

**BETH SHALOM REFORM SYNAGOGUE**

**CHARITY REGISTERED NO: 1136605**

**STATEMENT OF ACCOUNTS**

**for the year ended**

**31 August 2025**

**BETH SHALOM**



**בית שלום**  
**REFORM SYNAGOGUE CAMBRIDGE**

# **BETH SHALOM REFORM SYNAGOGUE**

## **Contents Page**

**for the year ended 31 August 2025**

---

| <b>INDEX</b>                         | <b>PAGE</b> |
|--------------------------------------|-------------|
| Legal and Administrative Information | 1 to 2      |
| Trustees' Annual Report              | 3 to 7      |
| Independent Examiner's Report        | 8           |
| Statement of Financial Activities    | 9           |
| Balance Sheet                        | 10          |
| Notes to the Accounts                | 11 to 23    |

# BETH SHALOM REFORM SYNAGOGUE

## Legal and Administrative Information

for the year ended 31 August 2025

---

### Board of Trustees and Directors

|                           |                       |                        |
|---------------------------|-----------------------|------------------------|
| David Karat               | Honorary Chair        |                        |
| Danielle Ross             | Honorary Secretary    | Resigned 6 April 2025  |
| Mike Frankl MBE           | Honorary Co-Treasurer |                        |
| Glenn Richer              | Honorary Co-Treasurer |                        |
| Mark Ryten                | Honorary Secretary    | From 6 April 2025      |
| Prof. Anna Sapir Abulafia | Council Member        |                        |
| Kayla Friedman            | Council Member        | Appointed 6 April 2025 |
| Simon Gallant             | Council Member        |                        |
| Peter Goldstein           | Council Member        |                        |
| Louis Klee                | Council Member        | Appointed 6 April 2025 |
| Dr. Snezana Lawrence      | Council Member        | Appointed 6 April 2025 |
| Michael Levy              | Council Member        | Appointed 6 April 2025 |
| Shiela Levy               | Council Member        | Resigned 6 April 2025  |
| Dr. Nicholas Shenker      | Council Member        |                        |
| Sarah Stacey              | Council Member        | Resigned 6 April 2025  |
| Orna Meir-Stacey          | Council Member        | Appointed 6 April 2025 |
| Prof. Daniel Weiss        | Council Member        |                        |

### Registered Office

Auckland Road  
Cambridge  
CB5 8DW

### Members of:

Movement for Reform Judaism  
80 East End Road  
London  
N3 2SY

Jewish Joint Burial Society  
Bulls Cross Ride  
Cheshunt  
Waltham Cross  
EN7 5PF

### Independent Examiner

K J Maggs  
Hoekman Way  
Spalding  
Lincolnshire  
PE11 3HE

Registered in England & Wales as a company limited by guarantee with No. 07240029

**BETH SHALOM REFORM SYNAGOGUE**  
**Legal and Administrative Information (continued)**  
**for the year ended 31 August 2025**

---

**Solicitors**

Ward Hadaway  
Sandgate House  
102 Quayside  
Newcastle upon Tyne.  
NE1 3DX

**Bankers**

HSBC  
63-64 St Andrews Street  
Cambridge  
CB2 3BZ

**Insurance Brokers**

Howden Insurance  
Unit 6  
Hillside Business Park  
Bury St Edmunds  
Suffolk  
IP32 7EA

# BETH SHALOM REFORM SYNAGOGUE

## Annual Report

for the year ended 31 August 2025

---

The Trustees present their report and financial statements for the year ended 31 August 2025.

The financial statements comply with current statutory requirements, with the Memorandum and Articles of Association and with Accounting and Reporting by Charities: 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 issued in October 2019.

BSRS, a private limited company by guarantee (company number 07240029), is governed by its Memorandum and Articles of Association. The liability of the Members in the event of the company being wound up is limited to a sum not exceeding £1 each. The management and affairs of BSRS are managed by a Council which is elected at each Annual General Meeting. It has no related parties, see note 14.

Beth Shalom Reform Synagogue (hereinafter - BSRS) was registered as a charitable company (charity registration number 1136605) on 28 June 2010, with the purpose of providing a Reform Synagogue for the purposes of public worship and advancing religious and educational activities for the residents and students of Cambridge and its environs. On 14 April 2024 new objects were adopted to advance the Jewish religion for the benefit of the public by providing a place for worship and advancing of the Jewish faith and by raising awareness and understanding of Jewish religious beliefs and practices through social, cultural, humanitarian, community and educational activities in connection with the practice of the Jewish faith through the provision and maintenance of a Reform Synagogue.

### **The current activities of BSRS include:**

- Religious services, which are held regularly in the synagogue. The hybrid facility to enable those who cannot get to the synagogue to participate in services from home has been continued;
- Religion school (Cheder) for members' children aged 5 to 12 years, held weekly in the synagogue during school term time;
- Active engagement programme for teenagers;
- Adult Hebrew and bible study classes;
- Participating in and leading a variety of Interfaith meetings and events;
- Social, educational and cultural activities;
- Supporting local social action projects, and assisting other charities working to support homeless people;
- Funeral services for members, their non-Jewish partners and children under the age of 18;
- The Wednesday lunch club for our members and other local people, an event supported by a National Lottery grant;
- Welfare care and assistance;
- Distribution of a weekly electronic newsletter, maintaining our website and updating members on Jewish community related events in Cambridge and its vicinity;
- Providing a 'Gateway to Judaism' programme for those considering becoming Jewish;
- Outreach activities for schools and other non-Jewish organisations about Judaism and Reform Judaism (all run by volunteers);
- Co-ordinating with and supporting the Israeli community in Cambridge in education and social activities;
- Active engagement in the Cambridge Interfaith Project;

### **Achievements and highlights for 2024/2025**

- We continued to involve a wide range of people in the delivery of our services and try wherever possible to engage new members.
- We have started to invite a different Rabbi to lead a Shabbat service once per quarter;
- There were ten Bnei Mitzvah during the year;
- There were two mixed faith blessings;

# BETH SHALOM REFORM SYNAGOGUE

## Annual Report (continued)

for the year ended 31 August 2025

---

### Achievements and highlights for 2024/2025 (continued)

- We have continued to offer a wide range of study opportunities, talks and social events, and in conjunction with other Cambridge Jewish Groups these include a Book Group, Lost Tribes hikes, Drama Group performances and a Women's Spiritual Group;
- Our work with other faiths has continued and we contribute to plan and participate in ongoing events;
- 2025 marked the tenth anniversary of our building and during the Spring a major redecoration of the building took place;
- We have continued to offer conversion classes which have been held on Zoom (with a growing number of new candidates). Three candidates have been accepted into Judaism by the Beit Din during the year;
- Continuing adult learning activities included Tikkun Leyl learning sessions on Shavuot with coordinated activities with the local Israeli community;
- We continue to support the Cambridge Churches Homeless Project (CCHP) at Crossways house, providing volunteers throughout the winter;
- Our High Holy Day appeal raised £10,830 for Cambridge City Foodbank and £10,439 for Tsad Kadima which focuses on developing personal abilities for children and adults with severe complex disabilities;
- We have continued our Outreach programme visits to schools, and recommenced school visits to the synagogue;
- We have continued to offer an extended range of services in synagogue and via Zoom including Festival and Shabbat services Kabbalat Shabbat, and Havdalah. We have had to recognise the increased risk to Jewish communities and have taken steps to employ professional security to protect our community;

