of religious education	5,626	5,268	
Other religious related costs	300	406	
Kiddushim and food	3,318	3,402	
Security	6,553	4,332	
	<hr/>	<hr/>	
	126,023		67,096
Total cost of generating voluntary income	<hr/>		<hr/>
	128,141		70,916
Fundraising trading:			
cost of goods sold and other costs			
Total costs of generating funds	<hr/>		<hr/>
	128,141		70,916

Catford & Bromley Synagogue Trust

Detailed statement of financial activities

For the year ended 31st December 2023

	2023		2022
	£		£
Charitable activities			
Governance costs			
<i>Activities undertaken directly</i>			
Office expenses - Other	(2)		(2)
	(2)		(2)
<i>Support costs</i>			
Administrator's costs	1,789		1,775
Accountancy and independent examiner's fees	3,319		2,944
Bookkeeping	6,164		6,101
Printing, postage and stationery	3,735		1,803
Telephone	766		294
I T expenses	85		1,031
Sundry expenses	1,211		992
	17,069		14,940
Total governance costs	<u>17,067</u>		<u>14,938</u>
Net incoming/(outgoing) resources for the year	<u>(33,647)</u>		<u>24,960</u>

CATFORD & BROMLEY SYNAGOGUE TRUST

England & Wales - Charity number 1105859

Accounts

Charity number: 1105859

Catford & Bromley Synagogue Trust
Trustees' report and financial statements
for the year ended 31st December 2022

Catford & Bromley Synagogue Trust

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Catford & Bromley Synagogue Trust

Legal and administrative information

Charity number	1105859
Business address	6 Crantock Road Catford London SE6 2QS
Trustees	J Burchell I Jacob (Chairman) I Schlazer D Lampert
Accountants	Kleinman Graham 2nd Floor, Unicorn House Station Close Potters Bar Hertfordshire EN6 1TL
Bankers	Metro Bank 76/77 High Street Bromley Kent BR1 1EG

Catford & Bromley Synagogue Trust

Report of the trustees for the year ended 31st December 2022

The trustees present their report and the financial statements for the year ended 31st December 2022. The trustees who served during the year and up to the date of this report are set out on page 1.

Structure, governance and management

The Catford & Bromley Synagogue Trust was established by Trust Deed dated 23th June 2004 by Messrs Maurice Springer, Samuel Hindin, John Wayne and Joseph Burchell acting on behalf of the members of Catford & Bromley Synagogue and is a registered charity No. 1105859.

The persons who are trustees of the charity at any particular time have the power at that time to appoint new or additional trustees.

A Board of Management administers the charity. The members of the Synagogue elect the members of the Board every two years.

In their report for the year ended December 31, 2019 the trustees explained how it had come about that there were (and still are) two charitable trusts affecting the Catford Synagogue namely (1) the Catford & Bromley Synagogue Trust, the registered charity and (2) the Catford Synagogue Trust, the unregistered charity. Readers are invited to refer to the previous report if they wish to be reminded of the position.

The Catford Synagogue Trust "the unregistered charitable trust"

As stated in last year's report, it was hoped that when life was back to normal a conveyance would be prepared, there would be a registration of the trustees of the registered charity as proprietors of the land and the unregistered charitable trust would be wound up.

However there have been difficulties and delays in obtaining the consent of the United Synagogue to the transfer of the land from the unregistered to the registered charity (even though the individual trustees are the same). The trustees are in urgent communication with the United Synagogue and it is hoped to resolve matters so that there a registration of the trustees of the registered charity as proprietors of the land and the unregistered charitable trust can be wound up.

The unregistered charitable trust has been dormant since 2004. In what follows (and for convenience) its assets are treated as being part of the assets of the registered charitable trust and it will not be necessary any further to refer to the unregistered charitable trust.

