

READING HEBREW CONGREGATION

England & Wales · Charity number 220098

Details

Other names	READING SYNAGOGUE
Status	Registered
Legal form	Trust
Registered	1963-08-21
Register	View on the Charity Commission register

Contact

Address Reading Synagogue
Goldsmid Road
Reading
RG1 7YB

Phone 01189573954

Email info@rhc.org.uk

Website www.rhc.org.uk

Activities

Objects: FOR RELIGIOUS PURPOSES.

Activities: To promote the Jewish faith in Reading and surrounding areas as a community. Outreach by communication and meetings with other faiths and schools. Assist with the welfare of our members.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** People Of A Particular Ethnic Or Racial Origin

Geography

- **Area of benefit:** READING AND SURROUNDING AREA.
- Reading

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£76,132	£63,216	-	-
2023-12-31	£70,150	£55,730	-	-
2022-12-31	£56,759	£34,927	-	-
2021-12-31	£60,270	£44,512	-	-
2020-12-31	£67,054	£43,302	-	-

Trustees

Name	Role	Appointed
SARAH FIRSHT	Chair	
ALAN RICHARD BENN		
ANTHONY LARRY WOOLF		
David Clarke		2016-05-08
Gerald Cowan		2015-09-02
MARK DRUKKER		
Michael John Fuhr		2016-05-08
SUSAN CLARKE		

READING HEBREW CONGREGATION

England & Wales - Charity number 220098

Accounts



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

READING HEBREW CONGREGATION

**On accounts for the year
ended**

31 DECEMBER 2024

**Charity no
(if any)**

220098

Set out on pages

1 to 3

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2024.

**Responsibilities and
basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:

[Signature box]

Date:

4th March 2025

Name:

Mr M Cooper-Smith

**Relevant professional
qualification(s) or body
(if any):**

[Empty box for qualification]

Address:

C/o Reading Synagogue

Goldsmid Road

Reading RG1 7YB

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

Reading Hebrew Congregation - Statement of Financial Activities

Income & Expenditure 2024

Comparison 2023

Income	Income & Expenditure 2024			Comparison 2023		
	RHC Community Funds	RHC Burial Society	RHC Consolidated Total	RHC Community Funds	RHC Burial Society	RHC Consolidated Total
Income from Membership & Assets						
Membership Contributions	16,467	6,700	23,167	19,300	5,805	25,105
Donations Received to RHC	2,434		2,434	2,707		2,707
Koll Nidre Donations Received	4,085		4,085	2,641		2,641
BOD, CRT & Other Donations Received	1,556		1,556	921		921
Gift Aid Membership & Dons to RHC	3,841		3,841	4,671		4,671
Gift Aid On all Other Donations	938		938	705		705
Investment Income	9,457	8,418	17,875	8,880	7,510	16,390
Interest Income	9,805	2,484	12,289	6,509	1,730	8,239
Total from Membership & Assets	48,583	17,602	66,185	46,334	15,045	61,379
Income from Activities	Gross	Costs				
Food/Judaica Shop	4,077	(3,732)	345	345	222	222
Golden Mazel	2,025	(1,650)	375	375	580	580
Fund Raising & Events	15		15	15	(586)	(586)
Welcome Days	0		0	0	(396)	(396)
Luach Fax®	855	(338)	517	517	481	481
Gollancz Hall Receipts	1,115		1,115	1,115	557	557
Sabbath & Festivals	1,616		1,616	1,616	1,594	1,594
Miscellaneous	244		244	244	518	518
Total Income from Activities	9,947	(5,720)	4,227	4,227	2,970	2,970
Total Income	52,810	17,602	70,412	49,304	15,045	64,349
Expenditure						
Judaica			(817)	(817)	(3,900)	(3,900)
Donations to Other Charities	Note 4		(6,575)	(6,575)	(4,266)	(4,266)
Legal Fees			0	0	(494)	(494)
Cleaning			(4,038)	(4,038)	(3,919)	(3,919)
Maintenance - General			(2,555)	(2,555)	(2,569)	(2,569)
Light, Heat, Water			(7,591)	(7,591)	(6,928)	(6,928)
Buildings Insurance			(7,944)	(7,944)	(8,032)	(8,032)
Admin Expenses			(965)	(965)	(590)	(590)
Telephone			(157)	(157)	(150)	(150)
Newsletter			(8)	(8)	(101)	(101)
Publicity			(92)	(92)	(55)	(55)
Board of Deputies Affiliation			(150)	(150)	(150)	(150)
Security			(2,397)	(2,397)	(1,863)	(1,863)
Miscellaneous Expenses			(517)	(517)	(789)	(789)
Service Assistance & Expenses			(10,601)	(10,601)	(7,520)	(7,520)
Welfare			(368)	(368)	(329)	(329)
Burial Society Expenses				0		
Funerals				(11,760)	(11,760)	(7,305)
US Affiliation Fees				(931)	(931)	(969)
Total Expenditure			(44,775)	(12,691)	(57,466)	(41,655)
Surplus/(deficit)			8,035	4,911	12,946	7,649
Gain or (Decline) on Investment Assets			2,979	(948)	2,031	(2,767)
Net Surplus or (Deficit) for the Year			11,014	3,963	14,977	4,882

Reading Hebrew Congregation - Consolidated Balance Sheet as at 31st December 2024