### Membership numbers

Membership as at 31 August 2025 consisted of 240 households, comprising 457 members made up as follows:

|                     |     |
|---------------------|-----|
| Adult members       | 298 |
| Associate members   | 17  |
| Friends             | 22  |
| Students            | 37  |
| Children under 18   | 83  |
| An overall total of | 457 |

### Financial review

Unrestricted income at £160,209 was lower in 2025 compared to 2024 (£168,035). This was mainly due to lower donations. Last year, we received a large donation towards the refurbishment (not specifically) of the building. Membership subscriptions increased to £95,415 (2024 £94,667), gift aid received was higher at £21,531 (2024 £18,354). Reducing interest rates lead to a decrease in investment income to £4,583 (2024 £6,200).

Restricted income decreased to £66,053 (2024 £102,789). Last year, we received two large grants for our Lunch Club and Youth Work projects. These activities have continued during the year using up some of the funds. See note 12 to the financial statements for details. The trustees are grateful to The National Lottery for their support. This year we received a donation from a donor who wishes to support the writing of a new Torah scroll for the community.

Unrestricted expenditure increased to £176,723 (2024 £145,190) mainly due to costs of the building redecoration of £27,443. Restricted expenditure slightly decreased to £78,229 (2024 £72,403). See note 12 to the financial statements for details.

The Unrestricted Fund also decreased by £16,514, versus an increase of £22,845 last year. This was due to the expenditure on the building redecoration. The Restricted Funds decreased by £12,176, versus an increase of £2024 £30,386) due to grants received last year which we are now spending.

Total cash reserves increased to £174,956 (2024 £164,467) during the year.

# **BETH SHALOM REFORM SYNAGOGUE**

## **Annual Report (continued)**

**for the year ended 31 August 2025**

---

### **Future Plans**

- We plan to continue with a full range of regular Shabbat and Festival services, while looking for a variety of ways to encourage more people to attend;
- Ten b'nei mitzvah are scheduled between Autumn 2025 and Summer 2026;
- The new youth and teenage programme will continue to be developed;
- We will continue to reach out to members of the community in need of support;
- We are planning on participating in the Cambridge Churches Homeless Project again and we will continue our efforts to make a positive contribution to the wider community;
- We will continue to be an active participant in the interfaith programme led by the Woolf Institute and to work closely with the leaders of the Cambridge Muslim Community;
- Increased number of study sessions are planned to augment our adult education programme.

### **Reserves and Investment Policy**

The reserves and investment policy of BSRS is to keep available reserves equal to one half year of normal expenditure. Our unrestricted cash reserves (free reserves) are £90,197 at 31 August 2025, which represents a surplus of £1,850.

### **Risk Assessment**

Major risks facing BSRS have been identified as far as possible and steps taken to mitigate them.

### **Grant Making Policy**

BSRS holds an annual High Holy Day appeal, raising funds for (i) BSRS, (ii) an Israeli charity, and (iii) a local Cambridge-based community charity.

### **Going Concern**

The synagogue continues to provide a full range of activities, putting on regular weekly services, celebrating all of the Jewish festivals and offering a wide range of activities to our members. We have adequate reserves to ensure continuity over the next year.

# BETH SHALOM REFORM SYNAGOGUE

## Annual Report (continued)

for the year ended 31 August 2025

---

**Members of the Board of Trustees, who are directors for the purposes of company law, who served during the year and up to the date of this report, are:**

|                           |                       |                        |
|---------------------------|-----------------------|------------------------|
| David Karat               | Honorary Chair        |                        |
| Danielle Ross             | Honorary Secretary    | Resigned 6 April 2025  |
| Mike Frankl MBE           | Honorary Co-Treasurer |                        |
| Glenn Richer              | Honorary Co-Treasurer |                        |
| Mark Ryten                | Honorary Secretary    | From 6 April 2025      |
| Prof. Anna Sapir Abulafia | Council Member        |                        |
| Kayla Friedman            | Council Member        | Appointed 6 April 2025 |
| Simon Gallant             | Council Member        |                        |
| Peter Goldstein           | Council Member        |                        |
| Louis Klee                | Council Member        | Appointed 6 April 2025 |
| Dr. Snezana Lawrence      | Council Member        | Appointed 6 April 2025 |
| Michael Levy              | Council Member        | Appointed 6 April 2025 |
| Shiela Levy               | Council Member        | Resigned 6 April 2025  |
| Dr. Nicholas Shenker      | Council Member        |                        |
| Sarah Stacey              | Council Member        | Resigned 6 April 2025  |
| Orna Meir-Stacey          | Council Member        | Appointed 6 April 2025 |
| Prof. Daniel Weiss        | Council Member        |                        |

The Trustees (who are also the directors of BSRS for the purposes of company law) are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with the applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees 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 incoming resources and application of resources, including the net income and expenditure, of the charitable company for the year. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles of the Charities SOP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.

The Trustees are responsible for keeping adequate accounting records that 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.



# **BETH SHALOM REFORM SYNAGOGUE**

## **Annual Report (continued)**

**for the year ended 31 August 2025**

---

### **Statement of Trustee's Responsibilities (continued)**

The Trustees are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Trustees are aware:

- there is no relevant information of which the company's independent examiners are unaware; and
- the Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant independent examination information and to establish that the independent examiners are aware of that information.

The Trustees have authorised the following Honorary Officers to sign this annual report on their behalf:

Approved on behalf of the Trustees on **23 March 2026**.

**David Karat**

Chair

**Mike Frankl**

Co-Treasurer

**Mark Ryten**

Secretary

**Glenn Richer**

Co-Treasurer

**Independent Examiner's Report to the Trustees of  
BETH SHALOM REFORM SYNAGOGUE  
for the year ended 31 August 2025**

---

I report to the charity Trustees on my examination of the accounts of the charity for the year ended 31 August 2025 which are set out on pages 9 to 23.

**Responsibilities and basis of report**

As the charity 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 company's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

**Independent examiner's statement**

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 that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act;
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 requirements 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.

