

CHESHIRE REFORM CONGREGATION LIMITED

England & Wales · Charity number 1124560

Details

Other names Menorah Synagogue

Status Registered

Legal form Charitable company

Company number [06438680](#)

Registered 2008-06-18

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

Contact

Address Menorah Synagogue
Altrincham Road
Manchester
M22 4RZ

Phone 01614287746

Email office@menorah.org.uk

Website www.menorah.org.uk

Activities

Objects: TO ADVANCE THE JEWISH RELIGION BY THE PROVISION AND MAINTENANCE OF A SYNAGOGUE FOR THE PURPOSE OF PUBLIC WORSHIP, MARRIAGES, BURIALS AND SOCIAL WELFARE, YOUTH AND OTHER ACTIVITIES FOR ITS MEMBERS AND OTHERS AND FOR SUCH OTHER CHARITABLE PURPOSES AS THE BOARD SHALL DETERMINE.

Activities: To advance the Jewish religion by the provision and maintenance of a Synagogue for the purpose of public worship, marriages, burials and social, welfare, youth and other activities for its members and others and for such other charitable purposes as the Board shall determine.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** General Charitable Purposes, Education/training, Religious Activities, Arts/culture/heritage/science
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, NATIONAL.
- Cheshire East
- Cheshire West & Chester
- Lancashire
- Manchester City
- Stockport
- Trafford
- Warrington

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£435,021	£394,975	-	-
2024-03-31	£476,854	£463,980	-	-
2023-03-31	£452,679	£426,101	-	-
2022-03-31	£357,122	£374,027	-	-
2021-03-31	£365,716	£387,757	-	-

Trustees

Name	Role	Appointed
Cathy Schindel Knowles	Chair	2018-08-09
Belinda Jane Carp		2025-07-06
David Leno Balsamo		2020-12-08
Dr Laura Jane Rachel Cohen		2022-04-05
Dr Leslie Paul Fertig		2025-07-06
Henry Robert Fox		2019-07-01
IAN PAUL AVERY		2025-07-06
Reuben Leon Saffer		2024-12-29

CHESHIRE REFORM CONGREGATION LIMITED

England & Wales - Charity number 1124560

Accounts

Registration number 06438680
Charity number 1124560

Cheshire Reform Congregation Limited
Company limited by guarantee

Directors' report and unaudited financial statements
for the year ended 31 March 2025

Cheshire Reform Congregation Limited
Company limited by guarantee

Company information

Directors	Deborah Ann Angel Prof David Leno Balsamo (Vice Chair) Dr Laura Jane Rachel Cohen (Chair) Susan Cohen (Honorary Treasurer) Henry Robert Fox Miriam Kletz Cathy Schindel Knowles Reuben Saffer
Secretary	Henry Robert Fox
Company number	06438680
Charity number	1124560
Registered office	198 Altrincham Road Manchester M22 4RZ
Independent examiner	Andrew Bland FCA 41 Greek Street Stockport Cheshire SK3 8AX
Bankers	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling ME19 4JQ

Cheshire Reform Congregation Limited
Company limited by guarantee

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Cheshire Reform Congregation Limited
Company limited by guarantee

Directors' Report
for the year ended 31 March 2025

The Directors present their report and financial statements to the Members for the year ended 31 March 2025

Legal and Administrative Details

Cheshire Reform Congregation Limited is a charitable company (company number is 06438680). The charitable company is registered as a charity with the Charity Commission, charity number 1124560.

The registered office of the company is 198 Altrincham Road, Manchester, M22 4RZ.

Directors and Trustees

The Directors of the charitable company are its Trustees for the purpose of charity law and are collectively referred to as the Directors. The Directors who served during the year were:

Deborah Ann Angel
Prof David Leno Balsamo
Michelle-Renee Breeze (resigned 9 October 2024)
Dr Laura Jane Rachel Cohen (Chair)
Susan Eva Gottlieb Cohen (Hon Treasurer)
Helen Conway (appointed 4 July 2024, resigned 20 May 2025)
Henry Robert Fox
Miriam Kletz
Cathy Schindel Knowles
Francine Mitchell (resigned 12 November 2024)
David Rabin (resigned 12 June 2025)
Reuben Saffer (appointed 29 December 2024)
Christine Kathleen Swerling (resigned 30 November 2024)
Michele Sutton (appointed 4 July 2024, resigned 1 December 2024)
Hilary Esme Thomas (resigned 4 July 2024)

Governance and Internal Control

The company is administered by the Board of Directors which meets regularly to discuss strategy and implement policies.

The company is governed by its Memorandum and Articles of Association at incorporation on 27th November 2007, as amended on 20th June 2018, 8th December 2020 and 14 March 2023, together with the Board of Directors Terms of Reference dated 20th June 2018.

Objectives and Activities

The principal objective of the charitable company is to advance the Jewish religion by the provision and maintenance of a synagogue for the purpose of public worship, marriages, burials and social welfare, youth and other activities for its members and others and for such other charitable purposes as the Board shall determine.

The Directors have given due regard to public benefit guidance published by the Charity Commission.

Cheshire Reform Congregation Limited
Company limited by guarantee

In order to achieve its objectives, the charitable company has the following strategies;

- The employment of a Rabbi.
- The running of a religious school.
- Holding services on the Sabbath, all religious holy days and to celebrate religious festivals.
- Educational and social activities to encourage friendships and promote a Jewish experience.

Financial Review

Unrestricted reserves available for general activities increased during the year even though unrestricted income was lower than last year as there was no major fundraising event in the period. Salary costs were lower as the synagogue was without a Rabbi for 11 months and less needed to be spent on maintaining the building. The charitable company had net current assets at the balance sheet date and free cash reserves of £285,000, the remaining cash being ringfenced in Restricted Funds for specific purposes. The charitable company is therefore able to continue in operation and meet its debts as they fall due. The Board of Directors meets on a regular basis and the financial position is reviewed at these meetings.

The Directors' investment powers are governed by section 6 of the Articles of Association. The policy is to aim for safety commensurate with immediate and planned spending requirements. The Directors continue to manage the investments in conformity with the policy and its Bye Laws. The Board has agreed that to minimise risk surplus funds should be held on deposit. Accordingly, such funds are held as cash balances and not otherwise invested.

The Board of Directors has identified major risks to which the charity is exposed. Procedures have been established to enable regular review and assessment of the risks. Consequently, the Directors are satisfied that necessary steps have been taken to lessen and mitigate risk.

Future Plans

Menorah is pleased to have appointed a new Rabbi and the Board and volunteers will work with the Rabbi to expand and develop the community, adhering to the principles of Progressive Judaism, with a particular focus on young families and young adults.

Statement of the Responsibilities

Company law requires the Directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the surplus or deficit of the charitable company for that period. In preparing the financial statements the Directors are required to:

- select suitable accounting policies and apply them consistently;
- make judgements and estimates which are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

Cheshire Reform Congregation Limited
Company limited by guarantee

In so far as the Directors are aware:

- the Directors have taken all the steps that they ought to have taken to make themselves aware of any relevant account information and to establish the charitable company's accountants are aware of that information.

Small Company Exemptions

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

This report was approved by the Directors on 26.6.25

LJR Cohen

Dr Laura Cohen Chair

Susan Cohen

Susan Cohen Director

Cheshire Reform Congregation Limited
Company limited by guarantee

**Independent Examiner's report to the Trustees on the
unaudited financial statements of Cheshire Reform Congregation Limited**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

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

Name: Andrew Bland FCA



Downham Mayer Clarke & Co
Chartered Accountants
41 Greek Street
Stockport
Cheshire
SK3 8AX

Date: 

Cheshire Reform Congregation Limited
Company limited by guarantee

Statement of Financial Activities
for the year ended 31 March 2025

	General Fund £	Restricted Funds £	Total 2025 £	Total 2024 £
Incoming Resources				
Subscriptions including Gift Aid	334,716	46,130	380,846	382,966
Donations and Memorial Offerings	9,672	20,741	30,413	45,546
Bank Interest	2,396	6,227	8,623	7,429
Other Incoming Resources	15,139	-	15,139	40,913
	<hr/>	<hr/>	<hr/>	<hr/>
Total Incoming Resources	361,923	73,098	435,021	476,854
Resources Expended				
Staff costs- Rabbi, Office & Caretakers	118,580		118,580	180,068
Sessional fees	17,159		17,159	-
Education and Youth	7,037		7,037	13,387
Insurances	8,060		8,060	7,399
Heat, Light and Water	25,020		25,020	25,761
Repairs, Renewals and Maintenance	24,639		24,639	42,343
Shofar Synagogue Magazine	4,428		4,428	5,942
Festivals	10,127		10,127	2,013
Scroll repairs	1,772		1,772	-
Admin & IT	27,672		27,672	33,396
Professional Fees	4,177		4,177	8,158
Security cost	1,695		1,695	-
MRJ Affiliation	40,205		40,205	36,586
Bank charges	2,790		2,790	2,421
Bad debt charge	252		252	-
Miscellaneous Expenses	2,795		2,795	16,675
Depreciation on Fixtures and Fittings	5,725		5,725	5,412
Depreciation on Building	39,460		39,460	39,460
Costs regarding restricted funds	-	53,382	53,382	44,959
	<hr/>	<hr/>	<hr/>	<hr/>
Total Resources Expended	341,593	53,382	394,975	463,980
Net				
Incoming Resources for the year	20,330	19,716	40,046	12,874
	<hr/>	<hr/>	<hr/>	<hr/>
Net movement in Funds	20,330	19,716	40,046	12,874
Fund Balances as at 1 April 2024	1,632,137	415,522	2,047,659	2,034,785
Movement between Reserves	1,155	(1,155)	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
Fund Balances carried forward at 31 March 2025	1,653,622	434,083	2,087,705	2,047,659
	<hr/>	<hr/>	<hr/>	<hr/>

Cheshire Reform Congregation Limited
Company limited by guarantee

Balance Sheet
as at 31 March 2025

	Notes	2025		2024	
		£	£	£	£
Fixed assets					
Tangible assets	6		1,346,592		1,385,672
Cemetery plots (Restricted)	7		87,750		87,750
			1,434,342		1,473,422
Current assets					
Debtors	8	40,552		32,664	
Cash at bank and in hand		637,481		566,520	
		678,033		599,184	
Creditors: amounts falling due within one year	9	(24,670)		(24,947)	
Net current assets			653,363		574,237
Total assets less current liabilities			2,087,705		2,047,659
Net assets			2,087,705		2,047,659
Reserves					
Restricted funds	10		434,083		415,522
General funds	11		1,653,622		1,632,137
			2,087,705		2,047,659

For the financial year in question the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

Dr Laura Cohen

L Cohen

Chair

Date:

26.6.25

Registration number 06438680

The notes on pages 7 to 12 form an integral part of these financial statements

Cheshire Reform Congregation Limited
Company limited by guarantee

Notes to the financial statements
for the year ended 31 March 2025

1. Accounting policies

1.1. Accounting convention

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011 and Companies Act 2006

1.2. Basis of Preparation

The financial statements have been prepared on the historical cost basis as modified by the revaluation of certain financial assets and liabilities measured at fair value through income or expenditure.