No 1 Crantock Road was purchased for the sum of about £2500 in 1955, the money being raised entirely by the membership of the Synagogue. The purpose of the purchase was the provision of accommodation for the Minister. In accordance with the Affiliate Synagogues Scheme (to which the Synagogue has been and is a party) the legal interest in the property was transferred to United Synagogue Trusts Ltd, a trust company, on the basis that this company would in the first instance grant a 25 year lease at a nominal rent and then successive leases to the Synagogue trustees. The membership of the synagogue retained a beneficial interest under a resulting trust. In the past, neither the trustees of the unregistered charity nor the trustees of the registered charity have sought to enforce this obligation by the US to grant a lease, relying upon understandings and goodwill of the United Synagogue and the said beneficial interest. They have occupied on the basis of a licence and have paid all outgoings at all times since the purchase of the property. The trustees have decided for a number of reasons that this informal arrangement can lead to difficulties and for that reason has required the grant of a lease from the United Synagogue in accordance with its obligations under the Affiliated Synagogues scheme.

Since the Trustees Report for the year ending 31 December 2021, considerable progress has been made towards resolving the problem of the two trusts. The United Synagogue has appointed solicitors, Messers Kidd Rapinet, and the Chairman of the Trustees has been in communication and is in the process of agreeing draft documents to resolve the legal problems above referred to. The Chairman is also in contact and has a good relationship with Michael Goldstein, the President of the United Synagogue and this helps to resolve difficulties of principle.

Catford & Bromley Synagogue Trust

Report of the trustees for the year ended 31st December 2022

The Former Minister, Rev David Rome

On 5 June 2021 Rev Rome gave notice to terminate his appointment, such notice expiring on the September 5, 2021, immediately before the high holy days. As a result the Synagogue had to make other arrangements for the festivals and incur expenditure. Despite failing to operate any grievance procedures under his contract, in November 2021 Rev Rome commenced proceedings against the trustees in the Employment Tribunal, asserting that he was "constructively dismissed". The trustees believe that there is no substance whatsoever in such claim and that it will be rejected. The claim and the trustees' defence are entirely covered by professional indemnity insurance and insurers have appointed solicitors who are dealing with the claim. Since the matter is sub judice, it would not be appropriate for further details to be provided. However there is a directions hearing in July to deal with procedural matters and there is a date for the hearing in March 2024.

Objectives and activities

The object of the charity is to promote the Jewish religion by all or any of the following:

- The maintenance and improvement of the Synagogue at Crantock Road, Catford, London SE6 2QS to enable it to act as the Synagogue of the local Jewish Community for the purpose of being a place of worship and the due performance of rites such as marriage, bar mitzvah or bat mitzvah to the principles of the orthodox Jewish religion and for furthering the religious and other charitable work of the local Jewish community.
- To appoint and then provide the stipend of the Rabbi of the Synagogue.
- The acquisition, maintenance and improvement of a property as the residence of the Rabbi of the Synagogue.
- The teaching and education of young members of the Jewish Community in the doctrines and Practices of the Jewish religion by means of Sunday schools and otherwise and to employ and pay part time teachers for that purpose.
- The promotion, fostering and advancement of knowledge of the Jewish religion.

Catford & Bromley Synagogue Trust

Report of the trustees for the year ended 31st December 2022

Achievements and performance

In July 2022 Rabbi Weisz, his wife and family moved into number one Crantock Road. Although work had been carried out on the property prior to July 2022, there were numerous problems with the premises. The Rabbi suffers from asthma and the carpets in the property were disintegrating to dust which severely aggravated his asthma. In the circumstances the trustees removed all the carpets in the property, had the downstairs parquet sanded and polished and the upstairs covered with a beautiful wood laminate. This terminated all problems and the family are very happy. However the cost was substantial but the trustees feel as they have a wonderful Rabbi and Rebbetzin with five beautiful children the cost was well worth it. In addition a large number of small jobs had to be done costing in the region of £1000. This was covered by a donation of such sum by one member and the synagogue is able also to claim the tax back on that sum. In addition, a substantial sum has also been spent on the youth club (originally a squash court).