**K.J. Maggs** B.A., F.C.A.  
Chartered Accountant  
Spalding

Date: **30 March 2026.**

# BETH SHALOM REFORM SYNAGOGUE

## Statement of Financial Activity (including income and expenditure account) for the year ended 31 August 2025

|                                    | Notes     | Unrestricted funds | 2025 Restricted funds | Total            | 2024 Total       |
|------------------------------------|-----------|--------------------|-----------------------|------------------|------------------|
|                                    |           | £                  | £                     | £                | £                |
| <b>Income from:</b>                |           |                    |                       |                  |                  |
| Donations and legacies             |           | 23,402             | 47,209                | 70,611           | 52,077           |
| Charitable activities              | 2         | 130,710            | 18,844                | 149,554          | 210,230          |
| Other trading activities           |           | 1,514              | -                     | 1,514            | 2,317            |
| Investments                        |           | 4,583              | -                     | 4,583            | 6,200            |
| <b>Total incoming resources</b>    |           | <b>160,209</b>     | <b>66,053</b>         | <b>226,262</b>   | <b>270,824</b>   |
| <b>Expenditure on:</b>             |           |                    |                       |                  |                  |
| Other trading activities           |           | 28                 | -                     | 28               | 1,620            |
| Charitable activities              | 3         | 176,695            | 78,229                | 254,924          | 215,973          |
| <b>Total expended resources</b>    |           | <b>176,723</b>     | <b>78,229</b>         | <b>254,952</b>   | <b>217,593</b>   |
| <b>Net (expenditure) / income</b>  |           | <b>(16,514)</b>    | <b>(12,176)</b>       | <b>(28,690)</b>  | <b>53,231</b>    |
| Transfers between funds            | 12        | -                  | -                     | -                | -                |
| <b>Net movement in funds</b>       |           | <b>(16,514)</b>    | <b>(12,176)</b>       | <b>(28,690)</b>  | <b>53,231</b>    |
| Total funds brought forward        |           | 424,310            | 1,550,651             | 1,974,961        | 1,921,730        |
| <b>Total funds carried forward</b> | <b>12</b> | <b>407,796</b>     | <b>1,538,475</b>      | <b>1,946,271</b> | <b>1,974,961</b> |

All income and expenditure derive from continuing activities.

The statement of financial activities includes all gains and losses recognised during the year.

# BETH SHALOM REFORM SYNAGOGUE

## Balance Sheet

at 31 August 2025

|                                     | Note | Unrestricted Funds | 2025 Restricted Funds | Total            | 2024 Total       |
|-------------------------------------|------|--------------------|-----------------------|------------------|------------------|
|                                     |      | £                  | £                     | £                | £                |
| <b>Fixed assets</b>                 |      |                    |                       |                  |                  |
| Intangible assets                   | 7    | -                  | 5,832                 | 5,832            | 6,283            |
| Tangible assets                     | 8    | 317,599            | 1,427,373             | 1,744,972        | 1,779,744        |
|                                     |      | <u>317,599</u>     | <u>1,433,205</u>      | <u>1,750,804</u> | <u>1,786,027</u> |
| <b>Current assets</b>               |      |                    |                       |                  |                  |
| Debtors                             | 9    | 27,906             | -                     | 27,906           | 35,664           |
| Cash at bank                        |      | 69,686             | 105,270               | 174,956          | 164,467          |
|                                     |      | <u>97,592</u>      | <u>105,270</u>        | <u>202,862</u>   | <u>200,131</u>   |
| <b>Creditors:</b>                   |      |                    |                       |                  |                  |
| Amounts falling due within one year | 10   | 7,395              | -                     | 7,395            | 11,197           |
|                                     |      | <u>90,197</u>      | <u>105,270</u>        | <u>195,467</u>   | <u>188,934</u>   |
| <b>Net current assets</b>           |      |                    |                       |                  |                  |
|                                     |      | <u>407,796</u>     | <u>1,538,475</u>      | <u>1,946,271</u> | <u>1,974,961</u> |
| <b>Net Assets</b>                   |      |                    |                       |                  |                  |
|                                     |      | <u>407,796</u>     | <u>1,538,475</u>      | <u>1,946,271</u> | <u>1,974,961</u> |
| <b>Charity Funds</b>                | 12   |                    |                       |                  |                  |
| Unrestricted                        |      | 407,796            | -                     | 407,796          | 424,310          |
| Restricted                          |      | -                  | 1,538,475             | 1,538,475        | 1,550,651        |
|                                     |      | <u>407,796</u>     | <u>1,538,475</u>      | <u>1,946,271</u> | <u>1,974,961</u> |

The Trustees are satisfied that the charity is entitled to exemption from audit of the financial statements for the year under Section 477 of the Companies Act 2006 (the Act) relating to small companies and that the members have not required the company to obtain an audit in accordance with Section 476.

The Trustees acknowledge their responsibilities for:

- (i) ensuring that the charity keeps proper accounting records which comply with section 386 of the Act, and
- (ii) preparing financial statements which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of section 396, and which otherwise comply with the requirements of the Act relating to financial statements, so far as applicable to the charity.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with FRS 102 'The Financial Reporting Standards applicable in the UK and Republic of Ireland'.

These financial statements were approved by the Trustees on **23 March 2026** and are signed on their behalf by:

**David Karat**  
Chair

**Mike Frankl**  
Co-Treasurer

**Mark Ryten**  
Secretary

**Glenn Richer**  
Co-Treasurer

**COMPANY REGISTERED NO: 07240029**

*The notes on pages form part of these financial statements*

# BETH SHALOM REFORM SYNAGOGUE

## Notes to the Financial Statements

for the year ended 31 August 2025

---

### 1. Accounting policies

The address of the registered office is Auckland Road, Cambridge, CB5 8DW.

The nature of the charity's operations and principal activities is the operation of the Beth Shalom Reform Synagogue for the related community.

#### Basis of Preparation of Financial Statements

Beth Shalom Reform Synagogue is a company limited by guarantee registered in England and Wales. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: 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 issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are presented in sterling which is the functional currency of the charity.

The significant accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all years presented unless otherwise stated.

#### Public benefit

The charitable company's objectives and activities are in accordance with the Charity Commission's general guidance on public benefit.

#### Going concern

The financial statements have been prepared on a going concern basis as the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

#### Tangible fixed assets

All tangible fixed assets are initially recorded at cost.

Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

|                             |   |
|-----------------------------|---|
| Freehold land and buildings | Buildings straight line over 50 years, land not depreciated |
| Furniture and equipment     | 25% reducing balance  |
| Torah scrolls               | Straight line over 50 years                                 |
| Prayer books                | 25% reducing balance  |

#### Intangible fixed assets

All intangible fixed assets are initially recorded at cost.

