

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
<u>6749</u>	SURPLUS FOR THE YEAR	<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	
<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>1597</u>	LESS: Depreciation to date	<u>1703</u>
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
<u>83353</u>		<u>83247</u>

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