

BLACKPOOL REFORM JEWISH CONGREGATION

England & Wales · Charity number 1148088

Details

Status Registered

Legal form Charitable company

Company number 08091243

Registered 2012-07-13

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

Contact

Address 509 Clifton Drive North
Lytham St. Annes
FY8 2QX

Phone 01253724472

Email info@brjc.co.uk

Website www.brjc.co.uk

Activities

Objects: (A)TO ADVANCE THE JEWISH RELIGION, FOR THE BENEFIT OF THE PUBLIC,IN ACCORDANCE WITH THE DOCTRINES OF THE JEWISH RELIGION;(B)TO ADVANCE EDUCATION FOR THE BENEFIT OF THE PUBLIC;(C)FOR ANY SUCH OTHER PURPOSES DEEMED CHARITABLE BY THE LAW OF ENGLAND AND WALES AS THE TRUSTEES OF THE CONGREGATION SHALL FROM TIME TO TIME DETERMINE.

Activities: The Objects of the charity are:(i) to advance the Jewish religion for the benefit of the public in accordance with the doctrines of the Jewish religion(ii) to advance education for the benefit of the public(iii) for any such purposes deemed charitable by the law of England and Wales as the Trustees of the Congregation shall from time to time determine.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services
- **What:** Education/training, Religious Activities, Arts/culture/heritage/science
- **Who:** Children/young People, Elderly/old People, People Of A Particular Ethnic Or Racial Origin

Geography

- Blackburn With Darwen
- Blackpool
- Cumbria
- Lancashire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£38,046	£52,134	-	-
2024-12-31	£32,478	£40,905	-	-
2023-12-31	£36,058	£36,514	-	-
2022-12-31	£27,413	£17,259	-	-
2021-12-31	£31,282	£23,651	-	-
2020-12-31	£33,696	£25,082	-	-

Trustees

Name	Role	Appointed
Rachel Davina Tax	Chair	2019-04-28
Alan Charles Martin Cantor		2012-07-11
David Whippman		2020-05-31
ELIZABETH TAX		2012-10-26
James Hardman		2022-05-08
MARTIN BLOCK		2012-10-26
Michael Benjamin Tax		2019-04-28
SARA REBEKAH TAX		2012-10-26

BLACKPOOL REFORM JEWISH CONGREGATION

England & Wales - Charity number 1148088

Accounts

Charity No: 1148088

Financial Statements
for the year ended 31 December 2025
for
Blackpool Reform Jewish Congregation

Company Number 08091243

BLACKPOOL REFORM JEWISH CONGREGATION

EXECUTIVE AND COUNCIL INFORMATION

AS AT 31 DECEMBER 2025

<u>PRESIDENT:</u>	Miss. R. Tax	
<u>VICE PRESIDENT:</u>	Miss. S. Tax	
<u>IMMEDIATE PAST PRESIDENT:</u>	Miss. S. Tax	
<u>TREASURER:</u>	Mr. A. Cantor	
<u>CUSTODIAL TRUSTEES:</u>	Mr. A. Cantor Mrs. E. Tax Mr. M. Block	
<u>OTHER COUNCIL MEMBERS:</u>	Mrs. G. Cantor Mr. D. Whippman Mr. J Hardman	Mrs. A. Mannino Mr. M. Tax
<u>ADDRESS:</u>	The Synagogue 40 Raikes Parade Blackpool FY1 4EX	
<u>BANKERS:</u>	H.S.B.C. Oxford Square 1 Newhouse Road Blackpool	
<u>AUDITORS:</u>	David Williamson Limited Chartered Certified Accountants Unit 12B Darwin Court Hawking Place Blackpool FY2 0JN	
<u>HON. SOLICITOR:</u>	Martin D Block Homestead 21 Blackburn Road Rishton Lancashire BB1 4EU	

REPORT OF THE AUDITORS TO THE MEMBERS OF

BLACKPOOL REFORM JEWISH CONGREGATION

We have audited the attached Financial Statements in accordance with Auditing Standards.

In our opinion the Financial Statements give a true and fair view of the state of the Congregation's affairs at 31st December 2025.

David Williamson Ltd

Unit 12B Darwin Court
Hawking Place
BLACKPOOL FY2 0JN

David Williamson Limited
CHARTERED CERTIFIED
ACCOUNTANTS

Trustees' Report for the year ending 31 December 2025

This is the report on the activities of the Blackpool Reform Jewish Congregation (BRJC) in 2025 by the Trustees of this Congregation, who are the members of its Council, which includes its Executive Officers and Custodial Trustees. The Trustees have complied with the duty under the Charities Acts to have due regard to public benefit guidance published by the Charity Commission, which is illustrated in this report.

Members of the Congregation come primarily from the local area of Blackpool and the Fylde and to an extent from other parts of Lancashire but there is no geographical restriction on membership and members can reside elsewhere in the United Kingdom.

All members of Council, including the Executive, who were elected at the 2024 Annual General Meeting were re-elected at the 2025 Annual General Meeting.

The Congregation continues to be most appreciative of the lay readers from its membership, who continue to take by far the major number of services, including special Festival services and funerals. In addition to in-person services in BRJC's Synagogue, regular services have been held using Zoom. Both in-person and Zoom are open to non-members both Jewish and non-Jewish, who may wish to attend. Attendance in person or on Zoom is encouraged. Rabbi Barrett continues to take a number of such services. Also, she is available to carry out a variety of teaching to the Congregation and to non-members.

BRJC arranges joint services with other congregations and encouraged its congregants to participate in these events. BRJC arranges funerals for its members and for non-members who are Jewish. Sadly, during 2025, BRJC undertook five member burials.

BRJC hosts parties of school children from local schools and scout groups to learn about the Jewish religion and its traditions, and members of the Congregation visit schools to talk about various aspects of Judaism. In the past BRJC has also hosted a local youth theatre group, who have previously performed for us and the wider community, performing The Diary of Anne Frank, for their annual showcase.

The Congregation continues to contribute to cross communal activities. It is a member of the Blackpool Faith Forum, which has hosted some of its meetings in its Synagogue. This Forum, which has representatives from all the major faiths, shares views on matters such as youth and adult education and security and emergency assistance. The Congregation is also a contributor to both local (Blackpool) and National Heritage.

BRJC encourages members to be charitable towards it and other charitable causes and has an annual appeal for selected local, national and international causes. Members of the Congregation give pastoral support to other members.

The Congregation aims to keep its membership contributions as low as possible. Such contributions are generally payable in advance; where this presents difficulties for a member, it will allow payment monthly without penalty and, where that too presents problems, it will allow a significantly reduced contribution.

The Congregation's policy on financial reserves is to aim to put aside sufficient funds to cover (a) Burial Assistance Scheme liabilities, (b) The proportion for the balance of the subscription year of fees payable in advance, (c) Liabilities in general, (d) The coming 12 months' likely expenditure and (e) Any funds which can only be used for specific purposes.

January 2026

BLACKPOOL REFORM JEWISH CONGREGATION

ACCOUNTING POLICIES

The Congregation has adopted the following Accounting Policies which should be read in conjunction with the attached Accounts and which have been prepared under the Historical Cost Convention.

INCOME

Income represents the monies receivable in the year from Subscriptions, Donations, Rental Income, Fees, Interest and Fund Raising activities of the Congregation.

FIXED ASSETS AND DEPRECIATION

Fixed Assets are stated at Cost or Valuation, less Depreciation.