Amortisation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of that asset as follows:

|               |                             |
|---------------|-----------------------------|
| Burial rights | Straight line over 50 years |
|---------------|-----------------------------|

#### Debtors and creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

**BETH SHALOM REFORM SYNAGOGUE**  
**Notes to the Financial Statements (continued)**  
**for the year ended 31 August 2025**

---

**1. Accounting policies (continued)**

**Fund accounting**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

**Income recognition**

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

For donations to be recognised the charity will have been notified of the amounts and the settlement date in writing. If there are conditions attached to the donation and this requires a level of performance before entitlement can be obtained then income is deferred until those conditions are fully met or the fulfilment of those conditions is within the control of the charity and it is probable that they will be fulfilled.

Donated facilities and donated professional services are recognised in income at their fair value when their economic benefit is probable, it can be measured reliably and the charity has control over the item. Fair value is determined on the basis of the value of the gift to the charity. For example the amount the charity would be willing to pay in the open market for such facilities and services. A corresponding amount is recognised in expenditure.

No amount is included in the financial statements for volunteer time in line with the SoRP (FRS 102). Further detail is given in the Trustees' Annual Report.

Where practicable, gifts in kind donated for distribution to the beneficiaries of the charity are included in stock and donations in the financial statements upon receipt. If it is impracticable to assess the fair value at receipt or if the costs to undertake such a valuation outweigh any benefits, then the fair value is recognised as a component of donations when it is distributed and an equivalent amount recognised as charitable expenditure.

Fixed asset gifts in kind are recognised when receivable and are included at fair value. They are not deferred over the life of the asset.

For legacies, entitlement is the earlier of the charity being notified of an impending distribution or the legacy being received. At this point income is recognised. On occasion legacies will be notified to the charity however it is not possible to measure the amount expected to be distributed. On these occasions, the legacy is treated as a contingent asset and disclosed.

Investment income is earned through holding assets for investment purposes such as shares and property. It includes dividends, interest and rent. Where it is not practicable to identify investment management costs incurred within a scheme with reasonable accuracy the investment income is reported net of these costs. It is included when the amount can be measured reliably. Interest income is recognised using the effective interest method and dividend and rent income is recognised as the charity's right to receive payment is established.

**Taxation**

The charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes.

**BETH SHALOM REFORM SYNAGOGUE**  
**Notes to the Financial Statements (continued)**  
**for the year ended 31 August 2025**

---

**1. Accounting policies (continued)**

**Expenditure recognition**

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Expenditure is recognised where there is a legal or constructive obligation to make payments to third parties, it is probable that the settlement will be required and the amount of the obligation can be measured reliably.

Grants payable to third parties are within the charitable objectives. Where unconditional grants are offered, this is accrued as soon as the recipient is notified of the grant, as this gives rise to a reasonable expectation that the recipient will receive the grants. Where grants are conditional relating to performance then the grant is only accrued when any unfulfilled conditions are outside of the control of the charity.

**Support cost allocation**

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity.

Support costs include all those overhead costs for utility services, and other services and costs, which are in support of the activity. They have been allocated to activity cost categories on a basis consistent with the use of resources.

**Leases**

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against or credited to profits on a straight line basis over the period of the lease.

**Employee benefits**

When employees have rendered service to the charity, short-term employee benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in exchange for that service.

The charity operates a defined contribution plan for the benefit of its employees. Contributions are expensed as they become payable.

**Judgements and key sources of estimation uncertainty**

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

**Loans and borrowings**

Loans and borrowings are initially recognised at the transaction price including transaction costs. Subsequently, they are measured at amortised cost using the effective interest rate method, less impairment. If an arrangement constitutes a finance transaction it is measured at present value.

**BETH SHALOM REFORM SYNAGOGUE**  
**Notes to the Financial Statements (continued)**  
**for the year ended 31 August 2025**

**2. Income from charitable activities**

| <u>2025</u>                                | Unrestricted Funds | 2025<br>Restricted Funds | Total          | 2024<br>Total  |
|--|--------------------|--------------------------|----------------|----------------|
|  | £                  | £                        | £              | £              |
| Membership subscriptions                   | 95,415             | -                        | 95,415         | 94,667         |
| Gift Aid relating to charitable activities | 21,531             | -                        | 21,531         | 18,354         |
| Events held                                | 4,884              | -                        | 4,884          | 3,685          |
| Tree of Life leaves                        | 300                | -                        | 300            | 3,412          |
| Burial activities and JJBS levy            | -                  | 18,844                   | 18,844         | 13,988         |
| Security levy                              | 6,040              | -                        | 6,040          | -              |
| Board of Deputies Voluntary levy           | -                  | -                        | -              | 435            |
| Grants awarded - Institutional             | -                  | -                        | -              | 75,200         |
| Grants awarded - Governmental              | 2,540              | -                        | 2,540          | 489            |
|  | <u>130,710</u>     | <u>18,844</u>            | <u>149,554</u> | <u>210,230</u> |

**3. Cost of charitable activities**

| <u>2025</u>                      | Unrestricted Funds | 2025<br>Restricted Funds | Total          | 2024<br>Total  |
|----------------------------------|--------------------|--------------------------|----------------|----------------|
|                                  | £                  | £                        | £              | £              |
| <b>Activity costs</b>            |                    |                          |                |                |
| Event expenditure                | 364                | -                        | 364            | 178            |
| Ukraine support costs            | -                  | -                        | -              | 474            |
| Advertising and marketing        | 600                | -                        | 600            | 600            |
| Food and subsistence             | -                  | 4,916                    | 4,916          | 7,297          |
| Tree of Life                     | -                  | 179                      | 179            | 665            |
| Wages and salaries               | -                  | 1,844                    | 1,844          | 606            |
| <b>Religious Affairs</b>         |                    |                          |                |                |
| Hybrid tech operators wages      | 360                | -                        | 360            | 595            |
| High Holyday Appeal expenditure  | -                  | 21,268                   | 21,268         | 9,978          |
| Other High Holyday expenses      | -                  | -                        | -              | 264            |
| Movement for Reform Judaism      | 12,377             | -                        | 12,377         | 19,254         |
| Board of Deputies fees           | 866                | -                        | 866            | 559            |
| Seder expenditure                | -                  | -                        | -              | 1,399          |
| Kiddushim and catering           | 4,140              | -                        | 4,140          | 2,338          |
| Purim celebrations               | -                  | -                        | -              | 116            |
| Security costs                   | 4,344              | -                        | 4,344          | 2,460          |
| Support costs (note 4)           | 27,797             | 15,687                   | 43,484         | 44,353         |
| <b>Burial</b>                    |                    |                          |                |                |
| Membership payments to JJBS      | -                  | 20,205                   | 20,205         | 13,988         |
| Expenditure on burial activities | -                  | 1,999                    | 1,999          | 12,361         |
| <b>Sub-total</b>                 | <u>50,848</u>      | <u>66,098</u>            | <u>116,946</u> | <u>117,485</u> |



**BETH SHALOM REFORM SYNAGOGUE**  
**Notes to the Financial Statements (continued)**  
**for the year ended 31 August 2025**