1.3. Going Concern

At the time of approving these financial statements after reviewing the charity's financial forecasts the directors are confident that the charity has adequate resources to continue in operational existence for the foreseeable future and therefore continue to adopt the going concern basis in preparing the accounts.

1.4. Fund accounting

The Charity's funds consist of four Restricted Funds and the Unrestricted Funds. The Restricted Funds are income funds which can only be applied for charitable purposes specified by the donor. The Unrestricted Funds are available for use at the discretion of the directors and in furtherance of the Charity's objects and funds may be designated for a specific purpose if deemed appropriate.

1.5. Incoming resources

All incoming resources are included in the SOFA when the charity is entitled to the income and the directors are virtually certain they will receive the resources and the amount can be quantified with reasonable accuracy, in which they are receivable. No donations or income are recognised until there is reasonable certainty that it will be received. Tax recoverable on income received is recognised in the same period that its associated income is recognised.

1.6. Expenditure

Expenditure is recorded on an accruals basis as a liability is incurred. VAT is included with the item of expense to which it relates because it cannot be recovered.

Governance costs are those costs associated with meeting constitutional and statutory requirements and include the independent examiner's fee and cost linked to the strategic management of the charity. These costs are included in Professional Fees.

1.7. Costs

Costs are allocated to categories on a basis which is intended to reflect the use of the resource.

Cheshire Reform Congregation Limited
Company limited by guarantee

Notes to the financial statements
for the year ended 31 March 2025

1.8. Debtors

Other debtors are recognised at the settlement amount due.

1.9. Cash at bank and in hand

Cash at bank and in hand includes cash and any short term highly liquid investments with a maturity date of less than three months from the date of opening the account.

1.10. Creditors

Creditors are recognised wherever there is a present obligation resulting from a past event that will probably result in a transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably.

1.11. Defined Contribution Plans

Contributions to a defined contribution plan are recognised as an expense in the period to which the related service is provided.

1.12. Tangible fixed assets and 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 50 years
 Fixtures, fittings and equipment - 5%-20% Straight Line

2. Operating profit

Operating profit is stated after charging:

	2025	2024
	£	£
Depreciation and other amounts written off tangible assets	5,725	5,412
Depreciation - land and buildings - restricted	39,460	39,460
	<u> </u>	<u> </u>

3. Employees

Number of employees

The average monthly numbers of employees (Including the directors) during the year were:

	2025	2024
	Number	Number
	14	12
	<u> </u>	<u> </u>

Employment costs

	2025	2024
	£	£
Wages and salaries	111,824	152,475
Social security costs	7,162	15,344
Pension costs	2,764	9,277
	<u> </u>	<u> </u>
	<u>121,750</u>	<u>177,096</u>

During the year no employee earned more than £60,000 per annum (2024: one employee earned between £70,00 - £80,000).

Cheshire Reform Congregation Limited
Company limited by guarantee

Notes to the financial statements
for the year ended 31 March 2025

4. Directors' remuneration

The Directors received no remuneration or other benefits during the year.

5. Pension costs

Contributions were made for the highest paid employee totalling £641 (2024: £7,396).

6. Tangible fixed assets

	Land and buildings freehold £	Fixtures, fittings and equipment £	Total £
Cost			
At 1 April 2024	1,973,007	94,470	2,067,477
Additions	-	6,105	6,105
At 31 March 2025	1,973,007	100,575	2,073,582
 Depreciation			
At 1 April 2024	613,785	68,020	681,805
Charge for the year	39,460	5,725	45,185
At 31 March 2025	653,245	73,745	729,990
 Net book values			
At 31 March 2025	1,319,762	26,830	1,346,592
At 31 March 2024	1,359,222	26,450	1,385,672

7. Cemetery - Mill Lane, Cheadle

	Cemetery plots £	Total £
Plots at Cost		
At 1 April 2024 and 31 March 2025	87,750	87,750
 Net book values		
At 31 March 2025	87,750	87,750

All the above assets are held in a Restricted Fund (Burial Fund).

Cheshire Reform Congregation Limited
Company limited by guarantee

Notes to the financial statements
for the year ended 31 March 2025

..... continued

8. Debtors	2025	2024
	£	£
Trade debtors	3,790	-
Income tax recoverable	19,856	14,753
Prepayments and accrued income	9,319	17,911
Other debtors	7,587	-
	<u>40,552</u>	<u>32,664</u>

Of the debtors, £2,560 (2024: £474) is in respect of Restricted Funds.

9. Creditors: amounts falling due within one year	2025	2024
	£	£
Trade Creditors	4,415	14,631
Accruals and provisions	18,348	6,392
Social security costs	1,907	3,924
	<u>24,670</u>	<u>24,947</u>

Of the Creditors, £5,025 (2024: £3,433) is in respect of Restricted Funds

Cheshire Reform Congregation Limited
Company limited by guarantee

Notes to the financial statements
for the year ended 31 March 2025

..... continued

10. Restricted funds	2025	2024
	£	£
Burial Scheme Fund		
As at 1 April 2024	357,692	326,952
Movement in year	27,525	30,740
Reserve transfer	(1,150)	-
	<u>384,067</u>	<u>357,692</u>
Fund 65		
As at 1 April 2024	26,170	24,699
Movement in year	1,556	1,471
	<u>27,726</u>	<u>26,170</u>
Kol Nidrei Appeal Fund		
As at 1 April 2024	6,966	2,998
Movement during the year	(4,525)	3,968
	<u>2,441</u>	<u>6,966</u>
Dr Madeline Makin Memorial Education Fund		
As at 1 April 2024	17,689	18,224
Movement during the year	422	(535)
	<u>18,111</u>	<u>17,689</u>
Communal Levy		
As at 1 April 2024	5	-
Reserve transfer	(5)	5,049
Movement during the year		(5,044)
	<u>-</u>	<u>5</u>
Scroll Fund		
As at 1 April 2024	7,000	-
Reserve transfer	-	7,000
Movement during the year	(5,262)	-
	<u>1,738</u>	<u>7,000</u>
Total as at 31 March 2025	<u><u>434,083</u></u>	<u><u>415,522</u></u>

Cheshire Reform Congregation Limited
Company limited by guarantee

Notes to the financial statements
for the year ended 31 March 2025

..... continued

As at 31 March 2025, £348,799 (2024: £330,731 of the cash balance shown on page 6 was held in respect of restricted funds.

11. General funds

	2025	2024
	£	£
As at 1 April 2024	1,632,137	1,661,912
Movement in year	21,485	(29,775)
At 31 March 2025	1,653,622	1,632,137

12. Company limited by guarantee

Cheshire Reform Congregation Limited is a company limited by guarantee, incorporated under the Companies Act 2006.

Under paragraph 7 of the Company's Memorandum of Association every member of the Company undertakes to contribute such amounts as may be required (not exceeding £1) to the assets of the Company if it should be wound up while he is a member or within one year after he ceased to be a member, for payment of the Company's debts and liabilities contracted before he ceases to be a member, and of costs, charges and expenses of winding up, and for the adjustment of the rights of the contributors among themselves.

13. Related parties

There are no related party disclosures required (2024: none).

CHESHIRE REFORM CONGREGATION LIMITED

England & Wales - Charity number 1124560

Accounts

Registration number 06438680
Charity number 1124560

Cheshire Reform Congregation Limited
Company limited by guarantee

Directors' report and unaudited financial statements
for the year ended 31 March 2024

Cheshire Reform Congregation Limited
Company limited by guarantee

Company information

Directors	Deborah Ann Angel (Vice Chair) Prof David Leno Balsamo Michelle-Renee Breeze Dr Laura Jane Rachel Cohen (Chair) Susan Cohen (Honorary Treasurer) Henry Robert Fox Miriam Kletz Cathy Schindel Knowles Francine Mitchell David Rabin Christine Kathleen Swerling Mrs Hilary Esme Thomas
Secretary	Henry Robert Fox
Company number	06438680
Charity number	1124560
Registered office	198 Altrincham Road Manchester M22 4RZ
Accountants	Downham Mayer Clarke & Co 41 Greek Street Stockport Cheshire SK3 8AX
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Cheshire Reform Congregation Limited
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Cheshire Reform Congregation Limited
Company limited by guarantee

Directors' Report
for the year ended 31 March 2024

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Deborah Ann Angel
Prof David Leno Balsamo
Michelle-Renee Breeze
Dr Laura Jane Rachel Cohen (Chair from 13 June 2023)
Susan Eva Gottlieb Cohen (Hon Treasurer) (appointed 13 June 2023)
Moshe Fekete (resigned 13 June 2023)
Henry Robert Fox (appointed as a director 6 October 2023), (secretary)
Miriam Kletz
Cathy Schindel Knowles
Francine Mitchell (appointed 12 December 2023)
Jay Lauren Ormrod (resigned 1 August 2023)
David Rabin (Chair until 13 June 2023)
Dr Tal Thomas Sadeh (resigned 17 June 2023)
Ulrich Stephane Bertrand Savary (Hon. Treasurer) (resigned 13 June 2023)
Christine Kathleen Swerling (appointed 12 December 2023)
Hilary Esme Thomas

Governance and Internal Control

The company is administered by the Board of Directors which meets regularly to discuss strategy and implement policies.