Depreciation is calculated to write off Fixed Assets over their estimated useful lives at the following annual rates:

Freehold Land and Buildings	Nil
Chairs	5% of written down value
Holy Scrolls and Silverware	Nil
Fixture and Fittings	10% of written down value

BLACKPOOL REFORM JEWISH CONGREGATION

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED

31st December 2025

INCOME

<u>2024</u>		<u>2025</u>
£		£
8469	Subscriptions	7879
1479	General Donations	5512
95	Board of Deputies of British Jews	106
815	Yom Kippur Appeal	640
540	Memorial Donations	484
2250	Interest Received	1371
196	MRJ	212
101	Leo Baeck College	112
1290	Sale of Prayer Books, Judaica etc.	-
203	Migdal Advertising	223
1692	Income Tax Reclaimable	2815
6593	Maisonette Rent	4487
807	Maisonette Electric & Water	252
-	Classes and Conferences	-
100	Passover 2024/25	160
<hr/>		<hr/>
24630		24253
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BLACKPOOL REFORM JEWISH CONGREGATION

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED

31st December 2025

EXPENDITURE

<u>2024</u>	<u>NOTE</u>	<u>2025</u>
£		£
2436	Fees and Expenses of Teachers and visiting Ministers	360
510	Charitable Donations including Kol Nidre Donations	445
1702	Purchase of Prayer Books, Judaica etc.	-
-84	Board of Deputies of British Jews	284
-	MRJ	600
-99	Leo Baeck College	312
2209	Water	369
3337	Light & Heating	4362
2291	Insurance	2423
113	Telephone	114
27	Caretaking & Cleaning Costs	-
696	Accountancy Charges	699
545	Printing, Postage and Office Supplies	565
117	Sundry including Migdal Expenses	34
20047	Repairs & Renewals	23178
91	Depreciation	86
1784	Maisonette Expenses	6243
70	Bank Charges	46
-	Classes and Conferences	-
115	Passover 2024/25	71
<hr/>		<hr/>
35907		40191
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SUMMARY

24630	Total Income	24253
35907	Total Expenditure	40191
<hr/>		<hr/>
-11277	DEFICIT OF INCOME OVER EXPENDITURE	-15938
<hr/>		<hr/>

BLACKPOOL REFORM JEWISH CONGREGATION

SUBSIDIARY ACCOUNTS FOR THE YEAR ENDED

31st DECEMBER 2025

BURIAL ACCOUNT

<u>2024</u>		<u>2025</u>
<u>£</u>		<u>£</u>
7848	Subscriptions, Initial Fees & Contributions	13793
4998	LESS: Burial Expenses	11943
<u>2850</u>	SURPLUS FOR THE YEAR	<u>1850</u>

BLACKPOOL REFORM JEWISH CONGREGATION

BALANCE SHEET AS AT 31st DECEMBER 2025

<u>2024</u>		<u>2025</u>
£		£
70941	<u>FIXED ASSETS</u> Synagogue, Raikes Parade, Blackpool Additions for the Year	70941
70941		70941
5685	Furniture and Fittings at Cost	5685
5685	LESS: Depreciation to date	5685
-		-
3709	Chairs	3709
1989	LESS: Depreciation to date	2075
1720		1634
10000	Three Holy Scrolls (two donated) as valued by the Trustees	10000
300	Two megillot and silverware (donated) as valued by the Trustees	300
82961		82875

BLACKPOOL REFORM JEWISH CONGREGATION

CURRENT ASSETS

<u>2024</u>		<u>NOTE</u>	<u>2025</u>
£			£
68	Cash in Hand		68
31824	COIF		33184
17482	H.S.B.C		7823
200	Stock		200
10844	Debtors	2	1388
352	Prepayments	3	331
<hr/>			<hr/>
143731			125869
6560	LESS: Sundry Creditors	4	2786
<hr/>			<hr/>
137171			123083

Represented by:

<u>2024</u>			<u>2025</u>
£			£
	<u>General Reserve Account</u>		
114098	Balance Brought Forward		105671
-11277	Surplus/Deficit for the year		-15938
	- Revaluation of Holy Scrolls		-
2850	Transfer from Burial Account		4350
<hr/>			<hr/>
105671			94083
	<u>Burial Account</u>		
31500	Balance Brought Forward		31500
2850	ADD: Surplus for the year		1850
<hr/>			<hr/>
34350			33350
2850	LESS: Transfer to General Reserve		4350
<hr/>			<hr/>
31500			29000
<hr/>			<hr/>
137171			123083

PRESIDENT _____

TREASURER _____

NOTES

£

1 Repairs & Renewals consist of:

Alarm maintenance	171
Service extinguishers	295
Window repairs	22350
Misc repairs	362
	<hr/>
	23178

2 Debtors

Gift Aid Tax Reclaimable	764
Subscriptions	624
	<hr/>
	1388

3 Prepayments

Rakefet 1 year	331
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4 Sundry Creditors

These were as follows:

Subscriptions in advance	445
Accountancy	699
Kol Nidre Donations	370
Leo Baeck College	112
Board of Deputies	106
Electricity	500
Office Supplies	201
Postage	5
Repairs & Renewals	348
	<hr/>
	2786

BLACKPOOL REFORM JEWISH CONGREGATION

England & Wales - Charity number 1148088

Accounts

Charity No: 1148088

Financial Statements
for the year ended 31 December 2024
for
Blackpool Reform Jewish Congregation

Company Number 08091243

BLACKPOOL REFORM JEWISH CONGREGATION

EXECUTIVE AND COUNCIL INFORMATION

AS AT 31 DECEMBER 2024

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Mr. L. Firth

PRESIDENT:

Miss. R. Tax

VICE PRESIDENT:

Miss. S. Tax

IMMEDIATE PAST PRESIDENT:

Miss. S. Tax

TREASURER:

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Mrs. G. Cantor
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ADDRESS:

The Synagogue
40 Raikes Parade
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BANKERS:

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Oxford Square
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Hawking Place
Blackpool
FY2 0JN

HON. SOLICITOR:

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The Congregation continues to be most appreciative of the lay readers from its membership, who continue to take by far the major number of services, including special Festival services and funerals. In addition to in-person services in BRJC's Synagogue, regular services have been held using Zoom. These are also open to non-members both Jewish and non-Jewish, who may wish to attend. Attendance in person or on Zoom depending on availability is encouraged. Rabbi Barrett continues to take a number of such services. Also, she is available to carry out a variety of teaching to the Congregation and to non-members.

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BRJC hosts parties of school children from local schools and scout groups to learn about the Jewish religion and its traditions, as have visits to schools by members of the Congregation to talk about various aspects of Judaism. BRJC has also hosted a local youth theatre group, who have previously performed for us and the wider community, performing The Diary of Anne Frank, for their annual showcase.