**3. Cost of charitable activities**

| <u>2025</u>                      | Unrestricted<br>Funds<br>£ | 2025<br>Restricted<br>Funds<br>£ | Total<br>£     | 2024<br>Total<br>£ |
|----------------------------------|----------------------------|----------------------------------|----------------|--------------------|
| <b>Sub-total</b>                 | 50,848                     | 66,098                           | 116,946        | 117,485            |
| <b>Building costs</b>            |                            |                                  |                |                    |
| Caretaker salary                 | 15,656                     | -                                | 15,656         | 9,677              |
| Cleaning                         | 5,040                      | -                                | 5,040          | 3,029              |
| Light, heat and power            | 8,179                      | -                                | 8,179          | 9,250              |
| Water rates                      | 746                        | -                                | 746            | -                  |
| IT                               | 8,593                      | -                                | 8,593          | 8,037              |
| Repairs and renewals             | 41,292                     | 354                              | 41,646         | 15,145             |
| General premises expenses        | 387                        | 1,319                            | 1,706          | 647                |
| Printing, postage and stationery | 902                        | -                                | 902            | 888                |
| Telephone                        | 1,379                      | -                                | 1,379          | 1,059              |
| <b>Education</b>                 |                            |                                  |                |                    |
| Adult education:                 |                            |                                  |                |                    |
| Salaries                         | 1,630                      | -                                | 1,630          | 1,163              |
| Expenditure                      | 556                        | -                                | 556            | 840                |
| Books and Publication            | 416                        | -                                | 416            | 55                 |
| Cheder:                          |                            |                                  |                |                    |
| Teachers' and helpers' salaries  | 20,288                     | -                                | 20,288         | 16,979             |
| Books and materials              | 789                        | -                                | 789            | 693                |
| Trip expenses                    | 740                        | -                                | 740            | 939                |
| Other expenses                   | 723                        | -                                | 723            | 518                |
| Support costs (note 4)           | 18,531                     | 10,458                           | 28,989         | 29,569             |
|                                  | <u>176,695</u>             | <u>78,229</u>                    | <u>254,924</u> | <u>215,973</u>     |

**4. Support costs**

| <u>2025</u>                   | Unrestricted<br>Funds<br>£ | 2025<br>Restricted<br>Funds<br>£ | Total<br>£    | 2024<br>Total<br>£ |
|-------------------------------|----------------------------|----------------------------------|---------------|--------------------|
| <b>Administration costs</b>   |                            |                                  |               |                    |
| Administrative salaries       | 23,390                     | -                                | 23,390        | 16,755             |
| Training costs                | 242                        | -                                | 242           | 249                |
| Provisions for bad debts      | -                          | -                                | -             | 288                |
| Bank charges                  | 332                        | -                                | 332           | 331                |
| Sundry expenses               | 835                        | -                                | 835           | 465                |
| Subscriptions                 | 164                        | -                                | 164           | 114                |
| Insurance                     | 4,993                      | -                                | 4,993         | 4,281              |
| Book-keeping                  | 4,493                      | -                                | 4,493         | 5,047              |
| Depreciation and amortisation | 10,244                     | 26,145                           | 36,389        | 42,949             |
| <b>Governance costs</b>       |                            |                                  |               |                    |
| Legal and Professional fees   | -                          | -                                | -             | 1,968              |
| Independent Examiner's fees   | 1,635                      | -                                | 1,635         | 1,475              |
|                               | <u>46,328</u>              | <u>26,145</u>                    | <u>72,473</u> | <u>73,922</u>      |
| Allocated between:            |                            |                                  |               |                    |
| Education (40%)               | 18,531                     | 10,458                           | 28,989        | 29,569             |
| Religious affairs (60%)       | <u>27,797</u>              | <u>15,687</u>                    | <u>43,484</u> | <u>44,353</u>      |

**BETH SHALOM REFORM SYNAGOGUE**  
**Notes to the Financial Statements (continued)**  
**for the year ended 31 August 2025**

**5. Employee Emoluments**

|                       | <b>2025</b>   | 2024          |
|-----------------------|---------------|---------------|
|                       | <b>£</b>      | <b>£</b>      |
| Salaries              | 60,184        | 36,355        |
| Social security costs | 2,540         | -             |
| Pension costs         | 443           | 121           |
|                       | <u>63,167</u> | <u>36,476</u> |

There are no employees who received emoluments exceeding £60,000.

|   | <b>2025</b> | 2024     |
|---|-------------|----------|
| Average number of part-time employees during the year | <u>11</u>   | <u>8</u> |

**6. Trustees remuneration**

There were no reimbursements made to trustees for expenses incurred during the year (2024 - £nil).

**7. Intangible fixed assets**

|                       | <b>Burial Rights</b> | <b>Total</b>  |
|-----------------------|----------------------|---------------|
|                       | <b>£</b>             | <b>£</b>      |
| <b>Cost</b>           |                      |               |
| At 1 September 2024   | 10,300               | 10,300        |
| Disposals             | (250)                | (250)         |
| At 31 August 2025     | <u>10,050</u>        | <u>10,050</u> |
| <b>Amortisation</b>   |                      |               |
| At 1 September 2024   | 4,017                | 4,017         |
| Charge for the year   | 201                  | 201           |
| At 31 August 2025     | <u>4,218</u>         | <u>4,218</u>  |
| <b>Net book value</b> |                      |               |
| At 31 August 2025     | <u>5,832</u>         | <u>5,832</u>  |
| At 30 August 2024     | <u>6,283</u>         | <u>6,283</u>  |

**BETH SHALOM REFORM SYNAGOGUE**  
**Notes to the Financial Statements (continued)**  
**for the year ended 31 August 2025**

**8. Tangible fixed assets**

|                       | Freehold<br>land and<br>buildings<br>£ | Furniture<br>and<br>Equipment<br>£ | Torah<br>Scrolls<br>£ | Prayer<br>Books<br>£ | Total<br>£       |
|-----------------------|--|------------------------------------|-----------------------|----------------------|------------------|
| <b>Cost</b>           |  |                                    |                       |                      |                  |
| At 1 September 2024   | 2,035,927                              | 71,463                             | 13,200                | 13,301               | 2,133,891        |
| Additions             | -                                      | 80                                 | -                     | 1,364                | 1,444            |
| Disposals             | -                                      | -                                  | -                     | (228)                | (228)            |
| At 31 August 2025     | <u>2,035,927</u>                       | <u>71,543</u>                      | <u>13,200</u>         | <u>14,437</u>        | <u>2,135,107</u> |
| <b>Depreciation</b>   |  |                                    |                       |                      |                  |
| At 1 September 2024   | 281,171                                | 60,772                             | 5,412                 | 6,792                | 354,147          |
| Charge for the year   | 31,313                                 | 2,699                              | 264                   | 1,912                | 36,188           |
| Disposal              | -                                      | -                                  | -                     | (200)                | (200)            |
| At 31 August 2025     | <u>312,484</u>                         | <u>63,471</u>                      | <u>5,676</u>          | <u>8,504</u>         | <u>390,135</u>   |
| <b>Net book value</b> |  |                                    |                       |                      |                  |
| At 31 August 2025     | <u>1,723,443</u>                       | <u>8,072</u>                       | <u>7,524</u>          | <u>5,933</u>         | <u>1,744,972</u> |
| At 30 August 2024     | <u>1,754,756</u>                       | <u>10,691</u>                      | <u>7,788</u>          | <u>6,509</u>         | <u>1,779,744</u> |