ASSETS	Balance Sheet - 2024			Investment Asset Movements 23-24	Comparison - 2023			
	RHC Community	Burial Society	RHC Total		RHC Community	Burial Society	RHC Total	
Tangible Fixed Assets								
Land and Buildings	Note 2	525,000	525,000		525,000		525,000	
Investments	Note 3							
Charibond		20,000	90,389	110,389		20,000	90,389	110,389
Unrealised Gain (Decline) on Asset		(2,820)	(10,091)	(12,911)	(3,560)	(2,192)	(7,159)	(9,351)
Charibond Net Value		17,180	80,298	97,478		17,808	83,230	101,038
Charifund		60,000	70,000	130,000		60,000	70,000	130,000
Unrealised Gain on Asset		81,957	8,063	90,020	5,590	78,350	6,080	84,430
Charifund Net Value		141,957	78,063	220,020		138,350	76,080	214,430
Total Investment Assets		159,137	158,361	317,498	2,030	156,158	159,310	315,468
Cash								
HSBC Current account		20,228		20,228		24,762		24,762
HSBC Golden Mazel Club		211		211		376		376
Bath Building Society		44,515		44,515		30,175		30,175
Cambridge & Counties		82,000		82,000		82,000		82,000
United Trust Bank		28,127	60,279	88,406		28,668	55,367	84,035
Nationwide Building Society		86,061		86,061		88,205		88,205
Total Cash		261,142	60,279	321,421		254,186	55,367	309,553
Debtors								
Debtors		9,803		9,803		8,619		8,619
Total Debtors		9,803	0	9,803		8,619	0	8,619
TOTAL ASSETS		955,082	218,640	1,173,722		943,963	214,677	1,158,640
Less: Current LIABILITIES								
Provision for Extraordinary Cost		(1,812)		(1,812)		(1,707)		(1,707)
		(4,855)		(4,855)		(4,855)		(4,855)
NET ASSETS		948,415	218,640	1,167,055		937,401	214,677	1,152,078
MEMBERS EQUITY								
Land and Buildings Valuation Reserve		525,000		525,000		525,000		525,000
Accumulated Reserves b/f		412,401	214,677	627,078		407,519	207,110	614,629
Current Year Surplus		8,035	4,911	12,946		7,649	6,771	14,420
Gain or (Decline) on Inv Assets		2,979	(948)	2,031		(2,767)	796	(1,971)
Accumulated Reserves c/f		948,415	218,640	1,167,055		937,401	214,677	1,152,078

**Reading Hebrew Congregation
Notes to 2024 Accounts**

NOTE 1

The Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

NOTE 2

The Synagogue was valued in 2022, and is held at the 2022 valuation
Land and Buildings is now shown on the Balance Sheet from 2022
No depreciation is provided in respect of freehold land and buildings

NOTE 3

Financial investments are valued based on their quoted market prices as at the 31st December 2024.

NOTE 4

Donations for Other Charities	£
Magan David Adom (inc Gift Aid)	4,764 Collected and paid in 2024
Board of Deputies (inc Gift Aid)	1,206 Collected and paid in 2024
Board of Deputies	2 To be paid in 2025
Chief Rabbinate Trust (inc Gift Aid)	406 Collected and paid in 2024
Jewish Childs Day	197 Collected in 2024 and paid in 2025
Total	<u>6,575</u>

The donations to JCD and BOD (£2) were held as part of Current Liabilities in the RHC Balance Sheet as at 31st December 2024

NOTE 5

The Burial Society is a restricted fund of RHC.



Trustees' Annual Report for the period

	Period start date				Period end date		
From	01	01	2024	To	31	12	2024

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

7 Goldsmid Road	
Reading	
Postcode	RG1 7YB

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Susan Clarke	Board Member H O		
2	David Clarke	Board Member		
3	Mark Drukker	Board Member H O		
4	Alan Benn	Board Member H O		
5	Michael Fuhr	Board Member		
6	Sarah Firsht	Board Member H O		
7	Maurice Lawson	Board Member		
8	Anthony Woolf	Board Member H O		
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
Gerald Cowan	to 14 th April 2024
Jack Album	to 14 th April 2024

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Elected at AGM

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

To conduct the affairs of the Society, to provide religious services conducted in the manner authorised by the Very Reverend the Chief Rabbi of the United Hebrew Congregations of the Commonwealth. To maintain a Minister insofar as reasonably prudent financial management permits and to advance the interest of the Jewish community of Reading and the surrounding areas.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The Trustees have given consideration to the matter of Public Benefit at meetings of the Board of Management.

In order to fulfill these requirements, we continue our objectives of outreach into the wider community and we contribute to many local interfaith activities and have representation on many groups, as this assists in the advancement of the interests of the Jewish Community.

Additionally, to advance the interest of the Jewish community in Reading we expect to be able to continue to offer the annual open day for the public at the Synagogue. Our members of the community also go out to schools to give talks on a variety of subjects, which links with national curriculum requirements.

To provide a place for religious services we maintain a purpose-built Grade 2 listed building, which is mentioned in the Jewish Heritage document entitled "Synagogues at Risk".

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grant making;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

We continued to provide religious services conducted in the manner authorised by the Chief Rabbi of the United Hebrew Congregations of the Commonwealth.

Following the successful roof repair project on the Synagogue completed in a previous year, we continue to monitor the condition of the roof, and we continue to monitor the building generally, to take care that its condition is maintained appropriately. We ensure that the building continues to serve its purpose as a centre for the Jewish community of the area, and in connection with our charitable purposes. We continued to promote education for adults.

We continue to have visits from schools, youth groups and other organisations. Members also visit schools and other groups to speak about Judaism.