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BLACKPOOL REFORM JEWISH CONGREGATION

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Depreciation is calculated to write off Fixed Assets over their estimated useful lives at the following annual rates:

Freehold Land and Buildings	Nil
Chairs	5% of written down value
Holy Scrolls and Silverware	Nil
Fixture and Fittings	10% of written down value

BLACKPOOL REFORM JEWISH CONGREGATION

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED

31st December 2024

INCOME

<u>2023</u>		<u>2024</u>
£		£
6927	Subscriptions	8469
663	General Donations	439
84	Board of Deputies of British Jews	95
1100	Yom Kippur Appeal	815
1505	Memorial Donations	540
1852	Interest Received	2250
226	MRJ	196
99	Leo Baeck College	101
38	Sale of Prayer Books, Judaica etc.	1290
251	Migdal Advertising	203
1561	Income Tax Reclaimable	1692
5408	Maisonette Rent	6593
874	Maisonette Electric & Water	807
410	Classes and Conferences	-
370	Passover 2023	-
240	Celeb Tea	-
-	Passover 2024	100
-	Building Fund	1040
<hr/>		<hr/>
21608		24630
<hr/>		<hr/>

BLACKPOOL REFORM JEWISH CONGREGATION

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED

31st December 2024

EXPENDITURE

<u>2023</u>	<u>NOTE</u>	<u>2024</u>
£		£
3334	Fees and Expenses of Teachers and visiting Ministers	2436
650	Charitable Donations including Kol Nidre Donations	510
40	Purchase of Prayer Books, Judaica etc.	1702
84	Board of Deputies of British Jews	-84
300	MRJ	-
99	Leo Baeck College	-99
1426	Water	2209
7425	Light & Heating	3337
2052	Insurance	2291
110	Telephone	113
478	Caretaking & Cleaning Costs	27
690	Accountancy Charges	696
1143	Printing, Postage and Office Supplies	545
108	Sundry including Migdal Expenses	117
7558	Repairs & Renewals	20047
95	Depreciation	91
1043	Maisonette Expenses	1784
71	Bank Charges	70
1146	Classes and Conferences	-
153	Passover 2023	-
184	Celeb Tea	-
	Passover 2024	115
28189		35907

SUMMARY

21608	Total Income	24630
28189	Total Expenditure	35907
-6581	DEFICIT OF INCOME OVER EXPENDITURE	-11277

BLACKPOOL REFORM JEWISH CONGREGATION

SUBSIDIARY ACCOUNTS FOR THE YEAR ENDED

31st DECEMBER 2024

BURIAL ACCOUNT

<u>2023</u>		<u>2024</u>
<u>£</u>		<u>£</u>
14450	Subscriptions, Initial Fees & Contributions	7848
8325	LESS: Burial Expenses	4998
<u>6125</u>	SURPLUS FOR THE YEAR	<u>2850</u>

BLACKPOOL REFORM JEWISH CONGREGATION

BALANCE SHEET AS AT 31st DECEMBER 2024

<u>2023</u>		<u>2024</u>
<u>£</u>		<u>£</u>
70941	<u>FIXED ASSETS</u> Synagogue, Raikes Parade, Blackpool Additions for the Year	70941
70941		70941
5685	Furniture and Fittings at Cost	5685
5685	LESS: Depreciation to date	5685
-		-
3709	Chairs	3709
1898	LESS: Depreciation to date	1989
1811		1720
10000	Three Holy Scrolls (two donated) as valued by the Trustees	10000
300	Two megillot and silverware (donated) as valued by the Trustees	300
83052		82961

BLACKPOOL REFORM JEWISH CONGREGATION

CURRENT ASSETS

<u>2023</u>		<u>NOTE</u>	<u>2024</u>
£			£
68	Cash in Hand		68
44574	COIF		31824
16935	H.S.B.C		17482
200	Stock		200
2202	Debtors	2	10844
318	Prepayments	3	352
<hr/>			<hr/>
147349			143731
1751	LESS: Sundry Creditors	4	6560
<hr/>			<hr/>
145598			137171

Represented by:

<u>2023</u>			<u>2024</u>
£			£
	<u>General Reserve Account</u>		
114554	Balance Brought Forward	114098	
-6581	Surplus/Deficit for the year	-11277	
	- Revaluation of Holy Scrolls	-	
6125	Transfer from Burial Account	2850	
<hr/>		<hr/>	
114098			105671
	<u>Burial Account</u>		
31500	Balance Brought Forward	31500	
6125	ADD: Surplus for the year	2850	
<hr/>		<hr/>	
37625		34350	
6125	LESS: Transfer to General Reserve	2850	
<hr/>		<hr/>	
31500			31500
<hr/>			<hr/>
145598			137171

PRESIDENT _____

TREASURER _____

NOTES

£

1 Repairs & Renewals consist of:

Alarm maintenance	161
Service extinguishers	183
Building works	19690
Misc repairs	13
	<hr/>
	20047

2 Debtors

Funeral Subscriptions	6219
Gift Aid Tax Reclaimable	2494
Subscriptions	2131
	<hr/>
	10844

3 Prepayments

Rakefet 1 year	352
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4 Sundry Creditors

These were as follows:

Funeral Expenses	4770
Subscriptions in advance	494
Accountancy	696
Kol Nidre Donations	600
	<hr/>
	6560

BLACKPOOL REFORM JEWISH CONGREGATION

England & Wales - Charity number 1148088

Accounts

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All members of Council, including the Executive, who were elected at the 2022 Annual General Meeting were re-elected at the 2023 Annual General Meeting.

During 2023, we were very pleased to welcome two new members of BRJC, namely Leanne Rudnick and Stuart Wade. Sadly, during the year, BRJC undertook one burial, that of a long-time member, Rosalind (Ros) Stillings.

After resuming many services in its Synagogue in 2022 and taking the opportunity to use the knowledge learned under Covid to make those services available on Zoom to both members of the Congregation and others, BRJC continued to develop this in 2023.

Rabbi Barrett continued to take services in 2023, including a Passover Seder. She has carried out a variety of teaching to the Congregation

The Congregation continues to be most appreciative of the lay readers from its membership, who continue to take by far the major number of services, including special Festival services and funerals. In addition to in-person services in the Synagogue, regular services have been held using Zoom. These are also open to non-members both Jewish and non-Jewish, who may wish to attend. Attendance in person or on Zoom depending on availability is encouraged.

BRJC has arranged joint services with other congregations and encouraged its congregants to participate in these events.

Since the substantial reduction in Covid restrictions, the Congregation's hosting of parties of school children from local schools and scout groups to learn about the Jewish religion and its traditions have resumed, as have visits to schools by members of the Congregation to talk about various aspects of Judaism.

The Congregation continues to contribute to cross communal activities. It is a member of the Blackpool Faith Forum and, when Covid has permitted, hosts some of its meetings in our Synagogue. This Forum, which has representatives from all the major faiths, shares views on matters such as youth and adult education and security and emergency assistance. The Congregation is also a contributor to both local (Blackpool) and National Heritage.

Members of the Congregation give pastoral support to other members, which has been especially important since the onset of Covid.

The Congregation encourages members to be charitable towards it and other charitable causes and has an annual appeal for selected local, national and international causes.

The Congregation aims to keep its membership contributions as low as possible. Such contributions are generally payable in advance; where this presents difficulties for a member, it will allow payment monthly without penalty and, where that too presents problems, it will allow a significantly reduced contribution.

The Congregation's policy on financial reserves is to aim to put aside sufficient funds to cover (a) Burial Assistance Scheme liabilities, (b) The proportion for the balance of the subscription year of fees payable in advance, (c) Liabilities in general, (d) The coming 12 month's likely expenditure and (e) Any funds which can only be used for specific purposes.

Trustees' Report for the year ending 31 December 2023 continued

Members of the Congregation come primarily from the local area of Blackpool and the Fylde and to an extent from other parts of Lancashire but there is no geographical restriction on membership and members can reside elsewhere in the United Kingdom.

January 2024

BLACKPOOL REFORM JEWISH CONGREGATION

ACCOUNTING POLICIES

The Congregation has adopted the following Accounting Policies which should be read in conjunction with the attached Accounts and which have been prepared under the Historical Cost Convention.

INCOME

Income represents the monies receivable in the year from Subscriptions, Donations, Rental Income, Fees, Interest and Fund Raising activities of the Congregation.

FIXED ASSETS AND DEPRECIATION

Fixed Assets are stated at Cost or Valuation, less Depreciation.

