

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

Contents

	Page
Directors' report	1 - 3
Independent examiner's report	4
Statement of Financial Activities	5
Balance sheet	6
Notes to the financial statements	7 - 12

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 on26.6.25.....

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

	Notes	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
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
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
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)	-	-
Fund Balances carried forward at 31 March 2025		1,653,622	434,083	2,087,705	2,047,659

Cheshire Reform Congregation Limited
Company limited by guarantee

Balance Sheet
as at 31 March 2025
2025

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

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:

Depreciation and other amounts written off tangible assets
 Depreciation - land and buildings - restricted

2025	2024
£	£
5,725	5,412
39,460	39,460
<hr/>	<hr/>

3. Employees

Number of employees

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

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

Employment costs

Wages and salaries
 Social security costs
 Pension costs

2025	2024
£	£
111,824	152,475
7,162	15,344
2,764	9,277
<hr/>	<hr/>
121,750	177,096
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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	<u>1,973,007</u>	<u>100,575</u>	<u>2,073,582</u>
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	<u>653,245</u>	<u>73,745</u>	<u>729,990</u>
Net book values			
At 31 March 2025	<u>1,319,762</u>	<u>26,830</u>	<u>1,346,592</u>
At 31 March 2024	<u>1,359,222</u>	<u>26,450</u>	<u>1,385,672</u>

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	<u>87,750</u>	<u>87,750</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 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>434,083</u>	<u>415,522</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	<u>1,653,622</u>	<u>1,632,137</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.

13. Related parties

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