The Trustees, with the support of the Board of Management, have in the past year continued to improve the facilities of the Synagogue. The cheder operating on Zoom, goes from strength to strength with both the classes and nursery being a great success. The close relationship remains with the London Borough of Lewisham with various interfaith meetings.

There have been no major changes to the Education Fund and it is our intention to maintain the high standards we seek to teach our children in the community.

Our links with the local police are, of course, especially important and ongoing. The local Borough Commander encourages his officers to visit us to become familiar with the Jewish faith.

Furthermore, we receive support from the Police with regard to our own security, which is very much appreciated. We do have our own independent security team headed by a trained specialist, to ensure that the Synagogue is always well protected.

We are also strongly represented with inter faith activities by members of the shul.

From the 1st of January 2019 the United Synagogue Burial Society have been collecting the fees direct from our members.

By a lease dated February 27, 1963 the land on which the electricity substation is sited was leased to the London Electricity Board for 60 years from December 25, 1958. That lease has now expired and Mr Joseph Burchell on behalf of the trustees has been in negotiation with the successors of the London Electricity Board, London Power Networks Plc for the grant of a new lease. Terms for a new lease have now been agreed at an annual rent of £500, reviewable every 10 years. The consent of the Charity Commissioners and the United Synagogue for the granting of such lease has been received and a new sub lease agreed and will be executed following resolution of the legal problems set out above.

Financial review

The Charity's income and expenditure for the year and the financial position at the end of the year are as disclosed in the attached financial statements.

Although the accounts show a surplus of £24,960, this does not take into account expenditure incurred and paid for in the year ending 31 December 2023. There is also the possibility of having to replace the boiler in the synagogue which is very old, breaks down from time to time and has to be patched up. Unfortunately there is also white asbestos in the boiler room which would have to be removed by a specialist company and further expenditure relating to the pipes and radiators. The trustees will be looking into this and obtaining expert reports over the summer so that, if the boiler does have to be replaced, this can be done over the summer and it will not involve having to close the synagogue for lack of heating during the winter months. There appear to be a number of reasons for the drop in income.

As members will be aware we have a new Rabbi and Rebbetzin and numbers attending services have increased. Our new Rabbi gives an interesting and refreshing sermon which is provided to members in the newsletter. The Rabbi is part-time and accordingly receives a lower salary under a contract entered into in April 2022 between the Rabbi and the trustees.

The charity has designated part of its reserves as a Building Fund, as the charity's principal assets are the Synagogue and its beneficial interest in the Minister's residence, and the charity wishes to ensure that it always has sufficient funds to keep these in good order. The charity is also aware that laws and regulations relating to health and safety are subject to constant change and it is necessary to keep a reserve to be able to meet any new rules as and when they are introduced.

Catford & Bromley Synagogue Trust

Report of the trustees for the year ended 31st December 2022

Reserves policy

The trustees are mindful that they need to reserve sufficient funds to ensure the charity's principle assets, the Synagogue and the Minister's residence, are kept in good order.

Investment policy

The trust deed contains no restrictions on the powers of the trustees to invest. However, as a charity, the Trust may only invest in what are in law "qualifying investments".

Section 558 Income Tax Act 2007 lists the 12 types of investments that are accepted as qualifying investments. These can be summarised under 8 bullet points as follows:

- any investment in a charity common investment fund, common deposit fund or similar scheme
- any interest in land (unless it is held as a security or a guarantee for a debt)
- shares or securities of companies listed on a recognised stock exchange
- units etc in a Unit Trust Scheme
- shares in an Open-Ended Investment Company
- bank deposits - other than deposits made as part of an arrangement under which the bank makes a loan to somebody else (eg back to back loans)
- certificates of deposit
- any loan or other investment made for the benefit of the charity and not for the avoidance of tax (whether by the charity or any other person)

Risk management

The major risk to which the charity is exposed, as identified by the trustees, have been reviewed and systems established to mitigate those risks.

Health and safety

The charity is also aware that laws and regulations relating to health and safety are subject to constant change and it is necessary to keep a reserve to be able to meet any new rules as and when they are introduced.