The company is governed by its Memorandum and Articles of Association at incorporation on 27th November 2007, as amended on 20th June 2018 and on 8th December 2020, together with the Board of Directors Terms of Reference dated 20th June 2018.

Objectives and Activities

The principal objective of the charitable company is to advance the Jewish religion by the provision and maintenance of a synagogue for the purpose of public worship, marriages, burials and social welfare, youth and other activities for its members and others and for such other charitable purposes as the Board shall determine.

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- The employment of a Rabbi.
- The running of a religious school.
- Holding services on the Sabbath, all religious holy days and to celebrate religious festivals.
- Educational and social activities to encourage friendships and promote a Jewish experience.

Financial Review

Unrestricted reserves available for current activities decreased during the year due to a non-cash adjustment in respect of writing off fixed assets no longer in use. The charitable company had net current assets at the balance sheet date and free cash reserves of £235,000, the remaining cash being ringfenced for Restricted Funds. The charitable company is therefore able to continue in operation and meet its debts as they fall due. The Board of Directors meets on a regular basis and the financial position is reviewed at these meetings.

The Directors' investment powers are governed by section 6 of the Articles of Association. The policy is to aim for safety commensurate with immediate and planned spending requirements. The Directors continue to manage the investments in conformity with the policy and its Bye Laws. The Board has agreed that to minimise risk surplus funds should be held on deposit. Accordingly, such funds are held as cash balances and not otherwise invested.

The Board of Directors has identified major risks to which the charity is exposed. Procedures have been established to enable regular review and assessment of the risks. Consequently, the Directors are satisfied that necessary steps have been taken to lessen and mitigate risk.

Statement of the Responsibilities

Company law requires the Directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the surplus or deficit of the charitable company for that period. In preparing the financial statements the Directors are required to:

- select suitable accounting policies and apply them consistently;
- make judgements and estimates which are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

In so far as the Directors are aware:

- the Directors have taken all the steps that they ought to have taken to make themselves aware of any relevant account information and to establish the charitable company's accountants are aware of that information.

Cheshire Reform Congregation Limited
Company limited by guarantee

Small Company Exemptions

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

This report was approved by the Directors on

LJ Cohen

1-7-2024

Dr Laura Cohen Chair

S Cohen

Susan Cohen Director

Cheshire Reform Congregation Limited
Company limited by guarantee

Examiner's Report to the Trustees on the
unaudited financial statements of Cheshire Reform Congregation Limited

I report on the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2024.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

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

Name: Andrew Bland FCA



Downham Mayer Clarke & Co
Chartered Accountants
41 Greek Street
Stockport
Cheshire
SK3 8AX

Date 22/7/24

Cheshire Reform Congregation Limited
Company limited by guarantee

Statement of Financial Activities
for the year ended 31 March 2024

	Notes	General Fund £	Restricted Funds £	Total 2024 £	Total 2023 £
Incoming Resources					
Subscriptions including Gift Aid		332,247	50,719	382,966	343,122
Donations and Memorial Offerings		26,078	19,468	45,546	39,178
Bank Interest		2,057	5,372	7,429	1,856
Other Incoming Resources		40,913	-	40,913	68,523
		<hr/>	<hr/>	<hr/>	<hr/>
Total Incoming Resources		401,295	75,559	476,854	452,679
Resources Expended					
Staff costs- Rabbi, Office & Caretakers		180,068		180,068	166,637
Education and Youth		13,387		13,387	8,909
Insurances		7,399		7,399	6,267
Heat, Light and Water		25,761		25,761	27,412
Repairs, Renewals and Maintenance		42,343		42,343	(19,077)
Shofar Synagogue Magazine		5,942		5,942	3,912
Festivals		2,013		2,013	8,852
Admin & IT		33,396		33,396	32,807
Professional Fees		8,158		8,158	4,721
MRJ Affiliation		36,586		36,586	31,699
Bank charges		2,421		2,421	2,915
Miscellaneous Expenses		16,675		16,675	6,023
Depreciation on Fixtures and Fittings		5,412		5,412	9,020
Depreciation on Building		39,460		39,460	39,460
Loss on fixed assets		-		-	34,076
Costs regarding restricted funds		-	44,959	44,959	62,468
		<hr/>	<hr/>	<hr/>	<hr/>
Total Resources Expended		419,021	44,959	463,980	426,101
Net					
Incoming Resources for the year		(17,726)	30,600	12,874	26,578
		<hr/>	<hr/>	<hr/>	<hr/>
Net movement in Funds		(17,726)	30,600	12,874	26,578
		<hr/>	<hr/>	<hr/>	<hr/>
Fund Balances as at 1 April 2023		1,661,912	372,873	2,034,785	2,008,207
Movement between Reserves		(12,049)	12,049	-	
		<hr/>	<hr/>	<hr/>	<hr/>
Fund Balances carried forward at 31 March 2024		1,632,137	415,522	2,047,659	2,034,785
		<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

Cheshire Reform Congregation Limited
Company limited by guarantee

Balance Sheet
as at 31 March 2024

	Notes	£	£	£	£
		2024		2023	
Fixed assets					
Tangible assets	6		1,385,672		1,430,544
Cemetery plots (Restricted)	7		87,750		87,750
			<u>1,473,422</u>		<u>1,518,294</u>
Current assets					
Debtors	8	32,664		111,171	
Cash at bank and in hand		566,520		476,812	
		<u>599,184</u>		<u>587,983</u>	
Creditors: amounts falling due within one year	9	(24,947)		(71,492)	
Net current assets			<u>574,237</u>		<u>516,491</u>
Total assets less current liabilities			<u>2,047,659</u>		<u>2,034,785</u>
Net assets			<u>2,047,659</u>		<u>2,034,785</u>
Reserves					
Restricted funds	10		415,522		372,873
General funds	11		1,632,137		1,661,912
			<u>2,047,659</u>		<u>2,034,785</u>

For the financial year in question the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

Dr Laura Cohen

L R Cohen

Chair

Date:

1.7.2024

Registration number 06438680

The notes on pages 7 to 12 form an integral part of these financial statements

Cheshire Reform Congregation Limited
Company limited by guarantee

Notes to the financial statements
for the year ended 31 March 2024

1. Accounting policies

1.1. Accounting convention

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011 and Companies Act 2006

1.2. Basis of Preparation

The financial statements have been prepared on the historical cost basis as modified by the revaluation of certain financial assets and liabilities measured at fair value through income or expenditure.

1.3. Going Concern

There are no material uncertainties about the charity's ability to continue.

1.4. Fund accounting

The Charity's funds consist of four Restricted Funds and the Unrestricted Funds. The Restricted Funds are income funds which can only be applied for charitable purposes specified by the donor. The Unrestricted Funds are available for use at the discretion of the directors and in furtherance of the Charity's objects and funds may be designated for a specific purpose if deemed appropriate.

1.5. Incoming resources

All incoming resources are included in the SOFA when the charity is entitled to the income and the directors are virtually certain they will receive the resources and the amount can be quantified with reasonable accuracy. in which they are receivable. No donations or income are recognised until there is reasonable certainty that it will be received. Tax recoverable on income received is recognised in the same period that its associated income is recognised.

1.6. Expenditure

Expenditure is recorded on an accruals basis as a liability is incurred. VAT is included with the item of expense to which it relates because it cannot be recovered.

Governance costs are those costs associated with meeting constitutional and statutory requirements and include the independent examiner's fee and cost linked to the strategic management of the charity. These costs are included in Professional Fees.

1.7. Costs

Costs are allocated to categories on a basis which is intended to reflect the use of the resource.

1.8. Debtors

Other debtors are recognised at the settlement amount due.

Cheshire Reform Congregation Limited
Company limited by guarantee

Notes to the financial statements
for the year ended 31 March 2024

1.9. Cash at bank and in hand

Cash at bank and in hand includes cash and any short term highly liquid investments with a maturity date of less than three months from the date of opening the account.

1.10. Creditors

Creditors are recognised wherever there is a present obligation resulting from a past event that will probably result in a transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably.

1.11. Defined Contribution Plans

Contributions to a defined contribution plan are recognised as an expense in the period to which the related service is provided.

1.12. Tangible fixed assets and 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 50 years
Fixtures, fittings and equipment	-	5%-20% Straight Line

2. Operating profit

	2024	2023
	£	£
Operating profit is stated after charging:		
Depreciation and other amounts written off tangible assets	5,412	9,020
Depreciation - land and buildings - restricted	39,460	39,460
Loss on disposal fixed assets	-	34,076
	-----	-----

3. Employees

Number of employees	2024	2023
	Number	Number
The average monthly numbers of employees (Including the directors) during the year were:	12	23
	-----	-----

Employment costs	2024	2023
	£	£
Wages and salaries	152,475	148,779
Social security costs	15,344	9,864
Pension costs	9,277	8,391
	177,096	167,034

During the year one employee earned more than £60,000 per annum. Earnings were between £70,000-£80,000.

Cheshire Reform Congregation Limited
Company limited by guarantee

Notes to the financial statements
for the year ended 31 March 2024

4. Directors' remuneration

The Directors received no remuneration.

5. Pension costs

Contributions were made for the highest paid employee totalling £7,396 (2023: £6,720).