Depreciation is calculated to write off Fixed Assets over their estimated useful lives at the following annual rates:

Freehold Land and Buildings	Nil
Chairs	5% of written down value
Holy Scrolls and Silverware	Nil
Fixture and Fittings	10% of written down value

BLACKPOOL REFORM JEWISH CONGREGATION

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED

31st December 2023

INCOME

<u>2022</u>		<u>2023</u>
£		£
7697	Subscriptions	6927
117	General Donations	663
73	Board of Deputies of British Jews	84
770	Yom Kippur Appeal	1100
495	Memorial Donations	1505
297	Interest Received	1852
124	MRJ	226
73	Leo Baeck College	99
119	Sale of Prayer Books, Judaica etc.	38
672	Migdal Advertising	251
1279	Income Tax Reclaimable	1561
6013	Maisonette Rent	5408
422	Maisonette Electric & Water	874
76	Classes and Conferences	410
225	Passover 2022	-
-	Passover 2023	370
-	Celeb Tea	240
<hr/>		<hr/>
18452		21608
<hr/>		<hr/>

BLACKPOOL REFORM JEWISH CONGREGATION

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED

31st December 2023

EXPENDITURE

<u>2022</u>	<u>NOTE</u>	<u>2023</u>	
£		£	
1549	Fees and Expenses of Teachers and visiting Ministers	3334	
888	Charitable Donations including Kol Nidre Donations	650	
36	Purchase of Prayer Books, Judaica etc.	40	
73	Board of Deputies of British Jews	84	
300	MRJ	300	
73	Leo Baeck College	99	
1637	Water	1426	
1674	Light & Heating	7425	
1945	Insurance	2052	
109	Telephone	110	
1572	Caretaking & Cleaning Costs	478	
687	Accountancy Charges	690	
1388	Printing, Postage and Office Supplies	1143	
156	Sundry including Migdal Expenses	108	
674	Repairs & Renewals	1	7558
100	Depreciation	95	
616	Maisonette Expenses	1043	
72	Bank Charges	71	
-	Classes and Conferences	1146	
-	Passover 2023	153	
-	Celeb Tea	184	
<hr/>		<hr/>	
13549		28189	
<hr/>		<hr/>	

SUMMARY

18452	Total Income	21608
13549	Total Expenditure	28189
<hr/>		<hr/>
4903	DEFICIT OF INCOME OVER EXPENDITURE	-6581
<hr/>		<hr/>

BLACKPOOL REFORM JEWISH CONGREGATION

SUBSIDIARY ACCOUNTS FOR THE YEAR ENDED

31st DECEMBER 2023

BURIAL ACCOUNT

<u>2022</u>		<u>2023</u>
<u>£</u>		<u>£</u>
8961	Subscriptions, Initial Fees & Contributions	14450
3710	LESS: Burial Expenses	8325
<u>5251</u>	SURPLUS FOR THE YEAR	<u>6125</u>

BLACKPOOL REFORM JEWISH CONGREGATION

BALANCE SHEET AS AT 31st DECEMBER 2023

<u>2022</u>		<u>2023</u>
£		£
70941	<u>FIXED ASSETS</u> Synagogue, Raikes Parade, Blackpool	70941
<u>70941</u>	Additions for the Year	<u>70941</u>
5685	Furniture and Fittings at Cost	5685
<u>5685</u>	LESS: Depreciation to date	<u>5685</u>
-		-
3709	Chairs	3709
<u>1803</u>	LESS: Depreciation to date	<u>1898</u>
1906		1811
10000	Three Holy Scrolls (two donated) as valued by the Trustees	10000
300	Two megillot and silverware (donated) as valued by the Trustees	300
<u>83147</u>		<u>83052</u>

BLACKPOOL REFORM JEWISH CONGREGATION

CURRENT ASSETS

<u>2022</u>		<u>NOTE</u>	<u>2023</u>
£			£
76	Cash in Hand		68
42722	COIF		44574
14765	H.S.B.C		16935
200	Stock		200
6683	Debtors	2	2202
234	Prepayments	3	318
<hr/>			<hr/>
147827			147349
1773	LESS: Sundry Creditors	4	1751
<hr/>			<hr/>
146054			145598

Represented by:

<u>2022</u>			<u>2023</u>
£			£
	<u>General Reserve Account</u>		
108900	Balance Brought Forward		114554
4903	Surplus/Deficit for the year		-6581
	- Revaluation of Holy Scrolls		-
751	Transfer from Burial Account		6125
<hr/>			<hr/>
114554			114098
	<u>Burial Account</u>		
27000	Balance Brought Forward		31500
5251	ADD: Surplus for the year		6125
<hr/>			<hr/>
32251			37625
751	LESS: Transfer to General Reserve		6125
<hr/>			<hr/>
31500			31500
<hr/>			<hr/>
146054			145598

PRESIDENT _____

TREASURER _____

NOTES

£

1 Repairs & Renewals consist of:

Alarm maintenance	150
Service extinguishers	149
Kitchen	6750
Misc repairs	509
	<hr/>
	7558

2 Debtors

Gift Aid Tax Reclaimable	802
Subscriptions	1400
	<hr/>
	2202

3 Prepayments

Rakefet 1 year	318
----------------	-----

4 Sundry Creditors

These were as follows:

Subscriptions in advance	328
Accountancy	690
Leo Baeck College	99
Board of Deputies	84
Kol Nidre Donations	550
	<hr/>
	1751

BLACKPOOL REFORM JEWISH CONGREGATION

England & Wales - Charity number 1148088

Accounts

Charity No: 1148088

Financial Statements
for the year ended 31 December 2022
for
Blackpool Reform Jewish Congregation

Company Number 08091243

BLACKPOOL REFORM JEWISH CONGREGATION

EXECUTIVE AND COUNCIL INFORMATION

AS AT 31 DECEMBER 2022

HON. LIFE PRESIDENT:

Mr. L. Firth

PRESIDENT:

Miss. R. Tax

VICE PRESIDENT:

Miss. S. Tax

IMMEDIATE PAST PRESIDENT:

Miss. S. Tax

TREASURER:

Mr. A. Cantor

CUSTODIAL TRUSTEES:

Mr. A. Cantor
Mrs. E. Tax
Mr. M. Block

OTHER COUNCIL MEMBERS:

Mrs. G. Cantor	Mrs. A. Mannino
Mr. D. Whippman	Mr. M. Tax
Mrs. A. Peake	Mr. J Hardman

ADDRESS:

The Synagogue
40 Raikes Parade
Blackpool
FY1 4EX

BANKERS:

H.S.B.C.
Oxford Square
1 Newhouse Road
Blackpool

AUDITORS:

David Williamson Limited
Chartered Certified Accountants
Unit 12B Darwin Court
Hawking Place
Blackpool
FY2 0JN

HON. SOLICITOR:

Martin D Block
Homestead
21 Blackburn Road
Rishton
Lancashire
BB1 4EU

REPORT OF THE AUDITORS TO THE MEMBERS OF

BLACKPOOL REFORM JEWISH CONGREGATION

We have audited the attached Financial Statements in accordance with Auditing Standards.

In our opinion the Financial Statements give a true and fair view of the state of the Congregation's affairs at 31st December 2022.

David Williamson Ltd

Unit 12B Darwin Court
Hawking Place
BLACKPOOL FY2 0JN

David Williamson Limited
CHARTERED CERTIFIED
ACCOUNTANTS

Trustees' Report for the year ending 31 December 2022

This is the report on the activities of the Blackpool Reform Jewish Congregation (BRJC) in 2022 by the Trustees of this Congregation, who are the members of its Council, which includes its Executive Officers and Custodial Trustees. The Trustees have complied with the duty under the Charities Act to have due regard to public benefit guidance published by the Charity Commission, which is illustrated in this report.

