

**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

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**Cheshire Reform Congregation Limited**  
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**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 20<sup>th</sup> June 2018 and on 8<sup>th</sup> December 2020, together with the Board of Directors Terms of Reference dated 20<sup>th</sup> June 2018.

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**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**

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- 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**  
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**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**  
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**Statement of Financial Activities**  
**for the year ended 31 March 2023**

	Notes	General Fund £	Restricted Funds £	Total 2023 £	Total 2022 £
<b>Incoming Resources</b>					
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/>
<b>Total Incoming Resources</b>		381,508	71,171	452,679	357,122
<b>Resources Expended</b>					
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/>
<b>Total Resources Expended</b>		363,633	62,468	426,101	374,027
<b>Net</b>					
<b>Incoming Resources for the year</b>		17,875	8,703	26,578	(16,905)
		<hr/>	<hr/>	<hr/>	<hr/>
<b>Net movement in Funds</b>		17,875	8,703	26,578	(16,905)
<b>Fund Balances as at 1 April 2022</b>		1,644,037	364,170	2,008,207	2,025,112
		<hr/>	<hr/>	<hr/>	<hr/>
<b>Fund Balances carried forward at 31 March 2023</b>		<b>1,661,912</b>	<b>372,873</b>	<b>2,034,785</b>	<b>2,008,207</b>
		<hr/>	<hr/>	<hr/>	<hr/>



**Cheshire Reform Congregation Limited**  
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**Balance Sheet**  
**as at 31 March 2023**  
**2023**

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

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**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**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
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**

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

**Employment costs**

	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
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.

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**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**

	<b>Land and buildings freehold £</b>	<b>Fixtures, fittings and equipment £</b>	<b>Total £</b>
<b>Cost</b>			
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>
<b>Depreciation</b>			
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>
<b>Net book values</b>			
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**

	<b>Cemetery plots £</b>	<b>Total £</b>
<b>Plots at Cost</b>		
At 31 March 2022	78,900	78,900
Movement in year	8,850	-
<b>Net book values</b>		
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**  
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**Notes to the financial statements**  
**for the year ended 31 March 2023**

..... continued

<b>8. Debtors</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
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.

<b>9. Creditors: amounts falling due within one year</b>	<b>2023</b>	<b>2022</b>
	<b>£</b>	<b>£</b>
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**  
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**Notes to the financial statements**  
**for the year ended 31 March 2023**

..... continued

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