

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:

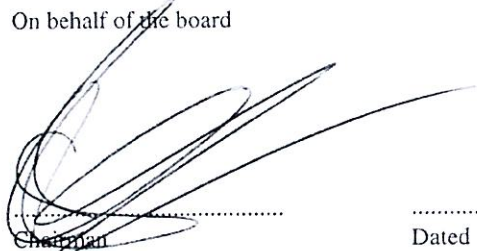
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures 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

A large, stylized handwritten signature in black ink, consisting of several overlapping loops and a long horizontal stroke extending to the right.

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		<u>616,856</u>	<u>75</u>	<u>616,931</u>	<u>(45,674)</u>
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>

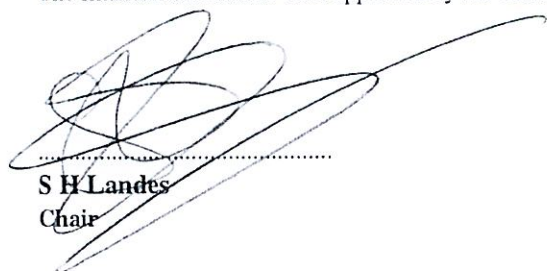
The notes on pages 11 to 16 form an integral part of these financial statements.

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			190,516			127,060	
Net assets			<u>796,910</u>			<u>179,988</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			785,846			168,988	
Total funds			<u>796,910</u>			<u>179,977</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 Number	2024 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>	
		220		996

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	125,348	128,636
Total costs of generating funds	<u><u>125,348</u></u>	<u><u>128,636</u></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
	20,219	32,027
Total governance costs	20,219	32,024
Net incoming/(outgoing) resources for the year	594,890	(45,674)