Brief statement of the charity's policy on reserves

The trustees are mindful of the need to protect and maintain the primary objects of the charity, namely to provide religious services and to advance the interest of the Jewish community of Reading and surrounding areas, as well as to generally conduct the affairs of RHC in accordance with reasonably prudent financial management for the benefit of its wide community of members.

However, in response to its significantly reduced, and still declining, size of community the charity takes care to mitigate its ongoing annual operating costs, in order to ensure that it can responsibly continue to promote those objects into the foreseeable future and ultimately for as long as the need exists for its charitable services.

Having regard to the longer term need to maintain its central synagogue premises, which is a listed building in excess of one hundred years old, the Trustees are mindful of potentially substantial maintenance and renewal expenditures which may be required at short notice and of unknown amounts. This circumstance creates a substantial additional risk which the Trustees are vigilant to ensure that they can cover from reserves when and if the need should arise.

As well as the need to hold substantial protection for unknown and unquantifiable synagogue building issues, RHC ultimately may have the need to contribute a sum to finalise burial arrangements. Again, the actual amount required and the timing of that cannot be known with accuracy at this time. Reserves may also be used to support religious services and modestly improve the infrastructure of the synagogue, subject to continual review of the reasonable needs of the declining community.

The reserves will be held partly as cash deposits generating interest income, and partly invested in suitable professionally managed funds generating investment income. The relative mix of these reserves will be reviewed and adjusted by the Managing Trustees as they judge most suitable from time to time, but always subject to the need to maintain adequate cash resources to deal with unpredictable short-term needs, as well as maintaining adequate total reserves to deal generally with longer term plans and requirements. The overall level of reserves will be kept under review each year, having regard to the factors mentioned, and also having regard to the continually rising level of maintenance and renewal costs as impacted further by levels of inflation generally.

Details of any funds materially in deficit

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Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Anthony Larry Woolf	
Position (eg Secretary, Chair, etc)	Hon Treasurer	
Date	29 th June 2025	

READING HEBREW CONGREGATION

England & Wales - Charity number 220098

Accounts



Section A

Independent Examiner's Report

Report to the trustees/
members of

READING HEBREW CONGREGATION

On accounts for the year
ended

31 DECEMBER 2023

Charity no
(if any)

220098

Set out on pages

1 to 3

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2023.

Responsibilities and
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:

[Signature box]

Date:

22nd March 2024

Name:

Mr M Cooper-Smith

Relevant professional
qualification(s) or body
(if any):

[Empty box for professional qualification]

Address:

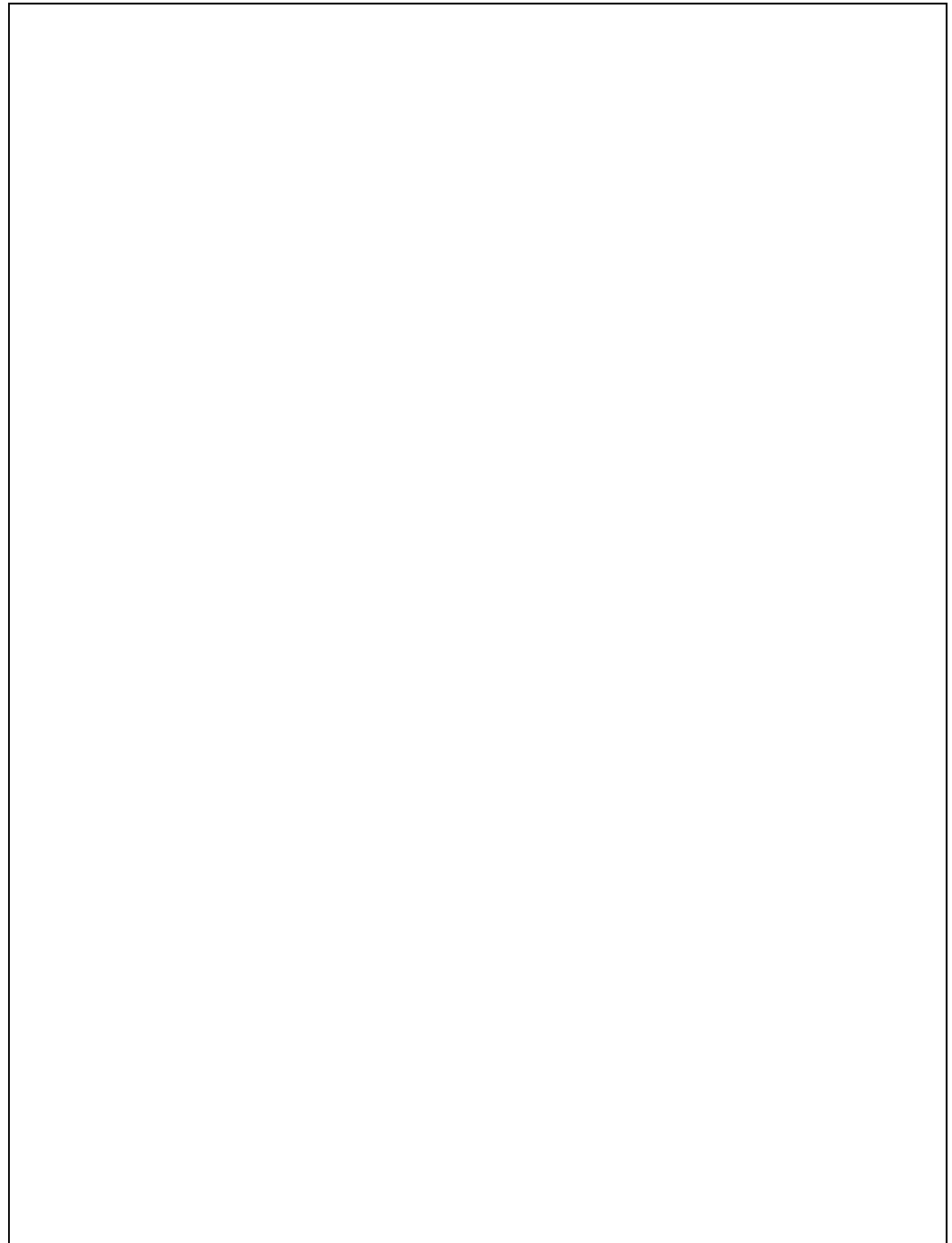
C/o Reading Synagogue

Goldsmid Road

Reading RG1 7YB

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



Reading Hebrew Congregation - Statement of Financial Activities

Income & Expenditure 2023

Comparison 2022

Income	Income & Expenditure 2023			Comparison 2022		
	RHC Community Funds	RHC Burial Society	RHC Consolidated Total	RHC Community Funds	RHC Burial Society	RHC Consolidated Total
Income from Membership & Assets						
Membership Contributions	19,300	5,805	25,105	21,249	5,703	26,952
Donations Received to RHC	2,707		2,707	3,249		3,249
Koll Nidre Donations Received	2,641		2,641	1,680		1,680
BOD, CRT & Other Donations Received	921		921	922		922
Gift Aid Membership & Dons to RHC	4,671		4,671	5,283		5,283
Gift Aid On all Other Donations	705		705	0		0
Investment Income	8,880	7,510	16,390	8,352	6,038	14,390
Interest Income	6,509	1,730	8,239	771	845	1,616
Total from Membership & Assets	46,334	15,045	61,379	41,506	12,586	54,092
Income from Activities	Gross	Costs				
Food/Judaica Shop	3,064	(2,842)	222	222		222
Golden Mazel	2,230	(1,650)	580	390		390
Fund Raising & Events	18	(604)	(586)	0		0
Welcome Days	0	(396)	(396)	0		0
Luach Fax®	790	(309)	481	556		556
Gollancz Hall Receipts	557		557	500		500
Sabbath & Festivals	1,594		1,594	530		530
Miscellaneous	518		518	469		469
Total Income from Activities	8,771	(5,801)	2,970	2,667		2,667
Total Income	49,304	15,045	64,349	44,173	12,586	56,759
Expenditure						
Judaica			(3,900)			(3,900)
Donations to Other Charities	Note 4		(4,266)	(2,752)		(2,752)
Legal Fees			(494)	0		0
Cleaning			(3,919)	(3,902)		(3,902)
Maintenance - General			(2,569)	(1,721)		(1,721)
Light, Heat, Water			(6,928)	(4,110)		(4,110)
Buildings Insurance			(8,032)	(6,236)		(6,236)
Admin Expenses			(590)	(1,157)		(1,157)
Telephone			(150)	(173)		(173)
Newsletter			(101)	(72)		(72)
Publicity			(55)	(55)		(55)
Board of Deputies Affiliation			(150)	(150)		(150)
Security			(1,863)	(3,346)		(3,346)
Miscellaneous Expenses			(789)	(1,797)		(1,797)
Service Assistance & Expenses			(7,520)	(4,786)		(4,786)
Welfare			(329)	(273)		(273)
Burial Society Expenses						
Funerals					(3,390)	(3,390)
US Affiliation Fees					(1,007)	(1,007)
Total Expenditure			(41,655)	(30,530)	(4,397)	(34,927)
Surplus/(deficit)			7,649	13,643	8,189	21,832
Gain or (Decline) on Investment Assets			(2,767)	(10,405)	(14,166)	(24,571)
Net Surplus or (Deficit) for the Year			4,882	3,238	(5,977)	(2,739)

Reading Hebrew Congregation - Consolidated Balance Sheet as at 31st December 2023

ASSETS	Balance Sheet - 2023			Investment Asset Movements 22-23	Comparison - 2022			
	RHC Community	Burial Society	RHC Total		RHC Community	Burial Society	RHC Total	
Tangible Fixed Assets								
Land and Buildings	Note 2	525,000	525,000		525,000		525,000	
Investments	Note 3							
Charibond		20,000	90,389	110,389		20,000	90,389	110,389
Unrealised Gain (Decline) on Asset		(2,192)	(7,159)	(9,351)	(3,189)	(2,755)	(9,785)	(12,540)
Charibond Net Value		17,808	83,230	101,038		17,245	80,604	97,849
Charifund		60,000	70,000	130,000		60,000	70,000	130,000
Unrealised Gain on Asset		78,350	6,080	84,430	5,159	81,679	7,910	89,589
Charifund Net Value		138,350	76,080	214,430		141,679	77,910	219,589
Total Investment Assets		156,158	159,310	315,468	1,970	158,924	158,514	317,438
Cash								
HSBC Current account		24,762		24,762		45,061		45,061
HSBC Golden Mazel Club		376		376		35		35
Bath Building Society		30,175		30,175		0		0
Cambridge & Counties		82,000		82,000				
United Trust Bank		28,668	55,367	84,035		0		0
Nationwide Building Society		88,205		88,205		85,721		85,721
Teachers Building Society		0		0		84,750		84,750
Virgin Money		0		0		35,882	48,596	84,478
Total Cash		254,186	55,367	309,553		251,449	48,596	300,045
Debtors								
Debtors		8,619		8,619		4,784		4,784
Total Debtors		8,619	0	8,619		4,784	0	4,784
TOTAL ASSETS		943,963	214,677	1,158,640		940,157	207,110	1,147,267
Less: Current LIABILITIES								
Provision for Extraordinary Cost		(1,707)		(1,707)		(2,783)		(2,783)
		(4,855)		(4,855)		(4,855)		(4,855)
NET ASSETS		937,401	214,677	1,152,078		932,519	207,110	1,139,629
MEMBERS EQUITY								
Land and Buildings Valuation Reserve		525,000		525,000		525,000		525,000
Accumulated Reserves b/f		407,519	207,110	614,629		404,281	213,087	617,368
Current Year Surplus		7,649	6,771	14,420		13,643	8,189	21,832
Gain or (Decline) on Inv Assets		(2,767)	796	(1,971)		(10,405)	(14,166)	(24,571)
Accumulated Reserves c/f		937,401	214,677	1,152,078		932,519	207,110	1,139,629