6. Tangible fixed assets

	Land and buildings freehold £	Fixtures, fittings and equipment £	Total £
Cost			
At 1 April 2023 and 31 March 2024	1,973,007	94,470	2,067,477
	<u> </u>	<u> </u>	<u> </u>
Depreciation			
At 1 April 2023	574,325	62,608	636,933
Charge for the year	39,460	5,412	44,872
At 31 March 2024	613,785	68,020	681,805
	<u> </u>	<u> </u>	<u> </u>
Net book values			
At 31 March 2024	1,359,222	26,450	1,385,672
At 31 March 2023	1,398,682	31,862	1,430,544
	<u> </u>	<u> </u>	<u> </u>

7. Cemetery - Mill Lane, Cheadle

	Cemetery plots £	Total £
Plots at Cost		
At 1 April 2023 and 31 March 2024	87,750	87,750
	<u> </u>	<u> </u>
Net book values		
At 31 March 2024	87,750	87,750
	<u> </u>	<u> </u>

All the above assets are held in a Restricted Fund (Burial Fund).

Cheshire Reform Congregation Limited
Company limited by guarantee

Notes to the financial statements
for the year ended 31 March 2024

8. Debtors	2024 £	2023 £
Income tax recoverable	14,753	13,915
Prepayments and accrued income	17,911	54,256
Other debtors	-	43,000
	32,664	111,171

Of the debtors, £474 (2023: £48,572) is in respect of Restricted Funds.

9. Creditors: amounts falling due within one year	2024 £	2023 £
Trade Creditors	14,631	9,669
Accruals and provisions	6,392	58,278
Social security costs	3,924	3,545
	24,947	71,492

Of the Creditors, £3,433 (2023: £5,000) is in respect of Restricted Funds

Cheshire Reform Congregation Limited
Company limited by guarantee

Notes to the financial statements
for the year ended 31 March 2024

10. Restricted funds	2024	2023
	£	£
Burial Scheme Fund		
As at 1 April 2023	326,952	316,393
Movement in year	30,740	10,559
	<u>357,692</u>	<u>326,952</u>
Fund 65		
As at 1 April 2023	24,699	29,577
Movement in year	1,471	(4,878)
	<u>26,170</u>	<u>24,699</u>
Kol Nidrei Appeal Fund		
As at 1 April 2023	2,998	(2,606)
Movement during the year	3,968	5,604
	<u>6,966</u>	<u>2,998</u>
Dr Madeline Makin Memorial Education Fund		
As at 1 April 2023	18,224	20,805
Movement during the year	(535)	(2,581)
	<u>17,689</u>	<u>18,224</u>
Communal Levy		
As at 1 April 2023	-	-
Reserve transfer	5,049	-
Movement during the year	(5,044)	-
	<u>5</u>	<u>-</u>
Scroll Fund		
As at 1 April 2023	-	-
Reserve transfer	7,000	-
Movement during the year	-	-
	<u>7,000</u>	<u>-</u>
Total as at 31 March 2024	<u><u>415,522</u></u>	<u><u>372,873</u></u>

As at 31 March 2024, £330,731 (2023: £241,550 of the cash balance shown on page 6 was held in respect of restricted funds.

Cheshire Reform Congregation Limited
Company limited by guarantee

Notes to the financial statements
for the year ended 31 March 2024

11. General funds	2024	2023
	£	£
As at 1 April 2023	1,661,912	1,644,037
Movement in year	(29,775)	17,875
At 31 March 2024	<u>1,632,137</u>	<u>1,661,912</u>

12. Company limited by guarantee

Cheshire Reform Congregation Limited is a company limited by guarantee, incorporated under the Companies Act 2006.

Under paragraph 7 of the Company's Memorandum of Association every member of the Company undertakes to contribute such amounts as may be required (not exceeding £1) to the assets of the Company if it should be wound up while he is a member or within one year after he ceased to be a member, for payment of the Company's debts and liabilities contracted before he ceases to be a member, and of costs, charges and expenses of winding up, and for the adjustment of the rights of the contributors among themselves.

CHESHIRE REFORM CONGREGATION LIMITED

England & Wales - Charity number 1124560

Accounts

Registration number 06438680
Charity number 1124560

Cheshire Reform Congregation Limited
Company limited by guarantee

Directors' report and unaudited financial statements
for the year ended 31 March 2023

Cheshire Reform Congregation Limited
Company limited by guarantee

Company information

Directors	Deborah Ann Angel Henry Robert Fox Cathy Schindel Knowles Prof David Leno Balsamo Mrs Hilary Esme Thomas Mr Moshe Fekete Mrs Miriam Kletz Mr Ulrich Stephane Bertrand Savary David Rabin Dr Tal Thomas Sadah Michelle-Renee Breeze Jay Lauren Ormrod Dr Laura Jane Rachel Cohen Emily Sarah Carp Dr Elliott Marc Cohen Helen Lois Conway Clementine Channah Herman Simon Jacobs Eric Roth Reuben Leon Saffer Richard Specterman
Secretary	Mr Henry Robert Fox
Company number	06438680
Charity number	1124560
Registered office	198 Altrincham Road Manchester M22 4RZ
Accountants	Downham Mayer Clarke & Co 41 Greek Street Stockport Cheshire SK3 8AX
Bankers	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling ME19 4JQ

Cheshire Reform Congregation Limited
Company limited by guarantee

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Statement of Financial Activities	5
Balance sheet	6
Notes to the financial statements	7 - 11

Cheshire Reform Congregation Limited
Company limited by guarantee

Directors' Report
for the year ended 31 March 2023

The Directors present their report and financial statements to the Members for the year ended 31 March 2023

Legal and Administrative Details

Cheshire Reform Congregation Limited is a charitable company (company number is 06438680). The charitable company is registered as a charity with the Charity Commission, charity number 1124560.

The registered office of the company is 198 Altrincham Road, Manchester, M22 4RZ.

Directors and Trustees

The Directors of the charitable company are its Trustees for the purpose of charity law and are collectively referred to as the Directors. The Directors who served during the year were:

Deborah Ann Angel

Henry Robert Fox (resigned as director 11 September 2022), (secretary)

Cathy Schindel Knowles (chair until 11 September 2022)

Prof David Leno Balsamo

Hilary Esme Thomas

Moshe Fekete (resigned 13 June 2023)

Miriam Kletz

Ulrich Stephane Bertrand Savary (Hon. Treasurer) (resigned 13 June 2023)

David Rabin (appointed 11 September 2022) (Chair until 13 June 2023)

Dr Tal Thomas Sadah (appointed 11 October 2022), (resigned 17 June 2023)

Michelle-Renee Breeze (appointed 11 September 2022)

Jay Lauren Ormrod (appointed 14 June 2022), (resigned 1 August 2023)

Dr Laura Jane Rachel Cohen (appointed 5 April 2022)

Emily Sarah Carp (resigned 11 September 2022)

Dr Elliott Marc Cohen (resigned 31 May 2022)

Helen Lois Conway (resigned 29 March 2023)

Clementine Channah Herman (resigned 11 September 2022)

Simon Jacobs (resigned 11 September 2022)

Eric Roth (resigned 11 September 2022)

Reuben Leon Saffer (resigned 11 September 2022)

Richard Specterman (resigned 11 September 2022)

Post year end the following appointments were made:

Susan Eva Gottlieb Cohen (Hon Treasurer) (appointed 13 June 2023)

Henry Robert Fox (appointed 6 October 2023)

Governance and Internal Control

The company is administered by the Board of Directors which meets regularly to discuss strategy and implement policies.

The company is governed by its Memorandum and Articles of Association at incorporation on 27th November 2007, as amended on 20th June 2018 and on 8th December 2020, together with the Board of Directors Terms of Reference dated 20th June 2018.

Cheshire Reform Congregation Limited
Company limited by guarantee

Objectives and Activities

The principal objective of the charitable company is to advance the Jewish religion by the provision and maintenance of a synagogue for the purpose of public worship, marriages, burials and social welfare, youth and other activities for its members and others and for such other charitable purposes as the Board shall determine.

The Directors have given due regard to public benefit guidance published by the Charity Commission.

In order to achieve its objectives, the charitable company has the following strategies;

- The employment of a Rabbi.
- The running of a religious school.
- Holding services on the Sabbath, all religious holy days and to celebrate religious festivals.
- Educational and social activities to encourage friendships and promote a Jewish experience.

Financial Review

Unrestricted reserves available for current activities decreased during the year due to a non-cash adjustment in respect of writing off fixed assets no longer in use. The charitable company had net current assets at the balance sheet date and free cash reserves of £235,000, the remaining cash being ringfenced for Restricted Funds. The charitable company is therefore able to continue in operation and meet its debts as they fall due. The Board of Directors meets on a regular basis and the financial position is reviewed at these meetings.

The Directors' investment powers are governed by section 6 of the Articles of Association. The policy is to aim for safety commensurate with immediate and planned spending requirements. The Directors continue to manage the investments in conformity with the policy and its Bye Laws. The Board has agreed that to minimise risk surplus funds should be held on deposit. Accordingly, such funds are held as cash balances and not otherwise invested.

The Board of Directors has identified major risks to which the charity is exposed. Procedures have been established to enable regular review and assessment of the risks. Consequently, the Directors are satisfied that necessary steps have been taken to lessen and mitigate risk.

Statement of the Responsibilities

Company law requires the Directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the surplus or deficit of the charitable company for that period. In preparing the financial statements the Directors are required to:

- select suitable accounting policies and apply them consistently;
- make judgements and estimates which are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

In so far as the Directors are aware:

Cheshire Reform Congregation Limited

Company limited by guarantee

- the Directors have taken all the steps that they ought to have taken to make themselves aware of any relevant account information and to establish the charitable company's accountants are aware of that information.

