

BRISTOL & WEST PROGRESSIVE JEWISH CONGREGATION

TRUSTEES REPORT YEAR ENDED 31 OCTOBER 2023

Trustees

Jennifer Clements, Acting Chair (appointed 02/24)
Donovan Hawley, Chair
(Resigned 02/24)
Naomi Bloomer Vice Chair
(appointed 02/24)
Sheila Brill, Vice Chair (Resigned 02/24)
Adam Kessler, Secretary (appointed
02/24)
Alex Cohen, Secretary (appointed
29/01/2023, resigned 12/23)
Tamar Hodos Lucas, Secretary
(resigned 29/01/2023)
Vicki Collinson (Trustee, Co-
Secretary)
Linda Motz, Treasurer (appointed
02/24)
Eilah Berlow, Treasurer (appointed 29/01/2023, resigned
12/23)
Jennifer Clements, Treasurer (resigned
29/01/2023) David Jewell, Trustee
Lisa Marrett, Trustee (resigned
29/01/2023) Iris Segall, Trustee
(resigned 29/01/2023)
Ariel Chapman, Trustee (appointed
26/01/2023)
David Dwek, Trustee
Yoav Ben Shlomo, Trustee (appointed 02/24)

Charity registered number

1191437

Principal office

43/47 Bannerman Road
Bristol
BS5 0RR

Accountants

Sara Graff Co Chartered Accountants
28 Minchenden Crescent
London
N14 7EL

TRUSTEES' REPORT

FOR THE YEAR ENDED 31 OCTOBER 2023

The Trustees present their annual report together with the income and expenditure account of the Bristol and West Progressive Jewish Congregation for the year 1 November 2022 to 31 October 2023.

Objectives and activities

a. Policies and objectives

The objects of the Charity are the advancement for the public benefit of the Jewish religion in accordance with the Principals and Affirmations of Liberal Judaism ("the Principles") by the provision of religious services, the provision of religious rites and ceremonies, and the provision of religious education. The Charity's objectives are also the advancement of charitable and community activities for the benefit of the public generally within the Area of Benefit, this being the Bristol area and within an area of approximately 60 miles around Bristol.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

Activities undertaken to achieve objectives

The charity's work is supported by income from members' subscriptions, voluntary donations and occasional grants.

Financial review

Trustee Responsibilities

The Charities Act 2011 requires the trustees to prepare financial statements each year in accordance with the current regulations. The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the year. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Financial Review

The accounts have been prepared on a receipts and payments basis in accordance with the Charities Act 2011. Therefore, the deficit shown on the Income and Expenditure Account of £12,690 does not take account of any liabilities that may be owed by BWPJC or amounts due to BWPJC at the period end. The surplus is in line with the expectations of the Trustees, and the Trustees continue to be in a position to hold sufficient reserves to cover variable running costs for at least 6 months and to have a contingency for any other emergencies.

Reserves

Restricted funds

The charity holds restricted funds consisting of donations or endowments received for specific purposes.

**TRUSTEES' REPORT (CONTINUED) FOR THE YEAR ENDED
31 OCTOBER 2023**

Risk Management

A medium term financial risk to the Charity has been identified in relation to on-going subscription income and expected expenditure. Council is actively and regularly reviewing both income and expenditure to mitigate this risk. Council does not consider that this represents a risk to the charity as a going concern. The Charity confirms that a Futures Group has been established and systems have been established to enable regular reports to be produced so that the necessary steps can be taken to reduce this risk.

Structure, governance and management

a. Constitution


Bristol and West Progressive Jewish Congregation is a registered charity, number 1191437, and is governed by an amended written Constitution adopted at the Annual General Meeting on 12 January 2020.

Methods of appointment or election of Trustees

The trustees are elected by the members of the congregation, and may serve for two years, after which period they shall be eligible for re-election. Trustees may serve up to three consecutive terms. The trustees meet no fewer than 10 times a year.

Approved by order of the members of the board of Trustees on 5/9/2024 and signed on their behalf by:

Adam Kessler



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Date: 20/9/2024



Receipts and payments accounts

For the period from	Period start date 01/11/2022	To	Period end date 31/10/2023
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Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds
	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts				
Belt Din	200	-	-	200
Cheder income				
Communal Seder	660	-	-	660
Community Weekend	1,350	-	-	1,350
Course fee	460			460
Donations	8,588	-	-	8,588
	-	3,425	-	3,425
Donations for RDF		3,497		3,497
Donations for YKA				
Subscriptions	41,139	-	-	41,139
Subscription arrears	178			178
Funeral Services	970			970
HHD donations	570			570
Interest income		-	2,734	2,734
School visits	2,354			2,354
Shop income	132	-	-	132
Tree of Life				
Rabbi Discretionary fund		5,000		5,000
Sub total (Gross income for AR)	56,601	11,922	2,734	71,257
A2 Asset and investment sales, (see table).				
	-	-	-	-
	-	-	-	-
Sub total	-	-	-	-
Total receipts	56,601	11,922	2,734	71,257
A3 Payments				
Advertising and marketing	45	-	-	45
Audit and accountancy fees	1,275	-	-	1,275
GoCardless and People's Fundraising fees	339	-	-	339
Board of Deputies	495	-	-	495
Cheder expenses	-	514	-	514
Cleaning	3,191	-	-	3,191
Covid grant disbursement	-	-	-	-
Educational fund payments				
	32	1,200	-	1,232
Pension costs	7,681			5,342
Community weekend expenses	1,012			1,012
Food and refreshments	598			598
General expenses				
	317			317
Gifts to Bnei Mitzvot, thank you presents				-
Insurance	4,554			4,554
IT software and consumables				
	1,172			1,172
LJ Congregational Assessment Fee	15,596			15,596
Printing and stationery	4			4
Rabbi's medical expenses	400			400
Rabbinic Expenses				
	2,952			2,952
Repairs and Maintenance	10,504			10,504
Safeguarding and consultancy	650			650
Rabbi's discretionary fund - assistance				
		3,301		3,301
Salaries	17,262			19,601
Staff training	90			90
Subscriptions				
Telephone and internet	597			597
Tree of Life expenses	454			454
YKA		4,353		4,353
Utilities	5,359	-	-	5,359
Sub total	74,580	9,368	-	83,947