**9. Debtors**

|                                 | 2025<br>£     | 2024<br>£     |
|---------------------------------|---------------|---------------|
| Memberships and JJBS receivable | 377           | 636           |
| Gift aid claimed                | 24,823        | 24,091        |
| Accrued income                  | -             | 4,515         |
| Prepayments                     | 2,706         | 6,422         |
|                                 | <u>27,906</u> | <u>35,664</u> |

**10. Creditors: falling due within one year**

|                              | 2025<br>£    | 2024<br>£     |
|------------------------------|--------------|---------------|
| Charity creditors            | 699          | 799           |
| Sundry creditors - JJBS      | -            | 3,330         |
| Pension costs                | 64           | 70            |
| Taxation and social security | -            | 131           |
| Accruals                     | 6,632        | 6,867         |
|                              | <u>7,395</u> | <u>11,197</u> |

**11. Financial commitments**

Contractual commitments for the acquisition of tangible fixed assets contracted for but not provided in the financial statements amounted to £14,134 (2024 - £Nil).

Total financial commitments, guarantees and contingencies which are not included in the balance sheet amount to £5,840 (2024 - £Nil) and takes the form of repairs to be undertaken in the next period.

**BETH SHALOM REFORM SYNAGOGUE**  
**Notes to the Financial Statements (continued)**  
**for the year ended 31 August 2025**

**12. Funds**

|   | At 1 Sep<br>2024<br>£ | Incoming<br>Resources<br>£ | Outgoing<br>Resources<br>£ | Transfers /<br>designated<br>£ | At 31 Aug<br>2025<br>£ |
|---|-----------------------|----------------------------|----------------------------|--------------------------------|------------------------|
| <b>Unrestricted funds</b>                               |                       |                            |                            |                                |                        |
| <b>Designated funds</b>                                 |                       |                            |                            |                                |                        |
| Building refurbishment fund                             | 16,250                | -                          | (27,443)                   | 11,193                         | -                      |
| <b>General fund</b>                                     | 408,060               | 160,209                    | (149,280)                  | (11,193)                       | 407,796                |
| <b>Total unrestricted funds</b>                         | <u>424,310</u>        | <u>160,209</u>             | <u>(176,723)</u>           | <u>-</u>                       | <u>407,796</u>         |
| <b>Restricted funds</b>                                 |                       |                            |                            |                                |                        |
| Air Conditioning  | 1,466                 | -                          | (367)                      | -                              | 1,099                  |
| Ridgefield and Rose-Marrow fund                         | 8,910                 | -                          | -                          | -                              | 8,910                  |
| High Holyday Appeal                                     | -                     | 21,268                     | (21,268)                   | -                              | -                      |
| Burial activities including Jewish Joint Burial Society | 8,153                 | 18,844                     | (22,204)                   | -                              | 4,793                  |
| Board of Deputies Voluntary Donations                   | -                     | -                          | -                          | -                              | -                      |
| Building fund   | 1,458,124             | -                          | (25,778)                   | -                              | 1,432,346              |
| Cheder Children fund                                    | 1,561                 | -                          | -                          | -                              | 1,561                  |
| Memorial Tree of Life                                   | 533                   | -                          | (533)                      | -                              | -                      |
| Warm Space  | 11,904                | 750                        | (4,639)                    | -                              | 8,015                  |
| Youth Work  | 60,000                | -                          | (2,121)                    | -                              | 57,879                 |
| Defibrillator   | -                     | 1,441                      | (1,319)                    | -                              | 122                    |
| New Scroll  | -                     | 23,750                     | -                          | -                              | 23,750                 |
| <b>Total restricted funds</b>                           | <u>1,550,651</u>      | <u>66,053</u>              | <u>(78,229)</u>            | <u>-</u>                       | <u>1,538,475</u>       |
| <b>Total funds</b>                                      | <u>1,974,961</u>      | <u>226,262</u>             | <u>(254,952)</u>           | <u>-</u>                       | <u>1,946,271</u>       |

The funds are constituted as follows:

|  | Unrestricted<br>Funds<br>£ | 2025<br>Restricted<br>Funds<br>£ | Total<br>£       | 2024<br>Total<br>£ |
|--|----------------------------|----------------------------------|------------------|--------------------|
| Fixed assets                                   | 317,599                    | 1,433,205                        | 1,750,804        | 1,786,027          |
| Debtors  | 27,906                     | -                                | 27,906           | 35,664             |
| Cash at bank and in hand                       | 69,686                     | 105,270                          | 174,956          | 164,467            |
| Creditors: Amounts falling due within one year | (7,395)                    | -                                | (7,395)          | (11,197)           |
|  | <u>407,796</u>             | <u>1,538,475</u>                 | <u>1,946,271</u> | <u>1,974,961</u>   |

**BETH SHALOM REFORM SYNAGOGUE**  
**Notes to the Financial Statements (continued)**  
**for the year ended 31 August 2025**

---

**13. Restricted funds**

**Building Refurbishment Fund** - represents funds put aside by the trustees for the purpose of assisting with the expected refurbishment of the building in 2025 when it will be ten years old.

**Air Conditioning Fund** - was a fund used for the purpose of providing air conditioning in the building. The fund was supported by general funds and remains as an asset of the charity.

**Ridgefield and Rose-Marrow Fund** - This fund is to be used towards special synagogue projects.

**High Holyday Appeal** - This fund is used to support specific charities selected each year by the cheder. This year the High Holyday Appeal grants were made to:

|                                   | 2025          | 2024         |
|-----------------------------------|---------------|--------------|
|                                   | £             | £            |
| Cambridge City Foodbank           | 10,829        | -            |
| Tsad Kadima                       | 10,439        | -            |
| Myisrael                          | -             | 5,065        |
| East Anglia's Children's Hospices | -             | 4,913        |
|                                   | <u>21,268</u> | <u>9,978</u> |

**Cambridge Food Bank** - This fund is used to support the foodbank which is an independent local charity and member of the Trussell food bank network. A Foodbank Welcome Centre provides emergency food and practical support to people who have been referred to the Foodbank.

**Tsad Kadima** - This organisation is a long-standing (since 1987) and unique non-profit organization in Israel that provides a continuum of educational-rehabilitative services to children, adolescents and adults with cerebral palsy and complex disabilities in Israel.