Small Company Exemptions

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

This report was approved by the Directors on ...27 November 2023

Dr Laura Cohen Chair



Susan Cohen Director



Cheshire Reform Congregation Limited
Company limited by guarantee

**Accountants' report to the Board of Directors on the
unaudited financial statements of Cheshire Reform Congregation Limited**

In accordance with the engagement letter and in order to assist you to fulfil your duties under the Companies Act 2006, we have compiled the financial statements of the company which comprise Statement of Financial Activities, the Balance Sheet and the related notes from the accounting records and information and explanations you have given to us.

This report is made to the company's board of directors in accordance with the terms of our engagement. Our work has been undertaken so that we might compile the financial statements that we have been engaged to compile, report to the company's board of directors that we have done so and state those matters that we have agreed to state to them in this report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's board of directors, as a body, for our work or for this report.

We have carried out this engagement in accordance with technical guidance issued by the Institute of Chartered Accountants in England & Wales and have complied with the ethical guidance laid down by the Institute relating to members undertaking the compilation of financial statements.

You have acknowledged on the balance sheet for the year ended 31 March 2023 your duty to ensure that the company has kept proper accounting records and to prepare financial statements that give a true and fair view under the Companies Act 2006. You consider that the company is exempt from the statutory requirement for an audit for the year.

We have not been instructed to carry out an audit of the financial statements. For this reason, we have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the financial statements.

Downham Mayer Clarke & Co
Reporting Accountants and
Registered Auditor
41 Greek Street
Stockport
Cheshire
SK3 8AX

Date..... 30/11/2023

Donna Mayer Clarke

Cheshire Reform Congregation Limited
Company limited by guarantee

Statement of Financial Activities
for the year ended 31 March 2023

Notes	General Fund £	Restricted Funds £	Total 2023 £	Total 2022 £
Incoming Resources				
Subscriptions including Gift Aid	298,301	44,821	343,122	308,960
Donations and Memorial Offerings	22,584	16,594	39,178	20,153
Bank Interest	1,856	-	1,856	87
Other Incoming Resources	58,767	9,756	68,523	27,922
	<hr/>	<hr/>	<hr/>	<hr/>
Total Incoming Resources	381,508	71,171	452,679	357,122
Resources Expended				
Staff costs- Rabbi, Office & Caretakers	166,637		166,637	172,981
Education and Youth	8,909		8,909	11,961
Insurances	6,267		6,267	5,178
Heat, Light and Water	27,412		27,412	12,796
Repairs, Renewals and Maintenance	(19,078)		26,305	27,818
Shofar Synagogue Magazine	3,912		3,912	4,492
Festivals	8,852		8,852	1,147
Admin & IT	32,807		32,807	16,928
Professional Fees	4,721		4,721	4,455
MRJ Affiliation	31,699		31,699	27,860
Bank charges	2,915		2,915	2,671
Miscellaneous Expenses	6,023		6,023	1,054
Depreciation on Fixtures and Fittings	9,020		9,020	7,600
Depreciation on Building	39,460		39,460	39,460
Loss on fixed assets	34,076		34,076	0
Costs regarding restricted funds	-	62,468	62,468	37,626
	<hr/>	<hr/>	<hr/>	<hr/>
Total Resources Expended	363,633	62,468	426,101	374,027
Net				
Incoming Resources for the year	17,875	8,703	26,578	(16,905)
	<hr/>	<hr/>	<hr/>	<hr/>
Net movement in Funds	17,875	8,703	26,578	(16,905)
	<hr/>	<hr/>	<hr/>	<hr/>
Fund Balances as at 1 April 2022	1,644,037	364,170	2,008,207	2,025,112
	<hr/>	<hr/>	<hr/>	<hr/>
Fund Balances carried forward at 31 March 2023	1,661,912	372,873	2,034,785	2,008,207
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

Cheshire Reform Congregation Limited
Company limited by guarantee

Balance Sheet
as at 31 March 2023
2023

	Notes	£	£	£	2022	£
Fixed assets						
Tangible assets	6		1,430,544			1,509,691
Cemetery plots (Restricted)	7		87,750			78,900
			1,518,294			1,588,591
Current assets						
Debtors	8	111,171		31,740		
Cash at bank and in hand		476,812		456,705		
		587,983		488,445		
Creditors: amounts falling due within one year	9	(71,492)		(68,829)		
Net current assets			516,491			419,616
Total assets less current liabilities			2,034,785			2,008,207
Net assets			2,034,785			2,008,207
Reserves						
Restricted funds	10		372,873			364,170
General funds	11		1,661,912			1,644,037
			2,034,785			2,008,207

For the financial year in question the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

Dr Laura Cohen

L Cohen

Chair

Date:

27.11.23

Registration number 06438680

The notes on pages 6 to 11 form an integral part of these financial statements

Cheshire Reform Congregation Limited
Company limited by guarantee

Notes to the financial statements
for the year ended 31 March 2023

1. Accounting policies

1.1. Accounting convention

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011 and Companies Act 2006

1.2. Basis of Preparation

The financial statements have been prepared on the historical cost basis as modified by the revaluation of certain financial assets and liabilities measured at fair value through income or expenditure.

1.3. Going Concern

There are no material uncertainties about the charity's ability to continue.

1.4. Fund accounting

The Charity's funds consist of four Restricted Funds and the Unrestricted Funds. The Restricted Funds are income funds which can only be applied for charitable purposes specified by the donor. The Unrestricted Funds are available for use at the discretion of the directors and in furtherance of the Charity's objects and funds may be designated for a specific purpose if deemed appropriate.

1.5. Incoming resources

All incoming resources are included in the SOFA when the charity is entitled to the income and the directors are virtually certain they will receive the resources and the amount can be quantified with reasonable accuracy. in which they are receivable. No donations or income are recognised until there is reasonable certainty that it will be received. Tax recoverable on income received is recognised in the same period that its associated income is recognised.

1.6. Expenditure

Expenditure is recorded on an accruals basis as a liability is incurred. VAT is included with the item of expense to which it relates because it cannot be recovered.

Governance costs are those costs associated with meeting constitutional and statutory requirements and include the independent examiner's fee and cost linked to the strategic management of the charity. These costs are included in Professional Fees.

1.7. Costs

Costs are allocated to categories on a basis which is intended to reflect the use of the resource.

1.8. Debtors

Other debtors are recognised at the settlement amount due.

Cheshire Reform Congregation Limited
Company limited by guarantee

Notes to the financial statements
for the year ended 31 March 2023

1.9. Cash at bank and in hand

Cash at bank and in hand includes cash and any short term highly liquid investments with a maturity date of less than three months from the date of opening the account.

1.10. Creditors

Creditors are recognised wherever there is a present obligation resulting from a past event that will probably result in a transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably.

1.11. Defined Contribution Plans

Contributions to a defined contribution plan are recognised as an expense in the period to which the related service is provided.

1.12. Tangible fixed assets and 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 50 years
Fixtures, fittings and equipment	-	5%-20% Straight Line

2. Operating profit

	2023	2022
	£	£
Operating profit is stated after charging:		
Depreciation and other amounts written off tangible assets	9,020	7,600
Depreciation - land and buildings - restricted	39,460	39,460
Loss on disposal fixed assets	34,076	0
	<u> </u>	<u> </u>

3. Employees

Number of employees	2023	2022
	Number	Number
The average monthly numbers of employees (Including the directors) during the year were:	23	22
	<u> </u>	<u> </u>

Employment costs	2023	2022
	£	£
Wages and salaries	148,779	166,426
Social security costs	9,864	10,047
Pension costs	8,391	8,469
	<u> </u>	<u> </u>
	<u>167,034</u>	<u>184,942</u>

During the year one employee earned £60,000 per annum or more.

Cheshire Reform Congregation Limited
Company limited by guarantee

Notes to the financial statements
for the year ended 31 March 2023

4. Directors' remuneration

The Directors received no remuneration.

5. Pension costs

Contributions were made for the highest paid employee totalling £6,720 (2022: £6,720).

6. Tangible fixed assets

	Land and buildings freehold	Fixtures, fittings and equipment	Total
	£	£	£
Cost			
At 1 April 2022	1,973,007	247,085	2,220,092
Additions	-	8,159	8,159
Disposals	-	(160,774)	(160,774)
At 31 March 2023	<u>1,973,007</u>	<u>94,470</u>	<u>2,067,477</u>
Depreciation			
At 1 April 2021	534,865	175,536	710,401
Charge for the year	39,460	9,020	47,060
On disposal	-	(121,948)	(121,948)
At 31 March 2023	<u>574,325</u>	<u>62,608</u>	<u>636,933</u>
Net book values			
At 31 March 2023	<u>1,398,682</u>	<u>31,862</u>	<u>1,430,544</u>
At 31 March 2022	<u>1,438,142</u>	<u>71,549</u>	<u>1,509,691</u>

7. Cemetery - Mill Lane, Cheadle

	Cemetery plots	Total
	£	£
Plots at Cost		
At 31 March 2022	78,900	78,900
Movement in year	8,850	-
Net book values		
At 31 March 2023	<u>87,750</u>	<u>78,900</u>

All the above assets are held in a Restricted Fund (Burial Fund).

Cheshire Reform Congregation Limited
Company limited by guarantee

Notes to the financial statements
for the year ended 31 March 2023

..... continued

8. Debtors	2023	2022
	£	£
Income tax recoverable	13,915	12,804
Prepayments and accrued income	54,256	18,936
Other debtors	43,000	-
	<u>111,171</u>	<u>31,740</u>

Of the debtors, £48,572 is in respect of Restricted Funds.