All members of Council, including the Executive, who were elected at the 2021 Annual General Meeting were re-elected at the 2022 Annual General Meeting. In addition, at the 2022 AGM, James Hardman was elected a Trustee and Council member.

During 2022, we were very pleased to welcome three new members of BRJC, namely Beatrice Carre, John Jackson and Eliana Slatter. Sadly, during the year, BRJC undertook a burial, be it of a non-member.

In 2022, BRJC was able to resume many services in our Synagogue and we took the opportunity to use the knowledge learned under Covid to make those services available on Zoom to both members of the Congregation and others.

Rabbi Zalud, having been associated with our Synagogue for several decades, retired in 2021 and a new rabbi, Rabbi Barrett started to take services in 2022. On her visits, Rabbi Barrett has taken the opportunity to offer a variety of teaching to the Congregation, as well as some new music.

The Congregation continues to be most appreciative of the lay readers from its membership, who continue to take by far the major number of services, including special Festival services and funerals. In addition to in-person services in the Synagogue, regular services have been held using Zoom. These are also open to non-members both Jewish and non-Jewish, who may wish to attend. Attendance is encouraged.

From time to time the Congregation organises events, which are open to members and non-members.

Since the substantial reduction in Covid restrictions, the Congregation's hosting of parties of school children from local schools and scout groups to learn about the Jewish religion and its traditions have resumed, as have visits to schools by members of the Congregation to talk about various aspects of Judaism.

The Congregation continues to contribute to cross communal activities. It is a member of the Blackpool Faith Forum and, when Covid has permitted, hosts some of its meetings in our Synagogue. This Forum, which has representatives from all the major faiths, shares views on matters such as youth and adult education and security and emergency assistance. The Congregation is also a contributor to both local (Blackpool) and National Heritage.

Members of the Congregation give pastoral support to other members, which has been especially important since the onset of Covid.

The Congregation encourages members to be charitable towards it and other charitable causes and has an annual appeal for selected local, national and international causes. Congregation beneficiaries in 2022 included a voluntary ambulance charity and a charity for epilepsy.

The Congregation aims to keep its membership contributions as low as possible. Such contributions are generally payable in advance; where this presents difficulties for a member, it will allow payment monthly without penalty and, where that too presents problems, it will allow a significantly reduced contribution.

The Congregation's policy on financial reserves is to aim to put aside sufficient funds to cover (a) Burial Assistance Scheme liabilities, (b) The proportion for the balance of the subscription year of fees payable in advance, (c) Liabilities in general, (d) The coming 12 month's likely expenditure and (e) Any funds which can only be used for specific purposes.

Trustees' Report for the year ending 31 December 2022 continued

Members of the Congregation come primarily from the local area of Blackpool and the Fylde and to an extent from other parts of Lancashire but there is no geographical restriction on membership and members can reside elsewhere in the United Kingdom.

January 2023

BLACKPOOL REFORM JEWISH CONGREGATION

ACCOUNTING POLICIES

The Congregation has adopted the following Accounting Policies which should be read in conjunction with the attached Accounts and which have been prepared under the Historical Cost Convention.

INCOME

Income represents the monies receivable in the year from Subscriptions, Donations, Rental Income, Fees, Interest and Fund Raising activities of the Congregation.

FIXED ASSETS AND DEPRECIATION

Fixed Assets are stated at Cost or Valuation, less Depreciation.

Depreciation is calculated to write off Fixed Assets over their estimated useful lives at the following annual rates:

Freehold Land and Buildings	Nil
Chairs	5% of written down value
Holy Scrolls and Silverware	Nil
Fixture and Fittings	10% of written down value

BLACKPOOL REFORM JEWISH CONGREGATION

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED

31st December 2022

INCOME

<u>2021</u>		<u>2022</u>
£		£
6546	Subscriptions	7697
1095	General Donations	117
64	Board of Deputies of British Jews	73
1076	Yom Kippur Appeal	770
1050	Memorial Donations	495
4	Interest Received	297
161	MRJ	124
72	Leo Baeck College	73
46	Sale of Prayer Books, Judaica etc.	119
186	Migdal Advertising	672
1184	Income Tax Reclaimable	1279
6240	Maisonette Rent	6013
557	Maisonette Electric & Water	422
194	Social Events - 60th Jubilee	-
-	Conversion Classes	76
450	Break-in Compensation	-
593	Water overpayment	-
	Passover 2022	225
19518		18452

BLACKPOOL REFORM JEWISH CONGREGATION

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED

31st December 2022

EXPENDITURE

<u>2021</u>	<u>NOTE</u>	<u>2022</u>
£		£
2000	Fees and Expenses of Teachers and visiting Ministers	1549
1106	Charitable Donations including Kol Nidre Donations	888
260	Purchase of Prayer Books, Judaica etc.	36
64	Board of Deputies of British Jews	73
300	MRJ	300
72	Leo Baeck College	73
565	Water	1637
1435	Light & Heating	1674
1908	Insurance	1945
106	Telephone	109
2058	Caretaking & Cleaning Costs	1572
684	Accountancy Charges	687
724	Printing, Postage and Office Supplies	1388
333	Sundry including Migdal Expenses	156
5481	Repairs & Renewals	674
106	Depreciation	100
599	Maisonette Expenses	616
420	Valuation Report	-
-	Bank Charges	72
<hr/>		
18221		13549
<hr/>		

SUMMARY

19518	Total Income	18452
18221	Total Expenditure	13549
<hr/>		
1297	SURPLUS OF INCOME OVER EXPENDITURE	4903
<hr/>		

BLACKPOOL REFORM JEWISH CONGREGATION

SUBSIDIARY ACCOUNTS FOR THE YEAR ENDED

31st DECEMBER 2022

BURIAL ACCOUNT

<u>2021</u>		<u>2022</u>
<u>£</u>		<u>£</u>
11764	Subscriptions, Initial Fees & Contributions	8961
5430	LESS: Burial Expenses	3710
<u>6334</u>	SURPLUS FOR THE YEAR	<u>5251</u>

BLACKPOOL REFORM JEWISH CONGREGATION

BALANCE SHEET AS AT 31st DECEMBER 2022

<u>2021</u>		<u>2022</u>
<u>£</u>		<u>£</u>
70941	<u>FIXED ASSETS</u> Synagogue, Raikes Parade, Blackpool Additions for the Year	70941
<hr/> 70941		<hr/> 70941
5685	Furniture and Fittings at Cost	5685
<hr/> 5685	LESS: Depreciation to date	<hr/> 5685
-		-
3709	Chairs	3709
<hr/> 1703	LESS: Depreciation to date	<hr/> 1803
2006		1906
10000	Three Holy Scrolls (two donated) as valued by the Trustees	10000
300	Two megillot and silverware (donated) as valued by the Trustees	300
<hr/> 83247		<hr/> 83147

BLACKPOOL REFORM JEWISH CONGREGATION

CURRENT ASSETS

<u>2021</u>	<u>NOTE</u>	<u>2022</u>
<u>£</u>		<u>£</u>
85	Cash in Hand	76
30425	COIF	42722
20930	H.S.B.C	14765
200	Stock	200
1612	Debtors	6683
468	Prepayments	234
<hr/> 136967		<hr/> 147827
1067	LESS: Sundry Creditors	1773
<hr/> <u>135900</u>		<hr/> <u>146054</u>

Represented by:

<u>2021</u>		<u>2022</u>
<u>£</u>		<u>£</u>
	<u>General Reserve Account</u>	
101269	Balance Brought Forward	108900
1297	Surplus/Deficit for the year	4903
	- Revaluation of Holy Scrolls	-
6334	Transfer from Burial Account	751
<hr/> 108900		<hr/> 114554
	<u>Burial Account</u>	
27000	Balance Brought Forward	27000
6334	ADD: Surplus for the year	5251
<hr/> 33334		<hr/> 32251
6334	LESS: Transfer to General Reserve	751
<hr/> 27000		<hr/> 31500
<hr/> <u>135900</u>		<hr/> <u>146054</u>

PRESIDENT _____

TREASURER _____

NOTES

£

1 Repairs & Renewals consist of:

Alarm maintenance	138
Service extinguishers	238
Misc repairs	298
	<hr/>
	674

2 Debtors

Gift Aid Tax Reclaimable	1817
Subscriptions	1854
Funeral Expenses	3012
	<hr/>
	6683

3 Prepayments

Rakefet 1 year	234
----------------	-----

4 Sundry Creditors

These were as follows:

Subscriptions in advance	170
Accountancy	687
Leo Baeck College	73
Board of Deputies	73
Kol Nidre Donations	770
	<hr/>
	1773

BLACKPOOL REFORM JEWISH CONGREGATION

England & Wales - Charity number 1148088

Accounts

Charity No: 1148088

Financial Statements
for the year ended 31 December 2021
for
Blackpool Reform Jewish Congregation

Company Number 08091243

BLACKPOOL REFORM JEWISH CONGREGATION

EXECUTIVE AND COUNCIL INFORMATION

AS AT 31 DECEMBER 2021

HON. LIFE PRESIDENT:

Mr. L. Firth

PRESIDENT:

Mrs. R. Tax

VICE PRESIDENT:

Miss. S. Tax

IMMEDIATE PAST PRESIDENT:

Miss. S. Tax

TREASURER:

Mr. A. Cantor

CUSTODIAL TRUSTEES:

Mr. A. Cantor
Mrs. E. Tax
Mr. M. Block

OTHER COUNCIL MEMBERS:

Mrs. G. Cantor
Mr. D. Whippman
Mrs. A. Peake

Mrs. A. Mannino
Mr. M. Tax

ADDRESS:

The Synagogue
40 Raikes Parade
Blackpool
FY1 4EX

BANKERS:

H.S.B.C.
Oxford Square
1 Newhouse Road
Blackpool

AUDITORS:

David Williamson Limited
Chartered Certified Accountants
Unit 12B Darwin Court
Hawking Place
Blackpool
FY2 0JN

HON. SOLICITOR:

Martin D Block
Homestead
21 Blackburn Road
Rishton
Lancashire
BB1 4EU

REPORT OF THE AUDITORS TO THE MEMBERS OF

BLACKPOOL REFORM JEWISH CONGREGATION

We have audited the attached Financial Statements in accordance with Auditing Standards.

In our opinion the Financial Statements give a true and fair view of the state of the Congregation's affairs at 31st December 2021.

Unit 12B Darwin Court
Hawking Place
BLACKPOOL FY2 0JN

David Williamson Limited
CHARTERED CERTIFIED
ACCOUNTANTS

Trustees' Report for the year ending 31 December 2021

This is the report on the activities of the Blackpool Reform Jewish Congregation (BRJC) in 2021 by the Trustees of this Congregation, who are the members of its Council, which includes its Executive Officers and Custodial Trustees. The Trustees have complied with the duty under the Charities Act to have due regard to public benefit guidance published by the Charity Commission, which is illustrated in this report.

All members of Council, including the Executive, who were elected at the 2020 Annual General Meeting were re-elected at the 2021 Annual General Meeting. At the 2021 AGM, Rachel Tax was elected President of the Congregation and Sara Tax Vice-president.

Like almost all organisations in the UK, in 2021, as in 2020, BRJC was greatly affected by Covid 19. We were unable to take services in our Synagogue until November 2021. In that month, in addition to two Saturday services in the Synagogue, there was an unveiling service including one for a new plaque for a former Congregation President, the late Estelle Ballan. Later in November we celebrated with a special tea the Synagogue's 60th Anniversary at the same time as the service for the first evening of Chanukah.

We sadly have to report that in October 2021 one of our members, Shirley Harrison, passed away and offer our condolences to her next of kin.

Due to Covid, our rabbi, Rabbi Zalud, was unable to take services in 2021 and at the end of August he retired after being associated with our Congregation for over 50 years, being our Sponsoring Rabbi for several decades. Rabbi Zalud has continued to be available to take special services and to visit the sick and those in prison, when Covid rules have allowed any of these.

The Congregation continues to be most appreciative of the lay readers from its membership, who continue to take by far the major number of services, including special Festival services and funerals. After the Synagogue was closed due to Covid 19, regular services have been held using video software, namely Zoom. These and services in the Synagogue are also open to non-members both Jewish and non-Jewish, who may wish to attend. Attendance is encouraged and has been significantly increased for services using Zoom.

From time to time the Congregation organises events, which are open to members and non-members, although due to Covid it has not been possible to organise such events in 2021.

Due to Covid 19, the Congregation's regular hosting of parties of school children from local schools and scout groups to learn about the Jewish religion and its traditions had to be suspended, as had visits to schools by members of the Congregation to talk about various aspects of Judaism.

The Congregation continues to contribute to cross communal activities. It is a member of the Blackpool Faith Forum and, when Covid has permitted, hosts some of its meetings in our Synagogue. This Forum, which has representatives from all the major faiths, shares views on matters such as youth and adult education and security and emergency assistance. The Congregation is also a contributor to both local (Blackpool) and National Heritage.

Members of the Congregation give pastoral support to other members, which has been especially important since the onset of Covid 19.

The Congregation encourages members to be charitable towards it and other charitable causes and has an annual appeal for selected local, national and international causes. Congregation beneficiaries in 2021 included a hospital and a charity for multiple sclerosis.

The Congregation aims to keep its membership contributions as low as possible. Such contributions are generally payable in advance; where this presents difficulties for a member, it will allow payment monthly without penalty and, where that too presents problems, it will allow a significantly reduced contribution.

Trustees' Report for the year ending 31 December 2021 continued

The Congregation's policy on financial reserves is to aim to put aside sufficient funds to cover (a) Burial Assistance Scheme liabilities, (b) The proportion for the balance of the subscription year of fees payable in advance, (c) Liabilities in general, (d) The coming 12 month's likely expenditure and (e) Any funds which can only be used for specific purposes.

Members of the Congregation come primarily from the local area of Blackpool and the Fylde and to an extent from other parts of Lancashire but there is no geographical restriction on membership and members can reside elsewhere in the United Kingdom.

February 2022

BLACKPOOL REFORM JEWISH CONGREGATION

ACCOUNTING POLICIES

The Congregation has adopted the following Accounting Policies which should be read in conjunction with the attached Accounts and which have been prepared under the Historical Cost Convention.

INCOME

Income represents the monies receivable in the year from Subscriptions, Donations, Rental Income, Fees and Fund Raising activities of the Congregation.

FIXED ASSETS AND DEPRECIATION

Fixed Assets are stated at Cost or Valuation, less Depreciation.