The **Jewish Joint Burial Society** - This fund provides funeral benefits for the members of the synagogue.

**Board of Deputies Voluntary Donations** - This fund is regarding voluntary donations that are collected with the annual subscription for passing to the Board of Deputies.

**Building Fund** - This fund was used for the construction of a synagogue at Auckland Road and remains as the asset in the charity.

**Cheder Children Fund** - This is made up of several donations to be used for projects to enhance the Jewish Education of our members' children.

**Memorial Tree of Life Fund** - relates to funds donated to provide a Tree of Life at the Synagogue. The tree was acquired and remaining funds are to be used for a plaque in memory of the donor's mother.

**Warm Space Fund** - relates to a grant received from The National Lottery following the cost of living crisis and made a positive impact on the people local to the synagogue and members thereof. The funds were given to provide a weekly warm space and lunch club for our members and other local people.

**Youth Work Fund** - relates to funds received to further the development and education of young Jewish people in Cambridgeshire. This fund is non-repayable and are to enable development and implementation of the Programme and to support BSRS' efforts to reach out to and support young Jewish people in the area.

**Defibrillator Fund** - relates to funds received to purchase such a device and any surplus will be used to covered the required maintenance in future until all funds are used. Any deficit will be covered by general funds.

**New Scroll Fund** - was created to fund the creation of new Torah Scroll for Beth Shalom. Further funds are expected next year which will cover the full cost of writing the scroll.

**BETH SHALOM REFORM SYNAGOGUE**  
**Notes to the Financial Statements (continued)**  
**for the year ended 31 August 2025**

**14. Related parties**

At the year end, there were no outstanding loans from members.

The trustees consider that there are no other related parties to the charity requiring disclosure.

**15. Fund comparatives**

**Statement of Financial Activities**

|                                    | <b>Unrestricted<br/>funds</b> | <b>2024<br/>Restricted<br/>funds</b> | <b>Total</b>     |
|------------------------------------|-------------------------------|--------------------------------------|------------------|
|                                    | <b>£</b>                      | <b>£</b>                             | <b>£</b>         |
| <b>Income from:</b>                |                               |                                      |                  |
| Donations                          | 38,911                        | 13,166                               | 52,077           |
| Charitable activities              | 120,607                       | 89,623                               | 210,230          |
| Other trading activities           | 2,317                         | -                                    | 2,317            |
| Investments                        | 6,200                         | -                                    | 6,200            |
| <b>Total incoming resources</b>    | <b>168,035</b>                | <b>102,789</b>                       | <b>270,824</b>   |
| <b>Expenditure on:</b>             |                               |                                      |                  |
| Other trading activities           | 1,620                         | -                                    | 1,620            |
| Charitable Activities              | 143,570                       | 72,403                               | 215,973          |
| <b>Total expended resources</b>    | <b>145,190</b>                | <b>72,403</b>                        | <b>217,593</b>   |
| <b>Net movement in funds</b>       | <b>22,845</b>                 | <b>30,386</b>                        | <b>53,231</b>    |
| <b>Reconciliation of funds:</b>    |                               |                                      |                  |
| Total funds brought forward        | 401,465                       | 1,520,265                            | 1,921,730        |
| <b>Total funds carried forward</b> | <b>424,310</b>                | <b>1,550,651</b>                     | <b>1,974,961</b> |

**Income from charitable activities**

|  | <b>Unrestricted<br/>Funds</b> | <b>2024<br/>Restricted<br/>Funds</b> | <b>Total</b>   |
|--|-------------------------------|--------------------------------------|----------------|
|  | <b>£</b>                      | <b>£</b>                             | <b>£</b>       |
| Membership subscriptions                   | 94,667                        | -                                    | 94,667         |
| Gift Aid relating to charitable activities | 18,354                        | -                                    | 18,354         |
| Events held                                | 3,685                         | -                                    | 3,685          |
| Tree of Life leaves                        | 3,412                         | -                                    | 3,412          |
| Burial activities and JJBS levy            | -                             | 13,988                               | 13,988         |
| Board of Deputies Voluntary levy           | -                             | 435                                  | 435            |
| Grants awarded - Institutional             | -                             | 75,200                               | 75,200         |
| Grants awarded - Governmental              | 489                           | -                                    | 489            |
|  | <b>120,607</b>                | <b>89,623</b>                        | <b>210,230</b> |

**BETH SHALOM REFORM SYNAGOGUE**  
**Notes to the Financial Statements (continued)**  
**for the year ended 31 August 2025**

---

**15. Fund comparatives (continued...)**

**Cost of charitable activities**

|                           | <b>Unrestricted<br/>Funds</b> | <b>2024<br/>Restricted<br/>Funds</b> | <b>Total</b> |
|---------------------------|-------------------------------|--------------------------------------|--------------|
|                           | <b>£</b>                      | <b>£</b>                             | <b>£</b>     |
| <b>Activity costs</b>     |                               |                                      |              |
| Event expenditure         | 178                           | -                                    | 178          |
| Ukraine support costs     | -                             | 474                                  | 474          |
| Advertising and marketing | 600                           | -                                    | 600          |
| Food and subsistence      | -                             | 7,297                                | 7,297        |
| Tree of Life              | 598                           | 67                                   | 665          |
| Wages and salaries        | -                             | 606                                  | 606          |

**Religious Affairs**

|                                 |        |        |        |
|---------------------------------|--------|--------|--------|
| Hybrid tech operators wages     | 595    | -      | 595    |
| High Holyday Appeal expenditure | -      | 9,978  | 9,978  |
| Other High Holyday expenses     | 264    | -      | 264    |
| Movement for Reform Judaism     | 19,254 | -      | 19,254 |
| Board of Deputies fees          | 124    | 435    | 559    |
| Seder expenditure               | 1,399  | -      | 1,399  |
| Kiddushim and catering          | 2,338  | -      | 2,338  |
| Purim celebrations              | 116    | -      | 116    |
| Security costs                  | 2,460  | -      | 2,460  |
| Support costs (note 4)          | 28,598 | 15,755 | 44,353 |

**Burial**

|                                  |   |        |        |
|----------------------------------|---|--------|--------|
| Membership payments to JJBS      | - | 13,988 | 13,988 |
| Expenditure on burial activities | - | 12,361 | 12,361 |

**Education**

|                                 |        |        |        |
|---------------------------------|--------|--------|--------|
| Salaries                        | 1,163  | -      | 1,163  |
| Expenditure                     | 840    | -      | 840    |
| Books and Publication           | 55     | -      | 55     |
| Cheder:                         |        |        |        |
| Teachers' and helpers' salaries | 16,979 | -      | 16,979 |
| Books and materials             | 693    | -      | 693    |
| Trip expenses                   | -      | 939    | 939    |
| Other expenses                  | 518    | -      | 518    |
| Support costs (note 4)          | 19,066 | 10,503 | 29,569 |