A4 Asset and investment purchases, (see table)				
	-	-	-	-
	-	-	-	-
Sub total	-	-	-	-
Total payments	74,580	9,368	-	83,947
Net of receipts/(payments)	- 17,979	2,555	2,734	- 12,690
A5 Transfers between funds	- 7,800	7,800	-	-
A6 Cash funds last year end	24,852	25,801	70,394	121,047
Cash funds this year end	- 927	36,156	73,128	108,357

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £																								
B1 Cash funds	<table> <tr> <td>Natwest Current Account</td><td>7,911</td><td>16,734</td></tr> <tr> <td>Rabbi's Discretionary Fund</td><td>-</td><td>11,122</td></tr> <tr> <td>COIF Deposit Account</td><td>-</td><td>73,128</td></tr> <tr> <td>Lloyds current</td><td></td><td></td></tr> <tr> <td>Total cash funds</td><td>7,911</td><td>100,984</td></tr> </table> <p>(agree balances with receipts and payments account(s))</p>	Natwest Current Account	7,911	16,734	Rabbi's Discretionary Fund	-	11,122	COIF Deposit Account	-	73,128	Lloyds current			Total cash funds	7,911	100,984	Agreement Error	Agreement Error									
Natwest Current Account	7,911	16,734																									
Rabbi's Discretionary Fund	-	11,122																									
COIF Deposit Account	-	73,128																									
Lloyds current																											
Total cash funds	7,911	100,984																									
B2 Other monetary assets	<table> <tr> <td>Membership arrears (maximum collectable)</td><td>6,475</td><td>-</td></tr> <tr> <td>Gift Aid (rough approximation)</td><td>21,000</td><td>-</td></tr> <tr> <td></td><td>-</td><td>-</td></tr> <tr> <td></td><td>-</td><td>-</td></tr> <tr> <td></td><td>-</td><td>-</td></tr> <tr> <td></td><td>-</td><td>-</td></tr> </table>	Membership arrears (maximum collectable)	6,475	-	Gift Aid (rough approximation)	21,000	-		-	-		-	-		-	-		-	-								
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	-	-																									
	-	-																									
	-	-																									
	-	-																									
B3 Investment assets	<table> <tr> <td></td><td></td><td>-</td></tr> <tr> <td></td><td></td><td>-</td></tr> <tr> <td></td><td></td><td>-</td></tr> <tr> <td></td><td></td><td>-</td></tr> <tr> <td></td><td></td><td>-</td></tr> </table>			-			-			-			-			-	Fund to which asset belongs	Cost (optional)									
		-																									
		-																									
		-																									
		-																									
		-																									
B4 Assets retained for the charity's own use	<table> <tr> <td>Freehold land and buildings</td><td>252000</td><td>-</td></tr> <tr> <td>Scrolls and fittings</td><td>8918</td><td>-</td></tr> <tr> <td>Stock</td><td>200</td><td>-</td></tr> <tr> <td></td><td></td><td>-</td></tr> <tr> <td></td><td></td><td>-</td></tr> <tr> <td></td><td></td><td>-</td></tr> <tr> <td></td><td></td><td>-</td></tr> <tr> <td></td><td></td><td>-</td></tr> </table>	Freehold land and buildings	252000	-	Scrolls and fittings	8918	-	Stock	200	-			-			-			-			-			-	Fund to which asset belongs	Cost (optional)
Freehold land and buildings	252000	-																									
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Stock	200	-																									
		-																									
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B5 Liabilities	<table> <tr> <td>Yom Kippur Appeal</td><td></td><td>3,361</td></tr> <tr> <td>Deanfield</td><td></td><td>1,196</td></tr> <tr> <td>Outstanding bills</td><td></td><td>1,292</td></tr> <tr> <td>PAYE/NI</td><td></td><td>220</td></tr> <tr> <td></td><td></td><td>-</td></tr> </table>	Yom Kippur Appeal		3,361	Deanfield		1,196	Outstanding bills		1,292	PAYE/NI		220			-	Fund to which liability relates	Amount due (optional)									
Yom Kippur Appeal		3,361																									
Deanfield		1,196																									
Outstanding bills		1,292																									
PAYE/NI		220																									
		-																									
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name																									

Independent examiner's report to the trustees of Bristol & West Progressive Jewish Congregation

I report on the accounts of the Bristol & West Progressive Jewish Congregation for the year ended 31 October 2023, which are set out on pages 1 to 5.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

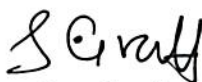
In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Name: Sara Graff

Relevant professional qualification or body: ACA ATII

Address: 28 Minchenden Crescent London N14 7EL

Date 4 September 2024