Depreciation is calculated to write off Fixed Assets over their estimated useful lives at the following annual rates:

Freehold Land and Buildings	Nil
Chairs	5% of written down value
Holy Scrolls and Silverware	Nil
Fixture and Fittings	10% of written down value

BLACKPOOL REFORM JEWISH CONGREGATION

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED

31st December 2021

INCOME

<u>2020</u>		<u>2021</u>
6210	Subscriptions	6546
1590	General Donations	1095
86	Board of Deputies of British Jews	64
876	Yom Kippur Appeal	1076
402	Memorial Donations	1050
80	Interest Received	4
191	MRJ	161
83	Leo Baeck College	72
-	Sale of Prayer Books, Judaica etc.	46
210	Migdal Advertising	186
1335	Income Tax Reclaimable	1184
5440	Maisonette Rent	6240
305	Maisonette Electric & Water	557
-	Social Events - 60th Jubilee	194
675	Conversion Classes	-
-	Break-in Compensation	450
-	Water overpayment	593
<hr/>		<hr/>
17483		19518
<hr/>		<hr/>

BLACKPOOL REFORM JEWISH CONGREGATION

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED

31st December 2021

EXPENDITURE

<u>2020</u>	<u>NOTE</u>	<u>2021</u>
2025	Fees and Expenses of Teachers and visiting Ministers	2000
1020	Charitable Donations	1106
115	Purchase of Prayer Books, Judaica etc.	260
88	Board of Deputies of British Jews	64
400	MRJ	300
84	Leo Baeck College	72
644	Water	565
2205	Light & Heating	1435
2355	Insurance	1908
119	Telephone	106
2309	Caretaking & Cleaning Costs	2058
684	Accountancy Charges	684
603	Printing, Postage and Office Supplies	724
133	Sundry including Migdal Expenses	333
1747	Repairs & Renewals	5481
111	Depreciation	106
976	Maisonette Expenses	599
	Valuation Report	420
<hr/>		<hr/>
15618		18221
<hr/>		<hr/>

SUMMARY

17483	Total Income	19518
15618	Total Expenditure	18221
<hr/>		<hr/>
1865	SURPLUS OF INCOME OVER EXPENDITURE	1297
<hr/>		<hr/>

BLACKPOOL REFORM JEWISH CONGREGATION

SUBSIDIARY ACCOUNTS FOR THE YEAR ENDED

31st DECEMBER 2021

BURIAL ACCOUNT

<u>2020</u>		<u>2021</u>
16213	Subscriptions, Initial Fees & Contributions	11764
9464	LESS: Burial Expenses	5430
<hr/> <u>6749</u>	SURPLUS FOR THE YEAR	<hr/> <u>6334</u>

BLACKPOOL REFORM JEWISH CONGREGATION

BALANCE SHEET AS AT 31st DECEMBER 2021

<u>2020</u>		<u>2021</u>
	<u>FIXED ASSETS</u>	
70941	Synagogue, Raikes Parade, Blackpool	70941
	Additions for the Year	
70941		70941
5685	Furniture and Fittings at Cost	5685
5685	LESS: Depreciation to date	5685
-		-
3709	Chairs	3709
1597	LESS: Depreciation to date	1703
2112		2006
10000	Three Holy Scrolls (two donated) as valued by the Trustees	10000
300	Two megillot and silverware (donated) as valued by the Trustees	300
83353		83247

BLACKPOOL REFORM JEWISH CONGREGATION

CURRENT ASSETS

<u>2020</u>		<u>NOTE</u>	<u>2021</u>
85	Cash in Hand		85
30421	COIF		30425
13305	H.S.B.C		20930
200	Stock		200
1249	Debtors	2	1612
701	Prepayments	3	468
<hr/>			<hr/>
129314			136967
1045	LESS: Sundry Creditors	4	1067
<hr/>			<hr/>
128269			135900

Represented by:

<u>2020</u>			<u>2021</u>
	<u>General Reserve Account</u>		
89122	Balance Brought Forward	101269	
1865	Surplus/Deficit for the year	1297	
	- Revaluation of Holy Scrolls	-	
10282	Transfer from Burial Account	6334	
<hr/>		<hr/>	
101269			108900
	<u>Burial Account</u>		
30533	Balance Brought Forward	27000	
6749	ADD: Surplus for the year	6334	
<hr/>		<hr/>	
37282		33334	
10282	LESS: Transfer to General Reserve	6334	
<hr/>		<hr/>	
27000			27000
<hr/>			<hr/>
128269			135900

PRESIDENT _____

TREASURER _____

NOTES

1 Repairs & Renewals consist of:

Alarm maintenance	133
New fire door	2500
Misc repairs	2847
	<hr/>
	5480

2 Debtors

Gift Aid Tax Reclaimable	538
Subscriptions	1074
	<hr/>
	1612

3 Prepayments

Rakefet 2 years	468
-----------------	-----

4 Sundry Creditors

These were as follows:

Subscriptions in advance	247
Accountancy	684
Leo Baeck College	72
Board of Deputies	64
	<hr/>
	1067

BLACKPOOL REFORM JEWISH CONGREGATION

England & Wales - Charity number 1148088

Accounts

Charity No: 1148088

Financial Statements
for the year ended 31 December 2020
for
Blackpool Reform Jewish Congregation

Company Number 08091243

BLACKPOOL REFORM JEWISH CONGREGATION

EXECUTIVE AND COUNCIL INFORMATION

AS AT 31 DECEMBER 2020

HON. LIFE PRESIDENT:

Mr. L. Firth

PRESIDENT:

Miss. S. Tax

VICE PRESIDENT:

Mrs. R. Tax

IMMEDIATE PAST PRESIDENT:

TREASURER:

Mr. A. Cantor

CUSTODIAL TRUSTEES:

Mr. A. Cantor

Mrs. E. Tax

Mr. M. Block

OTHER COUNCIL MEMBERS:

Mrs. G. Cantor

Mr. D. Whippman

Mrs. A. Peake

Mrs. A. Mannino

Mr. M. Tax

ADDRESS:

The Synagogue
40 Raikes Parade
Blackpool
FY1 4EX

BANKERS:

H.S.B.C.
Oxford Square
1 Newhouse Road
Blackpool

AUDITORS:

David Williamson Limited
Chartered Certified Accountants
Unit 12B Darwin Court
Hawking Place
Blackpool
FY2 0JN

HON. SOLICITOR:

Martin D Block
Homestead
21 Blackburn Road
Rishton
Lancashire
BB1 4EU

REPORT OF THE AUDITORS TO THE MEMBERS OF

BLACKPOOL REFORM JEWISH CONGREGATION

We have audited the attached Financial Statements in accordance with Auditing Standards.

In our opinion the Financial Statements give a true and fair view of the state of the Congregation's affairs at 31st December 2020.

David Williamson Ltd

Unit 12B Darwin Court
Hawking Place
BLACKPOOL FY2 0JN

David Williamson Limited
CHARTERED CERTIFIED
ACCOUNTANTS

Trustees' Report for the year ending 31 December 2020

This is the report on the activities of the Blackpool Reform Jewish Congregation (BRJC) in 2020 by the Trustees of this Congregation, who are the members of its Council, which includes its Executive Officers and Custodial Trustees. The Trustees have complied with the duty under the Charities Act to have due regard to public benefit guidance published by the Charity Commission, which is illustrated in this report.

All members of Council, including the Executive, who were elected at the 2019 Annual General Meeting were re-elected at the 2020 Annual General Meeting, apart from Leigh-Anne Bunting who did not put herself forward for re-election and Estelle Ballan who passed away in November 2019. Also at the 2020 Annual General Meeting, David Whippman was elected a Council member.

Like almost all of the UK in 2020, BRJC was greatly affected by Covid 19, as will be seen from this report.

Rabbi Zalud continued to take several of our Friday evening and Saturday services, but he was not able to continue to do this, when the March 2020 Covid lockdown started. At that time the Synagogue had to be closed and has not been re-opened since, due to Covid health and safety considerations. Rabbi Zalud has continued to be available to visit the sick and those in prison, when Covid rules have allowed either of these. Also in 2020, Rabbi Zalud continued to teach those who wished to convert to Judaism, until Covid 19 did not permit indoor teaching to continue.