9. Creditors: amounts falling due within one year	2023	2022
	£	£
Trade Creditors	9,669	3,234
Building and maintenance provision	-	60,062
Accruals and provisions	58,278	2,000
Social security costs	3,545	3,533
	<u>71,492</u>	<u>68,829</u>

Of the Creditors, £5,000 is in respect of Restricted Funds

Cheshire Reform Congregation Limited
Company limited by guarantee

Notes to the financial statements
for the year ended 31 March 2023

..... continued

10. Restricted funds	2023	2022
	£	£
Burial Scheme Fund		
As at 1 April 2022	316,393	300,471
Movement in year	10,559	15,922
	<u>326,952</u>	<u>316,393</u>
Fund 65		
As at 1 April 2022	29,577	22,862
Movement in year	(4,878)	6,715
	<u>24,699</u>	<u>29,577</u>
Kol Nidrei Appeal Fund		
As at 1 April 2022	(2,606)	(2,606)
Movement during the year	5,604	(4,850)
	<u>2,998</u>	<u>(2,606)</u>
Dr Madeline Makin Memorial Education Fund		
As at 1 April 2022	20,805	20,802
Movement during the year	(2,581)	3
	<u>18,224</u>	<u>20,805</u>
Total as at 31 March 2023	<u><u>372,873</u></u>	<u><u>364,169</u></u>

As at 31 March 2023, £241,550 of the cash balance shown on page 6 was held in respect of restricted funds.

11. Company limited by guarantee

Cheshire Reform Congregation Limited is a company limited by guarantee, incorporated under the Companies Act 2006.

Under paragraph 7 of the Company's Memorandum of Association every member of the Company undertakes to contribute such amounts as may be required (not exceeding £1) to the assets of the Company if it should be wound up while he is a member or within one year after he ceased to be a member, for payment of the Company's debts and liabilities contracted before he ceases to be a member, and of costs, charges and expenses of winding up, and for the adjustment of the rights of the contributors among themselves.

CHESHIRE REFORM CONGREGATION LIMITED

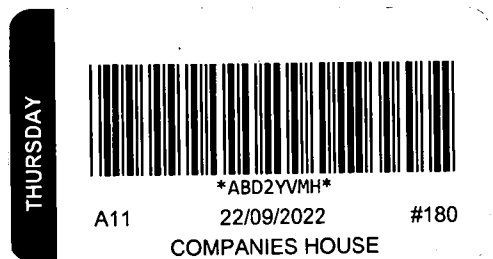
England & Wales - Charity number 1124560

Accounts

Registration number 06438680
Charity number 1124560

Cheshire Reform Congregation Limited
Company limited by guarantee

Directors' report and unaudited financial statements
for the year ended 31 March 2022



Cheshire Reform Congregation Limited
Company limited by guarantee

Company information

Directors	Ms Deborah Ann Angel Mr Henry Robert Fox Mr Simon Jacobs Mrs Cathy Schindel Knowles Mr Eric Duncan Roth Prof David Leno Balsamo Mrs Helen Lois Conway Ms Clementine Channah Herman Mr Richard Specterman Dr Elliot Marc Cohen Mrs Hilary Thomas Mr Moshe Fekete Mrs Miriam Kletz Mr Reuben Leon Saffer Mr Ulrich Stephane Bertrand Savary
Secretary	Ms Emily Sarah Carp
Company number	06438680
Charity number	1124560
Registered office	198 Altrincham Road Manchester M22 4RZ
Accountants	Downham Mayer Clarke & Co 41 Greek Street Stockport Cheshire SK3 8AX
Bankers	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling ME19 4JQ

Cheshire Reform Congregation Limited
Company limited by guarantee

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Cheshire Reform Congregation Limited
Company limited by guarantee

Directors' Report
for the year ended 31 March 2022

The Directors present their report and financial statements to the Members for the year ended 31 March 2022

Legal and Administrative Details

Cheshire Reform Congregation Limited is a charitable company, incorporated on 27th November 2007 and its company number is 06438680. The charitable company is a registered charity with the Charity Commission, charity number 1124560.

The registered office of the company is 198 Altrincham Road, Manchester, M22 4RZ.

Directors and Trustees

The Directors of the charitable company are its Trustees for the purpose of charity law and are collectively referred to as the Directors. The Directors who served during the year were;

Ms Deborah Ann Angel
Mr Henry Robert Fox
Mr Simon Jacobs
Mrs Cathy Schindel Knowles
Mr Eric Duncan Roth
Prof David Leno Balsamo
Mrs Helen Lois Conway
Ms Clementine Channah Herman
Mr Richard Specterman
Dr Elliot Marc Cohen (appointed 14 December 2021)
Mrs Hilary Esme Thomas (appointed 14 December 2021)
Mr Moshe Fekete (appointed 14 December 2021)
Mrs Miriam Kletz (appointed 14 December 2021)
Mr Reuben Leon Saffer (appointed 14 December 2021)
Mr Ulrich Stephane Bertrand Savary (appointed 14 December 2021)
Jane Elizabeth Blank (resigned 13 April 2021)
Robert James Cline (resigned 12 May 2021)
Simon Laurence Gottlieb Cohen (resigned 14 December 2021)

Governance and Internal Control

The company is administered by the Board of Directors which meets regularly to discuss and implement policies.

The company is governed by its Memorandum and Articles of Association, incorporated on 27th November 2007 and amended on 20th June 2018 and revised and amended 8th December 2020 together with the Board of Directors Terms of Reference dated 20th June 2018.

Objectives and Activities

The principal objective of the charitable company is to advance the Jewish religion by the provision and maintenance of a synagogue for the purpose of public worship, marriages, burials and social welfare, youth and other activities for its members and others and for such other charitable purposes as the Board shall determine.

Cheshire Reform Congregation Limited

Company limited by guarantee

The Directors have given due regard to public benefit guidance published by the Charity Commission.

In order to achieve the objectives the charitable company has the following strategies;

- The employment of a Rabbi.
- The running of a religious school.
- Holding services on the Sabbath, all religious holy days and to celebrate religious festivals.
- Educational and social activities to encourage friendships and promote a Jewish experience.

Financial Review

Unrestricted reserves available for current activities have increased slightly during the year. The charitable company had net current assets at the balance sheet date. The charitable company is therefore able to continue in operation and meet its debts as they fall due. The Directors are monitoring the position on a regular basis.

The Directors' investment powers are governed by section 6 of the Articles of Association. The policy is to aim for safety commensurate with immediate and planned spending requirements. Accordingly funds are held as cash balances and not otherwise invested. The Directors continue to manage the investments in conformity with the policy and its Bye Laws. They are averse to risk and surplus funds will be held on deposit.

The Board of Directors have identified and examined all major risks to which the charity is exposed. Procedures have been established to enable regular review and assessment of the risks. Consequently the Directors are satisfied that all the necessary steps have been taken to lessen and mitigate those risks.

Statement of the Responsibilities

Company law requires the Directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the surplus or deficit of the charitable company for that period. In preparing the financial statements the Directors are required to:

- select suitable accounting policies and apply them consistently;
- make judgements and estimates which are reasonable and prudent
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

In so far as the trustees are aware:

- the Directors have taken all the steps that they ought to have taken to make themselves aware of any relevant account information and to establish the charitable company's accountants are aware of that information.

Small Company Exemptions

Cheshire Reform Congregation Limited

Company limited by guarantee

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

This report was approved by the Directors on *6 Sep 2022*



Mrs Cathy Schindel Knowles Chair



Mr Eric Duncan Roth Director

Cheshire Reform Congregation Limited
Company limited by guarantee

**Accountants' report to the Board of Directors on the
unaudited financial statements of Cheshire Reform Congregation Limited**

In accordance with the engagement letter and in order to assist you to fulfil your duties under the Companies Act 2006, we have compiled the financial statements of the company which comprise Statement of Financial Activities, the Balance Sheet and the related notes from the accounting records and information and explanations you have given to us.

This report is made to the company's board of directors in accordance with the terms of our engagement. Our work has been undertaken so that we might compile the financial statements that we have been engaged to compile, report to the company's board of directors that we have done so and state those matters that we have agreed to state to them in this report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's board of directors, as a body, for our work or for this report.

We have carried out this engagement in accordance with technical guidance issued by the Institute of Chartered Accountants in England & Wales and have complied with the ethical guidance laid down by the Institute relating to members undertaking the compilation of financial statements.

You have acknowledged on the balance sheet for the year ended 31 March 2022 your duty to ensure that the company has kept proper accounting records and to prepare financial statements that give a true and fair view under the Companies Act 2006. You consider that the company is exempt from the statutory requirement for an audit for the year.

We have not been instructed to carry out an audit of the financial statements. For this reason, we have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the financial statements.

Downham Mayer Clarke & Co
Reporting Accountants and
Registered Auditor
41 Greek Street
Stockport
Cheshire
SK3 8AX

Date *1 September 2022*

Cheshire Reform Congregation Limited
Company limited by guarantee

Statement of Financial Activities
for the year ended 31 March 2022

Notes	General Fund £	Restricted Funds £	Total 2022 £	Total 2021 £
Incoming Resources				
Subscriptions including Gift Aid	271,011	37,949	308,960	317,743
Donations and Memorial Offerings	9,147	11,006	20,153	34,622
Bank Interest	87	-	87	366
Other Incoming Resources	21,460	6,462	27,922	12,985
Total Incoming Resources	<u>301,705</u>	<u>55,417</u>	<u>357,122</u>	<u>365,716</u>
Resources Expended				
Payroll - Rabbi, Office and Caretakers	172,981		172,981	167,860
Payroll - Education and Youth	11,961		11,961	8,510
Insurances	5,178		5,178	11,693
Heat, Light and Water	12,796		12,796	10,207
Repairs, Renewals and Maintenance	27,818		27,818	20,643
Shofar Synagogue Magazine	4,492		4,492	4,088
Festivals	1,147		1,147	623
Admin & IT	16,928		16,928	13,644
Professional Fees	4,455		4,455	2,935
MRJ Affiliation	27,860		27,860	41,422
Bank charges	2,671		2,671	2,601
Miscellaneous Expenses	1,054		1,054	427
Depreciation on Fixtures and Fittings	7,600		7,600	8,500
Depreciation on Building	39,460		39,460	39,460
Other operating income	0		0	(13,700)
Costs regarding restricted funds	-	37,626	37,626	68,844
Total Resources Expended	<u>336,401</u>	<u>37,626</u>	<u>374,027</u>	<u>387,757</u>
Net (Resources Expended)/ Incoming Resources for the year	(34,696)	17,791	(16,905)	(22,041)
Net movement in Funds	<u>(34,696)</u>	<u>17,791</u>	<u>(16,905)</u>	<u>(22,014)</u>
Fund Balances as at 1 April 2021	1,678,733	346,379	2,025,112	2,047,153
Fund Balances carried forward at 31 March 2022	<u>1,644,037</u>	<u>364,170</u>	<u>2,008,207</u>	<u>2,025,112</u>