Review of activities and future developments

Following the lifting of Covid restrictions, activities and developments have resumed. The Rebbetzin has provided and will provide cholent lunches on Shabbat and a US themed party on Independence Day. The Friendship club has recommenced its activities.

There have been no major changes to the Education Fund and it is our intention to maintain the high standards we seek to teach our children in the community. Visits are still arranged for children at various schools in the local boroughs.

Furthermore we receive support from the Police with regard to our own security, which is very much appreciated. We do have our own independent security team headed by a trained specialist, to ensure that the Synagogue is always well protected.

We are also strongly represented with inter faith activities by members of the shul.

From the 1st January 2019 the United Synagogue Burial Society have been collecting the fees direct from our members. As stated above, by a lease dated February 27, 1963 the land on which the electricity substation sits was leased to the London Electricity Board for 60 years from December 25, 1958. That lease has now expired and a new lease should shortly be granted to their statutory successors London Power Networks Plc.

Catford & Bromley Synagogue Trust

Report of the trustees for the year ended 31st December 2022

Statement of trustees' responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of charity and of the incoming resources and application of resources of the charity for that year. In preparing these financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2016. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other

On behalf of the board

.....
I Jacob (Chairman)

9th May 2023

Catford & Bromley Synagogue Trust

Independent examiner's report to the trustees on the unaudited financial statements of Catford & Bromley Synagogue Trust.

I report on the accounts of Catford & Bromley Synagogue Trust for the year ended 31st December 2022 set out on pages 2 to 14.

Respective responsibilities of trustees and independent examiner

As the charity's trustees you are responsible for the preparation of the accounts. The charity trustees consider that an audit is not required this year under section 145 of the 2011 Act and that an independent examination is needed. It is my responsibility to examine the accounts, to follow the procedures laid down in the General Directions given by the Charity Commission and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

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 statement below.

Independent examiner's statement

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

- (i) which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep proper accounting records in accordance with section 130 of the Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Acthave not been met; or

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

.....
Paul Kleinman
FCA
Independent examiner
For and on behalf of Kleinman Graham Chartered Accountants

Catford & Bromley Synagogue Trust

Statement of financial activities

For the year ended 31st December 2022

	Notes	Unrestricted funds £	2022 Total £	2021 Total £
Incoming resources				
Incoming resources from generating funds:				
Voluntary income	2	110,734	110,734	110,149
Investment income	3	80	80	149
Total incoming resources		<u>110,814</u>	<u>110,814</u>	<u>110,298</u>
Resources expended				
Costs of generating funds:				
Cost of generating voluntary income	4	70,916	70,916	87,552
Governance costs	5	14,940	14,940	12,646
Total resources expended		<u>85,856</u>	<u>85,856</u>	<u>100,198</u>
Total funds brought forward		<u>230,981</u>	<u>230,981</u>	<u>220,877</u>
Total funds carried forward		<u>255,939</u>	<u>255,939</u>	<u>230,977</u>

The notes on pages 10 to 14 form an integral part of these financial statements.

Catford & Bromley Synagogue Trust

Balance sheet as at 31st December 2022

	Notes	£	2022 £	£	2021 £
Fixed assets					
Tangible assets	9		57,788		61,547
Current assets					
Debtors	10	35,217		29,572	
Cash at bank and in hand		176,802		154,974	
		<u>212,019</u>		<u>184,546</u>	
Creditors: amounts falling due within one year	11	(13,866)		(15,113)	
Net current assets			<u>198,153</u>		<u>169,433</u>
Net assets			<u>255,941</u>		<u>230,980</u>
Funds					
Unrestricted income funds			255,941		230,980
Total funds			<u>255,941</u>		<u>230,980</u>

The financial statements were approved by the trustees on 9th May 2023 and signed on its behalf by

.....
I Jacob (Chairman)
Trustee

The notes on pages 10 to 14 form an integral part of these financial statements.

