

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

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 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>
<u>£</u>		<u>£</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
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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	1
91	Depreciation	86
1784	Maisonette Expenses	6243
70	Bank Charges	46
-	Classes and Conferences	-
115	Passover 2024/25	71
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35907		40191
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SUMMARY

24630	Total Income	24253
35907	Total Expenditure	40191
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-11277	DEFICIT OF INCOME OVER EXPENDITURE	-15938
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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
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2850	SURPLUS FOR THE YEAR	1850

BLACKPOOL REFORM JEWISH CONGREGATION

BALANCE SHEET AS AT 31st DECEMBER 2025

<u>2024</u>		<u>2025</u>
<u>£</u>	<u>FIXED ASSETS</u>	<u>£</u>
70941	Synagogue, Raikes Parade, Blackpool	70941
<hr/>	Additions for the Year	<hr/>
70941		70941
5685	Furniture and Fittings at Cost	5685
<hr/>	LESS: Depreciation to date	<hr/>
5685		5685
-		-
3709	Chairs	3709
<hr/>	LESS: Depreciation to date	<hr/>
1989		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
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82961		82875

BLACKPOOL REFORM JEWISH CONGREGATION

CURRENT ASSETS

<u>2024</u>		<u>NOTE</u>	<u>2025</u>
<u>£</u>			<u>£</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
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143731			125869
6560	LESS: Sundry Creditors	4	2786
<hr/>			<hr/>
137171			123083

Represented by:

<u>2024</u>			<u>2025</u>
<u>£</u>			<u>£</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	
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34350		33350	
2850	LESS: Transfer to General Reserve	4350	
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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
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	23178

2 Debtors

Gift Aid Tax Reclaimable	764
Subscriptions	624
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	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
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	2786