Cheshire Reform Congregation Limited
Company limited by guarantee

Balance Sheet
as at 31 March 2022

	Notes	2022		2021	
		£	£	£	£
Fixed assets					
Tangible assets	6		1,509,691		1,553,669
Cemetery plots	7		78,900		78,900
			<u>1,588,591</u>		<u>1,632,569</u>
Current assets					
Debtors	8	31,740		51,086	
Cash at bank and in hand		456,705		414,338	
			<u>488,445</u>		<u>465,424</u>
Creditors: amounts falling due within one year	9	(68,829)		(72,881)	
Net current assets			<u>419,616</u>		<u>392,543</u>
Total assets less current liabilities			<u>2,008,207</u>		<u>2,025,112</u>
Net assets			<u>2,008,207</u>		<u>2,025,112</u>
Reserves					
Restricted funds	10		364,170		346,379
General funds			1,644,037		1,678,733
			<u>2,008,207</u>		<u>2,025,112</u>

For the financial year in question the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

Mrs Cathy Schindel Knowles Chair  Date: 10 Sep 2022
 Registration number 06438680

The notes on pages 6 to 11 form an integral part of these financial statements

Cheshire Reform Congregation Limited
Company limited by guarantee

Notes to the financial statements
for the year ended 31 March 2022

1. Accounting policies

1.1. Accounting convention

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011 and Companies Act 2006

1.2. Incoming resources

Donations and other income are credited as income in the year in which they are receivable. No donations or income are recognised until there is reasonable certainty that it will be received. Tax recoverable on income received is recognised in the same period that its associated income is recognised.

1.3. Tangible fixed assets and 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 50 years
 Fixtures, fittings and equipment - 5% Straight Line

2. Operating profit

	2022	2021
	£	£
Operating profit is stated after charging:		
Depreciation and other amounts written off tangible assets	7,600	8,500
Depreciation - land and buildings - restricted	39,460	39,460
	39,460	39,460

3. Employees

Number of employees	2022	2021
	Number	Number
The average monthly numbers of employees (including the directors) during the year were:	22	20
	22	20

Employment costs

	2022	2021
	£	£
Wages and salaries	174,895	164,024
Social security costs	10,047	12,346
	184,942	176,370

During the year one employee earned £60,000 per annum or more.

Cheshire Reform Congregation Limited
Company limited by guarantee

Notes to the financial statements
for the year ended 31 March 2022

4. Directors' remuneration

The Directors received no remuneration and were not reimbursed for any expenses.

5. Pension costs

Contributions were made for the higher paid employee totalling £6,720.

6. Tangible fixed assets

	Land and buildings freehold	Fixtures, fittings and equipment	Total
	£	£	£
Cost			
At 1 April 2021	1,973,007	244,003	2,217,010
Additions	-	6,852-	6,852
At 31 March 2022	1,973,007	250,855	2,217,010
Depreciation			
At 1 April 2021	495,405	167,936	663,341
Charge for the year	39,460	7,600	47,060
At 31 March 2022	534,865	175,536	710,401
Net book values			
At 31 March 2022	1,438,142	75,319	1,509,691
At 31 March 2021	1,477,602	76,067	1,553,669

7. Cemetery - Mill Lane, Cheadle

	Cemetery plots	Total
	£	£
Plots at Cost		
At 31 March 2021	78900	78,900
Disposals		
Net book values		
At 31 March 2022	78,900	78,900

Cheshire Reform Congregation Limited
Company limited by guarantee

Notes to the financial statements
for the year ended 31 March 2022

..... continued

8. Debtors	2022	2021
	£	£
Income tax recoverable	12,804	12,560
Prepayments and accrued income	18,936	38,526
	<u>31,740</u>	<u>51,086</u>
	<u><u>31,740</u></u>	<u><u>51,086</u></u>
9. Creditors: amounts falling due within one year	2022	2021
	£	£
Amounts owed to sub-groups	-	8,457
Building and maintenance provision	60,062	55,588
Accruals and provisions	5,234	8,836
Social security costs	3,533	-
	<u>68,829</u>	<u>72,881</u>
	<u><u>68,829</u></u>	<u><u>72,881</u></u>

1

Cheshire Reform Congregation Limited
Company limited by guarantee

Notes to the financial statements
for the year ended 31 March 2022

..... continued

10. Restricted funds	2022	2021
	£	£
Burial Scheme Fund		
As at 1 April 2021	300,471	286,744
Movement in year	15,922	13,727
	<u>316,393</u>	<u>300,471</u>
Fund 65		
As at 1 April 2021	22,862	26,964
Movement in year	6,715	(4,102)
	<u>29,577</u>	<u>22,862</u>
Kol Nidrei Appeal Fund		
As at 1 April 2021	2,244	6,533
Movement during the year	(4,850)	(4,289)
	<u>(2,606)</u>	<u>2,244</u>
Dr Madeline Makin Memorial Education Fund		
As at 1 April 2021	20,802	20,792
Movement during the year	3	10
	<u>20,805</u>	<u>20,802</u>
As at 31 March 2022	<u><u>364,170</u></u>	<u><u>346,379</u></u>

11. Company limited by guarantee

Cheshire Reform Congregation Limited is a company limited by guarantee, incorporated under the Companies Act 2006.

Under paragraph 7 of the Company's Memorandum of Association every member of the Company undertakes to contribute such amounts as may be required (not exceeding £1) to the assets of the Company if it should be wound up while he is a member or within one year after he ceased to be a member, for payment of the Company's debts and liabilities contracted before he ceases to be a member, and of costs, charges and expenses of winding up, and for the adjustment of the rights of the contributors among themselves.

CHESHIRE REFORM CONGREGATION LIMITED

England & Wales - Charity number 1124560

Accounts

Registration number 06438680
Charity number 1124560

Cheshire Reform Congregation Limited
Company limited by guarantee

Directors' report and unaudited financial statements
for the year ended 31 March 2021

Cheshire Reform Congregation Limited
Company limited by guarantee

Company information

Directors	Ms Ann Angel Mr Simon Cohen Mr Henry Fox Mr Simon Jacobs Mrs Cathy Knowles Mr David Rabin Mr Eric Roth Dr David Balsamo Ms Emily Carp Miss Helen Conway Ms Clementine Herman Mr Richard Specterman
Secretary	Ms Emily Carp
Company number	06438680
Charity number	1124560
Registered office	198 Altrincham Road Manchester M22 4RZ
Accountants	Downham Mayer Clarke & Co 41 Greek Street Stockport Cheshire SK3 8AX
Bankers	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Malling ME19 4JQ

Cheshire Reform Congregation Limited
Company limited by guarantee

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Cheshire Reform Congregation Limited
Company limited by guarantee

Directors' Report
for the year ended 31 March 2021

The Directors present their report and financial statements to the Members for the year ended 31 March 2021

Legal and Administrative Details

Cheshire Reform Congregation Limited is a charitable company, incorporated on 27th November 2007 and its company number is 06438680. The charitable company is a registered charity with the Charity Commission, charity number 1124560.

The registered office of the company is 198 Altrincham Road, Manchester, M22 4RZ.

Directors and Trustees

The Directors of the charitable company are its Trustees for the purpose of charity law and are collectively referred to as the Directors. The Directors who served during the year were;

David Balsamo	Ann Angel	David Rabin
Simon Cohen	Simon Jacobs	Eric Roth
Emily Carp	Helen Conway	
Henry Fox	Cathy Knowles	
Richard Specterman	Clementine Herman	

The Directors that resigned in the year were Jane Blank, Robert Cline, Jennie Ferrario, Lawrence Kershaw, Robert Kletz, David Mort and Neil Sanig.

Governance and Internal Control

The company is administered by the Board of Directors which meets regularly to discuss and implement policies.

The company is governed by its Memorandum and Articles of Association, incorporated on 27th November 2007 and amended on 20th June 2018 and revised and amended 8th December 2020 together with the Board of Directors Terms of Reference dated 20th June 2018.

Objectives and Activities

The principal objective of the charitable company is to advance the Jewish religion by the provision and maintenance of a synagogue for the purpose of public worship, marriages, burials and social welfare, youth and other activities for its members and others and for such other charitable purposes as the Board shall determine.

The Directors have given due regard to public benefit guidance published by the Charity Commission.

In order to achieve the objectives the charitable company has the following strategies;

- The employment of a Rabbi.
- The running of a religious school.
- Holding services on the Sabbath, all religious holy days and to celebrate religious festivals.
- Educational and social activities to encourage friendships and promote a Jewish experience.

Cheshire Reform Congregation Limited
Company limited by guarantee

Financial Review

During the year the charitable company recorded a small excess of expenditure over income. The Directors consider the results to be satisfactory and that there are sufficient funds to meet future intended projects.

Unrestricted reserves available for current activities have increased slightly during the year. The charitable company had net current assets at the balance sheet date. The charitable company is therefore able to continue in operation and meet its debts as they fall due. The Directors are monitoring the position on a regular basis.

The Directors' investment powers are governed by Section 6 of the Articles of Association. The policy is to aim for safety commensurate with immediate and planned spending requirements. Accordingly, funds are held as cash balances and not otherwise invested. The Directors continue to manage the investments in conformity with this policy. The Directors are averse to risk and surplus funds will be held on deposit.

The Board of Directors have identified and examined all major risks to which the charity is exposed. Procedures have been established to enable regular review and assessment of the risks. Consequently, the Directors are satisfied that all the necessary steps have been taken to lessen and mitigate those risks.

