

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, Ambulance 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/> |
| 3155 | SURPLUS FOR THE YEAR | 6749 |

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 | |
| <u>70941</u> | | <u>70941</u> |
| 5685 | Furniture and Fittings at Cost | 5685 |
| <u>5685</u> | LESS: Depreciation to date | <u>5685</u> |
| - | | - |
| 3709 | Chairs | 3709 |
| <u>1486</u> | LESS: Depreciation to date | <u>1597</u> |
| 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 |
| <u>83464</u> | | <u>83353</u> |

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 |
| <u>121747</u> | | | <u>129314</u> |
| 2092 | LESS: Sundry Creditors | 4 | 1045 |
| <u>119655</u> | | | <u>128269</u> |

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 | <u>10282</u> | |
| <u>89122</u> | | | 101269 |
| <u>Burial Account</u> | | | |
| 27378 | Balance Brought Forward | 30533 | |
| <u>3155</u> | ADD: Surplus for the year | <u>6749</u> | |
| 30533 | | 37282 | |
| | LESS: Transfer to General Reserve | <u>10282</u> | |
| <u>30533</u> | | | 27000 |
| <u>119655</u> | | | <u>128269</u> |

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 |
|----------------|-----|

4 Sundry Creditors

These were as follows:

| | |
|--------------------------|-------|
| Subscriptions in advance | 361 |
| Accountancy | 684 |
| | <hr/> |
| | 1045 |