The Congregation continues to be most appreciative of the lay readers from its membership, who continue to take by far the major number of services, including special Festival services and funerals. After the Synagogue was closed due to Covid 19, regular services have been held using video software, namely Zoom. These and services in Synagogue are also open to non-members both Jewish and non-Jewish, who may wish to attend. Attendance is encouraged and has been significantly increased for services using Zoom.

From time to time the Congregation organises events, which are open to members and non-members, although due to Covid it has not been possible to organise such events in 2020.

Due to Covid 19, the Congregation's regular hosting of parties of school children from local schools and scout groups to learn about the Jewish religion and its traditions had to be suspended, as had visits to schools by members of the Congregation to talk about various aspects of Judaism.

The Congregation continues to contribute to cross communal activities. It is a member of the Blackpool Faith Forum and, when permitted, hosts some of its meetings in our Synagogue. This Forum, which has representatives from all the major faiths, shares views on matters such as youth and adult education and security and emergency assistance. The Congregation is also a contributor to both local (Blackpool) and National Heritage.

Members of the Congregation give pastoral support to other members, which has been especially important since the onset of Covid 19.

The Congregation encourages members to be charitable towards it and other charitable causes and has an annual appeal for selected local, national and international causes. Congregation beneficiaries in 2020 included a Hospice, Amulance services and a University.

The Congregation aims to keep its membership contributions as low as possible. Such contributions are generally payable in advance; where this presents difficulties for a member, it will allow payment monthly without penalty and where that too presents problems, it will allow a significantly reduced contribution.

The Congregation's policy on financial reserves is to aim to put aside sufficient funds to cover (a) Burial Assistance Scheme liabilities, (b) The proportion for the balance of the subscription year of fees payable in advance, (c) Liabilities in general, (d) The coming 12 month's likely expenditure and (e) Any funds which can only be used for specific purposes.

Trustees' Report for the year ending 31 December 2020 continued

Members of the congregation come primarily from the local area of Blackpool and the Fylde and to an extent from other parts of Lancashire but there is no geographical restriction on membership and members can reside elsewhere in the United Kingdom.

January 2021

BLACKPOOL REFORM JEWISH CONGREGATION

ACCOUNTING POLICIES

The Congregation has adopted the following Accounting Policies which should be read in conjunction with the attached Accounts and which have been prepared under the Historical Cost Convention.

INCOME

Income represents the monies receivable in the year from Subscriptions, Donations, Rental Income, Fees and Fund Raising activities of the Congregation.

FIXED ASSETS AND DEPRECIATION

Fixed Assets are stated at Cost or Valuation, less Depreciation.

Depreciation is calculated to write off Fixed Assets over their estimated useful lives at the following annual rates:

Freehold Land and Buildings	Nil
Chairs	5% of written down value
Holy Scrolls and Silverware	Nil
Fixture and Fittings	10% of written down value

BLACKPOOL REFORM JEWISH CONGREGATION

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED

31st December 2020

INCOME

<u>2019</u>		<u>2020</u>
6167	Subscriptions	6210
637	General Donations	1590
87	Board of Deputies of British Jews	86
660	Yom Kippur Appeal	876
425	Memorial Donations	402
190	Interest Received	80
181	MRJ	191
93	Leo Baeck College	83
80	Sale of Prayer Books, Judaica etc.	-
530	Migdal Advertising	210
1248	Income Tax Reclaimable	1335
2459	Maisonette Rent	5440
416	Maisonette Electric & Water	305
390	Social Events - Seder	-
196	- Anne Frank's Diary	-
1633	Conversion Classes	675
<hr/>		<hr/>
15392		17483
<hr/>		<hr/>

BLACKPOOL REFORM JEWISH CONGREGATION

INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED

31st December 2020

EXPENDITURE

<u>2019</u>	<u>NOTE</u>	<u>2020</u>
4600	Fees and Expenses of Teachers and visiting Ministers	2025
515	Charitable Donations	1020
71	Purchase of Prayer Books, Judaica etc.	115
87	Board of Deputies of British Jews	88
400	MRJ	400
93	Leo Baeck College	84
371	Water	644
2156	Light & Heating	2205
1845	Insurance	2355
127	Telephone	119
3285	Caretaking & Cleaning Costs	2309
684	Accountancy Charges	684
369	Printing, Postage and Office Supplies	603
709	Sundry including Migdal Expenses	133
983	Repairs & Renewals	1747
117	Depreciation	111
72	Wine	-
162	Social Events – Seder	-
2498	Maisonette Expenses	976
<hr/>		<hr/>
19144		15618
<hr/>		<hr/>

SUMMARY

15392	Total Income	17483
19144	Total Expenditure	15618
<hr/>		<hr/>
-3752	SURPLUS OF EXPENDITURE OVER INCOME	1865
<hr/>		<hr/>

BLACKPOOL REFORM JEWISH CONGREGATION

SUBSIDIARY ACCOUNTS FOR THE YEAR ENDED

31st DECEMBER 2020

BURIAL ACCOUNT

<u>2019</u>		<u>2020</u>
10506	Subscriptions, Initial Fees & Contributions	16213
7351	LESS: Burial Expenses	9464
<hr/>		<hr/>
<u>3155</u>	SURPLUS FOR THE YEAR	<u>6749</u>

BLACKPOOL REFORM JEWISH CONGREGATION

BALANCE SHEET AS AT 31st DECEMBER 2020

<u>2019</u>		<u>2020</u>
	<u>FIXED ASSETS</u>	
70941	Synagogue, Raikes Parade, Blackpool	70941
	Additions for the Year	
70941		70941
5685	Furniture and Fittings at Cost	5685
5685	LESS: Depreciation to date	5685
-		-
3709	Chairs	3709
1486	LESS: Depreciation to date	1597
2223		2112
10000	Three Holy Scrolls (two donated) as valued by the Trustees	10000
300	Two megillot and silverware (donated) as valued by the Trustees	300
83464		83353

BLACKPOOL REFORM JEWISH CONGREGATION

CURRENT ASSETS

<u>2019</u>		<u>NOTE</u>	<u>2020</u>
106	Cash in Hand		85
30341	COIF		30421
3940	H.S.B.C		13305
200	Stock		200
3696	Debtors	2	1249
	Prepayments	3	701
<hr/>			<hr/>
121747			129314
2092	LESS: Sundry Creditors	4	1045
<hr/>			<hr/>
119655			128269

Represented by:

<u>2019</u>			<u>2020</u>
	<u>General Reserve Account</u>		
92874	Balance Brought Forward		89122
-3752	Surplus/Deficit for the year		1865
	- Revaluation of Holy Scrolls		-
	- Transfer from Burial Account		10282
<hr/>			<hr/>
89122			101269
	<u>Burial Account</u>		
27378	Balance Brought Forward		30533
3155	ADD: Surplus for the year		6749
<hr/>			<hr/>
30533			37282
	LESS: Transfer to General Reserve		10282
<hr/>			<hr/>
30533			27000
<hr/>			<hr/>
119655			128269

PRESIDENT _____

TREASURER _____

NOTES

1 Repairs & Renewals consist of:

Alarm maintenance	129
Service extinguishers	215
Misc repairs	1403
	<hr/>
	1747

2 Debtors

Gift Aid Tax Reclaimable	514
Subscriptions	735
	<hr/>
	1249

3 Prepayments

Rakefet 3years	701
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4 Sundry Creditors

These were as follows:

Subscriptions in advance	361
Accountancy	684
	<hr/>
	1045