**Reading Hebrew Congregation
Notes to 2023 Accounts**

NOTE 1

The Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

NOTE 2

The Synagogue was valued in 2022, and is held at the 2022 valuation. Land and Buildings is now shown on the Balance Sheet from 2022. No depreciation is provided in respect of freehold land and buildings.

NOTE 3

Financial investments are valued based on their quoted market prices as at the 31st December 2023.

NOTE 4

Donations to Other Charities	£	
Reading Food Bank	3,187	Collected and paid in 2023
Board of Deputies	819	Collected and paid in 2023
Chief Rabbi Trust	260	Collected and paid in 2023
Other	0	
Total	<u>4,266</u>	

NOTE 5

The Burial Society is a restricted fund of RHC.



Trustees' Annual Report for the period

		Period start date			Period end date		
From	01	01	2023	To	31	12	2023

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

7 Goldsmid Road	
Reading	
Postcode	RG1 7YB

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Susan Clarke	Honorary Officer		
2	David Clarke	Board Member		
3	Mark Drukker	Honorary Officer		
4	Alan Benn	Honorary Officer		
5	Michael Fuhr	Board Member		
6	Sarah Firsht	Honorary Officer		
7	Maurice Lawson	Board Member		
8	Anthony Woolf	Honorary Officer		
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18				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
Gerald Cowan	
Jack Album	
Richard Collings	To 20 th September 2023

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Elected at AGM

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

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Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

To conduct the affairs of the Society, to provide religious services conducted in the manner authorised by the Very Reverend the Chief Rabbi of the United Hebrew Congregations of the Commonwealth. To maintain a Minister insofar as reasonably prudent financial management permits and to advance the interest of the Jewish community of Reading and the surrounding areas.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The Trustees have given consideration to the matter of Public Benefit at meetings of the Board of Management.

In order to fulfill these requirements, we continue our objectives of outreach into the wider community and we contribute to many local interfaith activities and have representation on many groups, as this assists in the advancement of the interests of the Jewish Community.

Additionally, to advance the interest of the Jewish community in Reading we expect to be able to continue to offer open days for schools at the synagogue, which links with national curriculum requirements. Our members of the community also go out to schools to give talks on a variety of subjects.

To provide a place for religious services we maintain a purpose-built Grade 2 listed building, which is mentioned in the Jewish Heritage document entitled "Synagogues at Risk".

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

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Following the successful roof repair project on the Synagogue completed in a previous year, we continue to monitor the condition of the roof, and we continue to monitor the building generally, to take care that its condition is maintained appropriately. We ensure that the building continues to serve its purpose as a centre for the Jewish community of the area, and in connection with our charitable purposes. We continued to promote education for adults.

The Welcome Days for schools in support of community cohesion has had to be suspended although we do have visits from schools, youth groups and other organisations. Members visit schools to speak about Judaism.

Brief statement of the charity's policy on reserves

The trustees are mindful of the need to protect and maintain the primary objects of the charity, namely to provide religious services and to advance the interest of the Jewish community of Reading and surrounding areas, as well as to generally conduct the affairs of RHC in accordance with reasonably prudent financial management for the benefit of its wide community of members.

However, in response to its significantly reduced, and still declining, size of community the charity takes care to mitigate its ongoing annual operating costs, in order to ensure that it can responsibly continue to promote those objects into the foreseeable future and ultimately for as long as the need exists for its charitable services.

Having regard to the longer term need to maintain its central synagogue premises, which is a listed building in excess of one hundred years old, the Trustees are mindful of potentially substantial maintenance and renewal expenditures which may be required at short notice and of unknown amounts. This circumstance creates a substantial additional risk which the Trustees are vigilant to ensure that they can cover from reserves when and if the need should arise.

As well as the need to hold substantial protection for unknown and unquantifiable synagogue building issues, RHC ultimately may have the need to contribute a sum to finalise burial arrangements. Again, the actual amount required and the timing of that cannot be known with accuracy at this time. Reserves may also be used to support religious services and modestly improve the infrastructure of the synagogue, subject to continual review of the reasonable needs of the declining community.

The reserves will be held partly as cash deposits generating interest income, and partly invested in suitable professionally managed funds generating investment income. The relative mix of these reserves will be reviewed and adjusted by the Managing Trustees as they judge most suitable from time to time, but always subject to the need to maintain adequate cash resources to deal with unpredictable short-term needs, as well as maintaining adequate total reserves to deal generally with longer term plans and requirements. The overall level of reserves will be kept under review each year, having regard to the factors mentioned, and also having regard to the continually rising level of maintenance and renewal costs as impacted further by levels of inflation generally.