Catford & Bromley Synagogue Trust

Notes to financial statements for the year ended 31st December 2022

1. Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

1.1. Basis of accounting

The financial statements are prepared under the historical cost convention and in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities' effective January 2015 (SORP 2015)

1.2. Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of grants, donations and gifts and is included in full in the statement of financial activities when receivable. Grants where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included.

Gifts donated for resale are included as incoming resources within activities for generating funds when they are sold.

Grants, including grants for the purchase of fixed assets, are recognised in full in the statement of financial activities in the year in which they are receivable.

Income from investments is included in the year in which it is receivable.

1.3. Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Costs of generating funds comprise the costs associated with attracting voluntary income and the costs of trading for fundraising purposes including the charity's shop.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management.

1.4. Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Land and buildings	-	Straight line over years
Leasehold properties	-	Straight line over the life of the lease
Fixtures, fittings and equipment	-	25% reducing balance basis

Catford & Bromley Synagogue Trust

Notes to financial statements for the year ended 31st December 2022

1.5. Defined contribution pension schemes

The pension costs charged in the financial statements represent the contribution payable by the charity during the year.

2. Voluntary income

	Unrestricted funds £	2022 Total £	2021 Total £
Contributions	74,303	74,303	69,056
Gift aid claims	17,121	17,121	16,978
Offerings	3,522	3,522	2,463
Kol Nidre Appeal	4,460	4,460	3,057
Miscellaneous income	7,001	7,001	15,724
Rent receivable	-	-	1,000
Grants receivable	4,327	4,327	1,871
	<u>110,734</u>	<u>110,734</u>	<u>110,149</u>

3. Investment income

	Unrestricted funds £	2022 Total £	2021 Total £
Bank interest receivable	80	80	149
	<u>80</u>	<u>80</u>	<u>149</u>

4. Cost of generating voluntary income

	Unrestricted funds £	2022 Total £	2021 Total £
Donations	3,820	3,820	5,931
Administration and general expenses	67,096	67,096	81,621
	<u>70,916</u>	<u>70,916</u>	<u>87,552</u>

Catford & Bromley Synagogue Trust

Notes to financial statements for the year ended 31st December 2022

5. Governance costs

	Unrestricted funds £	2022 Total £	2021 Total £
Office expenses - Other	-	-	105
Administrator's costs	1,775	1,775	1,725
Accountancy and independent examiner's fees	2,944	2,944	3,221
Bookkeeping	6,101	6,101	3,645
Printing, postage and stationery	1,803	1,803	1,541
Telephone	294	294	203
I T expenses	1,031	1,031	584
Sundry expenses	992	992	1,622
	<u>14,940</u>	<u>14,940</u>	<u>12,646</u>

6. Analysis of support costs

	Governance costs £	2022 Total £	2021 Total £
Staff costs	1,775	1,775	1,725
Accountancy charges	9,045	9,045	6,866
Communication and information technology	1,803	1,803	1,541
Other office expenses	1,325	1,325	787
Other expenses	992	992	1,622
	<u>14,940</u>	<u>14,940</u>	<u>12,541</u>

Catford & Bromley Synagogue Trust

Notes to financial statements for the year ended 31st December 2022

7. Employees

Employment costs	2022	2021
	£	£
Wages and salaries	12,544	26,056
Pension costs	660	685
Other costs	2,457	588
	<u>15,661</u>	<u>27,329</u>

No employee received emoluments of more than £60,000 (2021 : None).

In addition to his salary, the minister is provided with full time accommodation.

Number of employees

The average monthly numbers of employees (including the trustees) during the year, calculated on the basis of full time equivalents, was as follows:

	2022	2021
	Number	Number
Full time	-	2
Part time	4	4
	<u>4</u>	<u>6</u>

8. Pension costs

The charity operates a defined contribution pension scheme in respect of the minister. The scheme and its assets are held by independent managers. The pension charge represents contributions due from the charity and was as follows:

	2022	2021
	£	£
Pension charge	<u>660</u>	<u>685</u>

Catford & Bromley Synagogue Trust

Notes to financial statements for the year ended 31st December 2022

9. Tangible fixed assets	Land and buildings freehold £	Long leasehold property £	Fixtures, fittings and equipment £	Total £
Cost				
At 1st January 2022 and At 31st December 2022	46,057	55,746	49,420	151,223
Depreciation				
At 1st January 2022	-	47,149	42,527	89,676
Charge for the year	-	2,036	1,723	3,759
At 31st December 2022	-	49,185	44,250	93,435
Net book values				
At 31st December 2022	46,057	6,561	5,170	57,788
At 31st December 2021	46,057	8,597	6,893	61,547
10. Debtors			2022 £	2021 £
Trade debtors			17,108	12,072
Other debtors			18,109	17,500
			<u>35,217</u>	<u>29,572</u>
11. Creditors: amounts falling due within one year			2022 £	2021 £
Other creditors			8,814	4,223
Accruals and deferred income			5,052	10,890
			<u>13,866</u>	<u>15,113</u>

Catford & Bromley Synagogue Trust

The following pages do not form part of the statutory accounts.

Catford & Bromley Synagogue Trust

Detailed statement of financial activities

For the year ended 31st December 2022

	2022		2021	
	£	£	£	£
Incoming resources				
Incoming resources from generating funds:				
<i>Voluntary income</i>				
Contributions		74,303		69,056
Gift aid claims		17,121		16,978
Offerings		3,522		2,463
Kol Nidre Appeal		4,460		3,057
Miscellaneous income		7,001		15,724
Rent receivable		-		1,000
Grants receivable		4,327		1,871
		<u>110,734</u>		<u>110,149</u>
<i>Investment income</i>				
Bank interest receivable		80		149
		<u>80</u>		<u>149</u>
Total incoming resources from generating funds		<u>110,814</u>		<u>110,298</u>
Total incoming resources		<u><u>110,814</u></u>		<u><u>110,298</u></u>
Resources expended				
Costs of generating funds:				
Cost of generating voluntary income				
<i>Donations</i>				
Donations		<u>3,820</u>		<u>5,931</u>
		3,820		5,931

Catford & Bromley Synagogue Trust

Detailed statement of financial activities

For the year ended 31st December 2022

<i>Administration and general expenses</i>			
Minister's remuneration and NI	10,769	24,331	
Pension costs	660	685	
Officiant expenses	2,457	588	
Council tax and water rates	2,535	1,466	
Light and heat	2,772	1,243	
Repairs and maintenance	6,349	11,634	
Caretaker's salary	12,459	11,953	
Insurance	5,329	4,184	
Depreciation	3,759	4,334	
Advertising	949	925	
United Synagogue payover	5,650	5,875	
Cost of religious education	5,268	11,443	
Other religious related costs	406	-	
Kiddushim and food	3,402	512	
Security	4,332	2,448	
	<hr/>	<hr/>	
	67,096		81,621
Total cost of generating voluntary income	<hr/>		<hr/>
	70,916		87,552
Fundraising trading:			
cost of goods sold and other costs			
Total costs of generating funds	<hr/>		<hr/>
	70,916		87,552

Catford & Bromley Synagogue Trust

Detailed statement of financial activities

For the year ended 31st December 2022

	2022 £	2021 £
Charitable activities		
Governance costs		
<i>Activities undertaken directly</i>		
Office expenses - Other	(2)	105
	(2)	105
<i>Support costs</i>		
Administrator's costs	1,775	1,725
Accountancy and independent examiner's fees	2,944	3,221
Bookkeeping	6,101	3,645
Printing, postage and stationery	1,803	1,541
Telephone	294	203
I T expenses	1,031	584
Sundry expenses	992	1,622
	14,940	12,541
Total governance costs	14,938	12,646
Net incoming/(outgoing) resources for the year	24,960	10,100

CATFORD & BROMLEY SYNAGOGUE TRUST

England & Wales - Charity number 1105859

Accounts

Charity number: 1105859

Catford & Bromley Synagogue Trust
Trustees' report and financial statements
for the year ended 31st December 2021