Statement of the Responsibilities

Company law requires the Directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the surplus or deficit of the charitable company for that period. In preparing the financial statements the Directors are required to:

- select suitable accounting policies and apply them consistently;
- make judgements and estimates which are reasonable and prudent
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements;
and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

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

In so far as they are aware:

- the Directors have taken all the steps that they ought to have taken to make themselves aware of any relevant account information and to establish the charitable company's accountants are aware of that information.

Small Company Exemptions

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

This report was approved by the Directors on 5 October 2021

Mr Simon Jacobs Chair

Mr Eric Roth Director

Cheshire Reform Congregation Limited
Company limited by guarantee

**Accountants' report to the Board of Directors on the
unaudited financial statements of Cheshire Reform Congregation Limited**

In accordance with the engagement letter and in order to assist you to fulfil your duties under the Companies Act 2006, we have compiled the financial statements of the company which comprise Statement of Financial Activities, the Balance Sheet and the related notes from the accounting records and information and explanations you have given to us.

This report is made to the company's board of directors in accordance with the terms of our engagement. Our work has been undertaken so that we might compile the financial statements that we have been engaged to compile, report to the company's board of directors that we have done so and state those matters that we have agreed to state to them in this report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's board of directors, as a body, for our work or for this report.

We have carried out this engagement in accordance with technical guidance issued by the Institute of Chartered Accountants in England & Wales and have complied with the ethical guidance laid down by the Institute relating to members undertaking the compilation of financial statements.

You have acknowledged on the balance sheet for the year ended 31 March 2021 your duty to ensure that the company has kept proper accounting records and to prepare financial statements that give a true and fair view under the Companies Act 2006. You consider that the company is exempt from the statutory requirement for an audit for the year.

We have not been instructed to carry out an audit of the financial statements. For this reason, we have not verified the accuracy or completeness of the accounting records or information and explanations you have given to us and we do not, therefore, express any opinion on the financial statements.

Downham Mayer Clarke & Co
Reporting Accountants and
Registered Auditor
41 Greek Street
Stockport
Cheshire
SK3 8AX

5 October 2021

Cheshire Reform Congregation Limited
Company limited by guarantee

Statement of Financial Activities
for the year ended 31 March 2021

	General Fund £	Restricted Funds £	Total 2021 £	Total 2020 £
Incoming Resources				
Subscriptions	260,896	56,847	317,743	312,745
Donations and Memorial Offerings	20,856	13,766	34,622	25,146
Bank Interest	366	-	366	1,574
Other Incoming Resources	9,438	3,547	12,985	25,124
Total Incoming Resources	<u>291,556</u>	<u>74,160</u>	<u>365,716</u>	<u>364,589</u>
Resources Expended				
Payroll - Rabbi, Office and Caretakers	167,860		167,860	180,298
Payroll - Education and Youth	8,510		8,510	8,536
Insurances	11,693		11,693	10,989
Heat, Light and Water	10,207		10,207	12,360
Repairs, Renewals and Maintenance	20,643		20,643	34,005
Shofar Synagogue Magazine	4,088		4,088	1,312
Printing, postage and stationery	10,114		10,114	14,493
Festivals	623		623	5,174
Telephone and internet charges	3,530		3,530	2,007
Professional Fees	2,935		2,935	1,631
MRJ Affiliation	41,422		41,422	42,356
Bank charges	2,601		2,601	2,903
Miscellaneous Expenses	427		427	(900)
Depreciation on Fixtures and Fittings	8,500		8,500	8,100
Depreciation on Building	39,460		39,460	39,460
Other operating income	(13,700)		(13,700)	
Costs regarding restricted funds	-	68,844	68,844	27,302
Total Resources Expended	<u>318,913</u>	<u>68,844</u>	<u>387,757</u>	<u>390,026</u>
Net (Resources Expended)/ Incoming Resources for the year	(27,357)	5,316	(22,041)	(25,437)
Net movement in Funds	<u>(27,357)</u>	<u>5,316</u>	<u>(22,041)</u>	<u>(25,437)</u>
Fund Balances as at 1 April 2020	1,706,090	341,063	2,047,153	2,109,957
Fund Balances at 31 March 2021	<u>1,678,733</u>	<u>346,379</u>	<u>2,025,112</u>	<u>2,072,590</u>

Cheshire Reform Congregation Limited
Company limited by guarantee

Balance Sheet
as at 31 March 2021

	Notes	2021		2020	
		£	£	£	£
Fixed assets					
Tangible assets	6		1,553,669		1,601,629
Cemetery plots	7		78,900		87,000
			<u>1,632,569</u>		<u>1,688,629</u>
Current assets					
Debtors	8	55,560		51,584	
Cash at bank and in hand		414,338		373,141	
			<u>469,898</u>		<u>424,725</u>
Creditors: amounts falling due within one year	9	(77,355)		(66,201)	
Net current assets			<u>392,543</u>		<u>358,524</u>
Total assets less current liabilities			<u>2,025,112</u>		<u>2,047,153</u>
Net assets			<u>2,025,112</u>		<u>2,047,153</u>
Reserves					
Restricted funds	10		346,379		341,063
General funds			1,678,733		1,706,090
			<u>2,025,112</u>		<u>2,047,153</u>

For the financial year in question the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies.

No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

Mr Simon Jacobs Chair

Date : 5 October 2021

Registration number 06438680

The notes on pages 6 to 9 form an integral part of these financial statements

Cheshire Reform Congregation Limited
Company limited by guarantee

Notes to the financial statements
for the year ended 31 March 2021

1. Accounting policies

1.1. Accounting convention

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011 and Companies Act 2006

1.2. Incoming resources

Donations and other income are credited as income in the year in which they are receivable. No donations or income are recognised until there is reasonable certainty that it will be received. Tax recoverable on income received is recognised in the same period that its associated income is recognised.

1.3. Tangible fixed assets and 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 50 years
- Fixtures, fittings and equipment - 5% Straight Line

2. Operating profit

	2021	2020
	£	£
Operating profit is stated after charging:		
Depreciation and other amounts written off tangible assets	8,500	8,100
Depreciation - land and buildings - restricted	39,460	39,460
	=	=

3. Employees

Number of employees	2021	2020
	Number	Number
The average monthly numbers of employees during the year were:	8	8
	=	=

Employment costs

	2021	2020
	£	£
Wages and salaries	164,024	167,678
Social security costs	12,346	12,620
	=	=
	176,370	180,278
	=	=

During the year one employee earned £60,000 per annum or more.

Cheshire Reform Congregation Limited
Company limited by guarantee

Notes to the financial statements
for the year ended 31 March 2021

4. Directors' remuneration

The Directors received no remuneration and were not reimbursed for any expenses.

5. Pension costs

Pension contributions were made for the higher paid employees

6. Tangible fixed assets

	Land and buildings freehold	Fixtures, fittings and equipment	Total
	£	£	£
Cost			
At 1 April 2020	1,973,007	244,003	2,217,010
Additions	-	-	-
At 31 March 2021	<u>1,973,007</u>	<u>244,003</u>	<u>2,217,010</u>
Depreciation			
At 1 April 2020	455,945	159,436	615,381
Charge for the year	39,460	8,500	47,960
At 31 March 2021	<u>495,405</u>	<u>167,936</u>	<u>663,341</u>
Net book values			
At 31 March 2021	<u>1,477,602</u>	<u>76,067</u>	<u>1,553,669</u>
At 31 March 2020	<u>1,517,062</u>	<u>84,567</u>	<u>1,601,629</u>

7. Cemetery - Mill Lane, Cheadle

	Cemetery plots	Total
	£	£
Plots at Cost		
At 31 March 2020	87,000	87,000
Disposals	(8,100)	(8,100)
Net book values		
At 31 March 2021	<u>78,900</u>	<u>78,900</u>

Cheshire Reform Congregation Limited
Company limited by guarantee

Notes to the financial statements
for the year ended 31 March 2021

..... continued

8. Debtors	2021	2020
	£	£
Income tax recoverable	12,560	13,058
Prepayments and other debtors	43,000	38,526
	<u>55,560</u>	<u>51,584</u>
	<u><u>55,560</u></u>	<u><u>51,584</u></u>
9. Creditors: amounts falling due within one year	2021	2020
	£	£
Amounts owed to sub-groups	8,457	17,365
Building and maintenance provision	60,062	40,000
Accruals and provisions	8,836	8,836
	<u>77,355</u>	<u>66,201</u>
	<u><u>77,355</u></u>	<u><u>66,201</u></u>

Cheshire Reform Congregation Limited
Company limited by guarantee

Notes to the financial statements
for the year ended 31 March 2021

..... continued

10. Restricted funds	2021	2020
	£	£
Burial Scheme Fund		
As at 1 April 2020	286,744	270,131
Subscriptions less expenses	5,316	20,915
Other movements	8,328	(5,000)
Bank interest	83	728
	300,471	286,774
Fund 65		
As at 1 April 2020	26,964	26,924
Movement in year	(4,102)	
	22,862	26,964
Kol Nidrei Appeal Fund		
As at 1 April 2019	6,533	6,533
Movement during the year	(4,289)	-
	2,244	6,533
Dr Madeline Makin Memorial Education Fund		
As at 1 April 2020	20,792	20,761
Movement during the year	10	31
	20,802	20,792
As at 31 March 2021	346,379	341,063

11. Company limited by guarantee

Cheshire Reform Congregation Limited is a company limited by guarantee, incorporated under the Companies Act 2006.

Under paragraph 7 of the Company's Memorandum of Association every member of the Company undertakes to contribute such amounts as may be required (not exceeding £1) to the assets of the Company if it should be wound up while he is a member or within one year after he ceased to be a member, for payment of the Company's debts and liabilities contracted before he ceases to be a member, and of costs, charges and expenses of winding up, and for the adjustment of the rights of the contributors among themselves.