Details of any funds materially in deficit

--

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Anthony Larry Woolf	
Position (eg Secretary, Chair, etc)	Hon Treasurer	
Date	30 th June 2024	

READING HEBREW CONGREGATION

England & Wales - Charity number 220098

Accounts



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

READING HEBREW CONGREGATION

**On accounts for the year
ended**

31 DECEMBER 2022

**Charity no
(if any)**

220098

Set out on pages

1 to 3

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2022.

**Responsibilities and
basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:

Date:

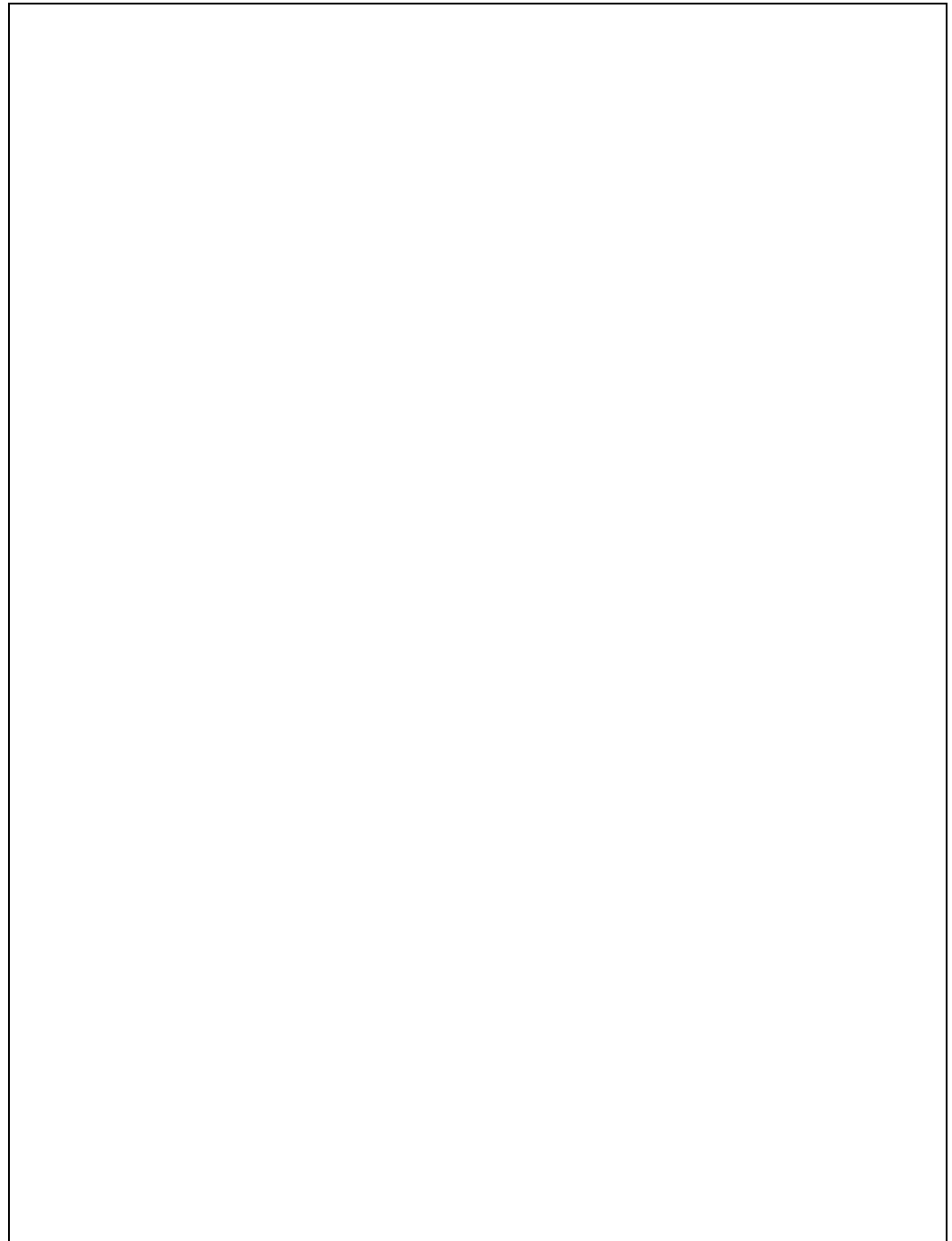
Name:

**Relevant professional
qualification(s) or body
(if any):**

Address:

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



Reading Hebrew Congregation - Statement of Financial Activities

Income & Expenditure 2022

Comparison 2021

Income	Income & Expenditure 2022			Comparison 2021		
	RHC Community Funds	RHC Burial Society	RHC Consolidated Total	RHC Community Funds	RHC Burial Society	RHC Consolidated Total
Income from Membership & Assets						
Membership Contributions	21,249	5,703	26,952	21,687	6,057	27,744
Donations Received to RHC	3,249		3,249	3,341		3,341
Koll Nidre Donations Received	1,680		1,680	1,071		1,071
BOD, CRT & Other Donations Received	922		922			
Gift Aid Membership & Dons to RHC	5,283		5,283	5,934		5,934
Gift Aid On all Other Donations	0		0			
Investment Income	8,352	6,038	14,390	7,533	5,784	13,317
Interest Income	771	845	1,616	455	52	507
Total from Membership & Assets	41,506	12,586	54,092	40,021	11,893	51,914
Income from Activities	Gross	Costs				
Food/Judaica Shop	3,484	(3,262)	222	372		372
Golden Mazel	2,040	(1,650)	390	570		570
Fund Raising & Events			0	5		5
Welcome Days			0	0		0
Luach Fax®	850	(294)	556	630		630
Gollancz Hall Receipts	500		500	602		602
Sabbath & Festivals	530		530	(545)		(545)
Miscellaneous	469		469	455		455
Total Income from Activities	7,873	(5,206)	2,667	2,089		2,089
Total Income			44,173	42,110	11,893	54,003
Expenditure						
Judaica						
Donations to Other Charities	Note 4		(2,752)	(210)		(210)
Legal Fees			0			
Cleaning			(3,902)	(4,055)		(4,055)
Maintenance - General			(1,721)	(4,743)		(4,743)
Light, Heat, Water			(4,110)	(3,368)		(3,368)
Buildings Insurance			(6,236)	(5,180)		(5,180)
Admin Expenses			(1,157)	(511)		(511)
Telephone			(173)	(206)		(206)
Newsletter			(72)	(39)		(39)
Publicity			(55)	(57)		(57)
Board of Deputies Affiliation			(150)	(150)		(150)
Security			(3,346)	(1,728)		(1,728)
Miscellaneous Expenses			(1,797)	(674)		(674)
Service Assistance & Expenses			(4,786)	(3,000)		(3,000)
Welfare			(273)	(400)		(400)
Burial Society Expenses						
Funerals					(12,870)	(12,870)
US Affiliation Fees					(1,054)	(1,054)
Total Expenditure			(30,530)	(24,321)	(13,924)	(38,245)
Surplus/(deficit)			13,643	17,789	(2,031)	15,758
Gain or (Decline) on Investment Assets			(10,405)	17,017	6,528	23,545
Net Surplus or (Deficit) for the Year			3,238	34,806	4,497	39,303

Reading Hebrew Congregation - Consolidated Balance Sheet as at 31st December 2022

ASSETS	Balance Sheet - 2022			Investment Asset Movements 21-22	Comparison - 2021			
	RHC Community	Burial Society	RHC Total		RHC Community	Burial Society	RHC Total	
Tangible Fixed Assets								
Land and Buildings	Note 2	525,000	525,000					
Investments	Note 3							
Charibond		20,000	90,389	110,389		20,000	90,389	110,389
Unrealised Gain (Decline) on Asset		(2,755)	(9,785)	(12,540)	(11,618)	(707)	(215)	(922)
Charibond Net Value		<u>17,245</u>	<u>80,604</u>	<u>97,849</u>		<u>19,293</u>	<u>90,174</u>	<u>109,467</u>
Charifund		60,000	70,000	130,000		60,000	70,000	130,000
Unrealised Gain on Asset		81,679	7,910	89,589	(12,953)	90,036	12,506	102,542
Charifund Net Value		<u>141,679</u>	<u>77,910</u>	<u>219,589</u>		<u>150,036</u>	<u>82,506</u>	<u>232,542</u>
Total Investment Assets		<u>158,924</u>	<u>158,514</u>	<u>317,438</u>	(24,571)	<u>169,329</u>	<u>172,680</u>	<u>342,009</u>
Cash								
HSBC Current account		45,061		45,061		24,831		24,831
HSBC Golden Mazel Club		35		35		96		96
Nationwide Building Society		85,721		85,721		84,943		84,943
Teachers Building Society		84,750		84,750		84,162		84,162
Virgin Money		35,882	48,596	84,478		43,850	40,407	84,257
Total Cash		<u>251,449</u>	<u>48,596</u>	<u>300,045</u>		<u>237,882</u>	<u>40,407</u>	<u>278,289</u>
Debtors								
Debtors		4,784		4,784		4,802		4,802
Total Debtors		<u>4,784</u>	<u>0</u>	<u>4,784</u>		<u>4,802</u>	<u>0</u>	<u>4,802</u>
TOTAL ASSETS		<u>940,157</u>	<u>207,110</u>	<u>1,147,267</u>		<u>412,013</u>	<u>213,087</u>	<u>625,100</u>
Less: Current LIABILITIES								
Provision for Extraordinary Cost		(2,783)		(2,783)		(2,877)		(2,877)
		(4,855)		(4,855)		(4,855)		(4,855)
NET ASSETS		<u>932,519</u>	<u>207,110</u>	<u>1,139,629</u>		<u>404,281</u>	<u>213,087</u>	<u>617,368</u>
MEMBERS EQUITY								
Land and Buildings Valuation Reserve		525,000		525,000				
Accumulated Reserves b/f		404,281	213,087	617,368		369,475	208,590	578,065
Current Year Surplus		13,643	8,189	21,832		17,789	(2,031)	15,758
Gain or (Decline) on Inv Assets		(10,405)	(14,166)	(24,571)		17,017	6,528	23,545
Accumulated Reserves c/f		<u>932,519</u>	<u>207,110</u>	<u>1,139,629</u>		<u>404,281</u>	<u>213,087</u>	<u>617,368</u>

**Reading Hebrew Congregation
Notes to 2022 Accounts**

NOTE 1

The Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

NOTE 2

The Synagogue was valued in 2022, and is held at its open market value. Land and Buildings is now shown on the Balance Sheet for the first time. No depreciation is provided in respect of freehold land and buildings.

NOTE 3

Financial investments are valued based on their quoted market prices as at the 31st December 2022.

NOTE 4

Donations to Other Charities	£	
JNF UK	840	Collected in 2022 and paid after year end
World Jewish Relief	840	Collected in 2022 and paid after year end
Board of Deputies	662	Collected and paid in 2022
Chief Rabbi Trust	260	Collected and paid in 2022
Other	150	Collected and paid in 2022
Total	<u>2,752</u>	

The donations to JNF UK and WJR were held as part of Current Liabilities in the RHC Balance Sheet, as at 31st December 2022.