**Sub-total carried forward**

|               |               |                |
|---------------|---------------|----------------|
| <b>95,838</b> | <b>72,403</b> | <b>168,241</b> |
|---------------|---------------|----------------|

**BETH SHALOM REFORM SYNAGOGUE**  
**Notes to the Financial Statements (continued)**  
**for the year ended 31 August 2025**

**15. Fund comparatives (continued...)**

|                                  | <b>Unrestricted<br/>Funds</b> | <b>2024<br/>Restricted<br/>Funds</b> | <b>Total</b>   |
|----------------------------------|-------------------------------|--------------------------------------|----------------|
|                                  | <b>£</b>                      | <b>£</b>                             | <b>£</b>       |
| Sub-total broguht forward        | 95,838                        | 72,403                               | 168,241        |
| <b>Building costs</b>            |                               |                                      |                |
| Caretaker salary                 | 9,677                         | -                                    | 9,677          |
| Cleaning                         | 3,029                         | -                                    | 3,029          |
| Light, heat and power            | 9,250                         | -                                    | 9,250          |
| IT                               | 8,037                         | -                                    | 8,037          |
| Repairs and renewals             | 15,145                        | -                                    | 15,145         |
| General premises expenses        | 647                           | -                                    | 647            |
| Printing, postage and stationery | 888                           | -                                    | 888            |
| Telephone                        | 1,059                         | -                                    | 1,059          |
|                                  | <u>143,570</u>                | <u>72,403</u>                        | <u>215,973</u> |
| <b>Administration costs</b>      |                               |                                      |                |
| Administrative salaries          | 16,755                        | -                                    | 16,755         |
| Training costs                   | 249                           | -                                    | 249            |
| Provisions for bad debts         | 288                           | -                                    | 288            |
| Bank charges                     | 331                           | -                                    | 331            |
| Sundry expenses                  | 347                           | 118                                  | 465            |
| Subscriptions                    | 114                           | -                                    | 114            |
| Insurance                        | 4,281                         | -                                    | 4,281          |
| Book-keeping                     | 5,047                         | -                                    | 5,047          |
| Depreciation and amortisation    | 16,809                        | 26,140                               | 42,949         |
| <b>Governance costs</b>          |                               |                                      |                |
| Legal and Professional fees      | 1,968                         | -                                    | 1,968          |
| Independent Examiner's fees      | 1,475                         | -                                    | 1,475          |
|                                  | <u>47,664</u>                 | <u>26,258</u>                        | <u>73,922</u>  |
| Allocated between:               |                               |                                      |                |
| Education (40%)                  | 19,066                        | 10,503                               | 29,569         |
| Religious affairs (60%)          | <u>28,598</u>                 | <u>15,755</u>                        | <u>44,353</u>  |



**BETH SHALOM REFORM SYNAGOGUE**  
**Notes to the Financial Statements (continued)**  
**for the year ended 31 August 2025**

**15. Fund comparatives (continued...)**

**2024**

**Funds**

|   | <b>At 1 Sep<br/>2023</b> | <b>Incoming<br/>Resources</b> | <b>Outgoing<br/>Resources</b> | <b>Transfers</b> | <b>At 31 Aug<br/>2024</b> |
|---|--------------------------|-------------------------------|-------------------------------|------------------|---------------------------|
|   | <b>£</b>                 | <b>£</b>                      | <b>£</b>                      | <b>£</b>         | <b>£</b>                  |
| <b>Unrestricted funds</b>                               |                          |                               |                               |                  |                           |
| <b>Designated funds</b>                                 |                          |                               |                               |                  |                           |
| Building refurbishment fund                             | 6,250                    | -                             | -                             | 10,000           | 16,250                    |
|   | <u>6,250</u>             | <u>-</u>                      | <u>-</u>                      | <u>10,000</u>    | <u>16,250</u>             |
| <b>General fund</b>                                     | 395,215                  | 168,035                       | (145,190)                     | (10,000)         | 408,060                   |
|   | <u>395,215</u>           | <u>168,035</u>                | <u>(145,190)</u>              | <u>(10,000)</u>  | <u>408,060</u>            |
| <b>Total unrestricted funds</b>                         | <u>401,465</u>           | <u>168,035</u>                | <u>(145,190)</u>              | <u>-</u>         | <u>424,310</u>            |
| <b>Restricted funds</b>                                 |                          |                               |                               |                  |                           |
| Air Conditioning  | 7,338                    | -                             | (5,872)                       | -                | 1,466                     |
| Ridgefield and Rose-Marrow fund                         | 8,910                    | -                             | -                             | -                | 8,910                     |
| High Holyday Appeal                                     | -                        | 9,978                         | (9,978)                       | -                | -                         |
| Burial activities including Jewish Joint Burial Society | 20,514                   | 13,988                        | (26,349)                      | -                | 8,153                     |
| Board of Deputies Voluntary Donations                   | -                        | 435                           | (435)                         | -                | -                         |
| Building fund   | 1,478,392                | -                             | (20,268)                      | -                | 1,458,124                 |
| Cheder Children fund                                    | 2,500                    | -                             | (939)                         | -                | 1,561                     |
| Shoah Project   | 117                      | -                             | (117)                         | -                | -                         |
| Ukraine Support   | 474                      | -                             | (474)                         | -                | -                         |
| Memorial Tree of Life                                   | 600                      | -                             | (67)                          | -                | 533                       |
| Warm Space  | 1,420                    | 18,388                        | (7,904)                       | -                | 11,904                    |
| Youth Work  | -                        | 60,000                        | -                             | -                | 60,000                    |
|   | <u>-</u>                 | <u>60,000</u>                 | <u>-</u>                      | <u>-</u>         | <u>60,000</u>             |
| <b>Total restricted funds</b>                           | <u>1,520,265</u>         | <u>102,789</u>                | <u>(72,403)</u>               | <u>-</u>         | <u>1,550,651</u>          |
| <b>Total funds</b>                                      | <u>1,921,730</u>         | <u>270,824</u>                | <u>(217,593)</u>              | <u>-</u>         | <u>1,974,961</u>          |

|  | <b>Unrestricted<br/>Funds</b> | <b>Restricted<br/>Funds</b> | <b>Total</b>     |
|--|-------------------------------|-----------------------------|------------------|
|  | <b>£</b>                      | <b>£</b>                    | <b>£</b>         |
| Fixed assets                                   | 326,437                       | 1,459,590                   | 1,786,027        |
| Debtors  | 35,664                        | -                           | 35,664           |
| Cash at bank and in hand                       | 70,076                        | 94,391                      | 164,467          |
| Creditors: Amounts falling due within one year | (7,867)                       | (3,330)                     | (11,197)         |
|  | <u>424,310</u>                | <u>1,550,651</u>            | <u>1,974,961</u> |