

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

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
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 2024.

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 2024

This is the report on the activities of the Blackpool Reform Jewish Congregation (BRJC) in 2024 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 2023 Annual General Meeting were re-elected at the 2024 Annual General Meeting. During 2024, we were very pleased to welcome a new member to BRJC, namely Stephen Jacobs.

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.

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 2024, BRJC undertook one burial, that of a non-member.

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.

The Congregation continues to contribute to cross communal activities. It is a member of the Blackpool Faith Forum, which hosts 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 2025

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 2024

INCOME

<u>2023</u>		<u>2024</u>
<u>£</u>		<u>£</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
<hr/>		<hr/>
28189		35907
<hr/>		<hr/>

SUMMARY

21608	Total Income	24630
28189	Total Expenditure	35907
<hr/>		<hr/>
-6581	DEFICIT OF INCOME OVER EXPENDITURE	-11277
<hr/>		<hr/>

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
<hr/> 6125	SURPLUS FOR THE YEAR	<hr/> 2850

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	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>1898</u>	LESS: Depreciation to date	<u>1989</u>
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
<u>83052</u>		<u>82961</u>

BLACKPOOL REFORM JEWISH CONGREGATION

CURRENT ASSETS

<u>2023</u>		<u>NOTE</u>	<u>2024</u>
<u>£</u>			<u>£</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>£</u>			<u>£</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
----------------	-----

4 Sundry Creditors

These were as follows:

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