NOTE 5

The Burial Society is a restricted fund of RHC.



Trustees' Annual Report for the period

		Period start date			Period end date		
From	01	01	2022	To	31	12	2022

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

7 Goldsmid Road	
Reading	
Postcode	RG1 7YB

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Susan Clarke	Honorary Officer		
2	Martin Myers	Board Member	01/01/22 to 16/08/22	
3	Mark Drukker	Honorary Officer		
4	Alan Benn	Honorary Officer		
5	Michael Fuhr	Board Member		
6	Sarah Firsht	Honorary Officer		
7	Maurice Lawson	Board Member		
8	Anthony Woolf	Honorary Officer		
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18				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
Gerald Cowan	
Jack Album	
Richard Collings	

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

--

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Elected at AGM

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

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Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

To conduct the affairs of the Society, to provide religious services conducted in the manner authorised by the Very Reverend the Chief Rabbi of the United Hebrew Congregations of the Commonwealth. To maintain a Minister insofar as reasonably prudent financial management permits and to advance the interest of the Jewish community of Reading and the surrounding areas.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The Trustees have given consideration to the matter of Public Benefit at meetings of the Board of Management.

In order to fulfill these requirements, we continue our objectives of outreach into the wider community and we contribute to many local interfaith activities and have representation on many groups, as this assists in the advancement of the interests of the Jewish Community.

Additionally, to advance the interest of the Jewish community in Reading we expect to be able to continue to offer open days for schools at the synagogue, which links with national curriculum requirements. Our members of the community also go out to schools to give talks on a variety of subjects.

To provide a place for religious services we maintain a purpose-built Grade 2 listed building, which is mentioned in the Jewish Heritage document entitled "Synagogues at Risk".

These activities have only taken place when safe to do so under Covid guidance.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

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Following the successful roof repair project on the Synagogue completed in a previous year, we continue to monitor the condition of the roof, and we continue to monitor the building generally, to take care that its condition is maintained appropriately. We ensure that the building continues to serve its purpose as a centre for the Jewish community of the area, and in connection with our charitable purposes. We continued to promote education for adults.

The Welcome Days for schools in support of community cohesion has had to be suspended although we do have visits from schools, youth groups and other organisations. Members visit schools to speak about Judaism.

These activities have only taken place when safe to do so under Covid guidance. We were unable to open to the public for the Heritage Open Day.

Brief statement of the charity's policy on reserves

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However, in response to its significantly reduced, and still declining, size of community the charity takes care to mitigate its ongoing annual operating costs, in order to ensure that it can responsibly continue to promote those objects into the foreseeable future and ultimately for as long as the need exists for its charitable services.

Having regard to the longer term need to maintain its central synagogue premises, which is a listed building in excess of one hundred years old, the Trustees are mindful of potentially substantial maintenance and renewal expenditures which may be required at short notice and of unknown amounts. This circumstance creates a substantial additional risk which the Trustees are vigilant to ensure that they can cover from reserves when and if the need should arise.

As at the end of 2022 reserves measured £404k. As well as the need to hold substantial protection for unknown and unquantifiable synagogue building issues, RHC ultimately may have the need to contribute a sum to finalise burial arrangements. Again, the actual amount required and the timing of that cannot be known with accuracy at this time. Reserves may also be used to support religious services and modestly improve the infrastructure of the synagogue, subject to continual review of the reasonable needs of the declining community.

The reserves will be held partly as cash deposits generating interest income, and partly invested in suitable professionally managed funds generating investment income. The relative mix of these reserves will be reviewed and adjusted by the Managing Trustees as they judge most suitable from time to time, but always subject to the need to maintain adequate cash resources to deal with unpredictable short-term needs, as well as maintaining adequate total reserves to deal generally with longer term plans and requirements. The overall level of reserves will be kept under review each year, having regard to the factors mentioned, and also having regard to the continually rising level of maintenance and renewal costs as impacted further by levels of inflation generally.

Details of any funds materially in deficit

--

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Anthony Larry Woolf	
Position (eg Secretary, Chair, etc)	Hon Treasurer	
Date	17 th July 2023	

READING HEBREW CONGREGATION

England & Wales - Charity number 220098

Accounts



Trustees' Annual Report for the period

		Period start date			Period end date		
From	01	01	2021	To	31	12	2021

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These activities have only taken place when safe to do so under Covid guidance. We were unable to open to the public for the Heritage Open Day.

Section E

Financial review

Brief statement of the charity's policy on reserves

The charity has reduced its ongoing annual operating costs, and presently has adequate reserves to deal with short to medium term issues. However, in the longer term the charity has concerns about the potentially substantial expenditure which may be required to maintain its central premises, which is a listed synagogue building. For this reason the charity will continue to hold significant reserves so as to be able to deal with necessary maintenance expenditures. The reserves will be held partly as cash deposits generating interest income, and partly invested in suitable funds generating investment income. The relative mix of these reserves will be reviewed and adjusted by the Managing Trustees as they judge most suitable, but always subject to the need to maintain adequate cash resources to deal with unpredictable short term needs, as well as maintaining adequate total reserves to deal generally with longer term plans and requirements.

Details of any funds materially in deficit

Section F

Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Anthony Larry Woolf	
Position (eg Secretary, Chair, etc)	Hon Treasurer	
Date	7 th February 2022	



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

READING HEBREW CONGREGATION

**On accounts for the year
ended**

31 DECEMBER 2021

**Charity no
(if any)**

220098

Set out on pages

2 to 4

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2020.

**Responsibilities and
basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:

Date:

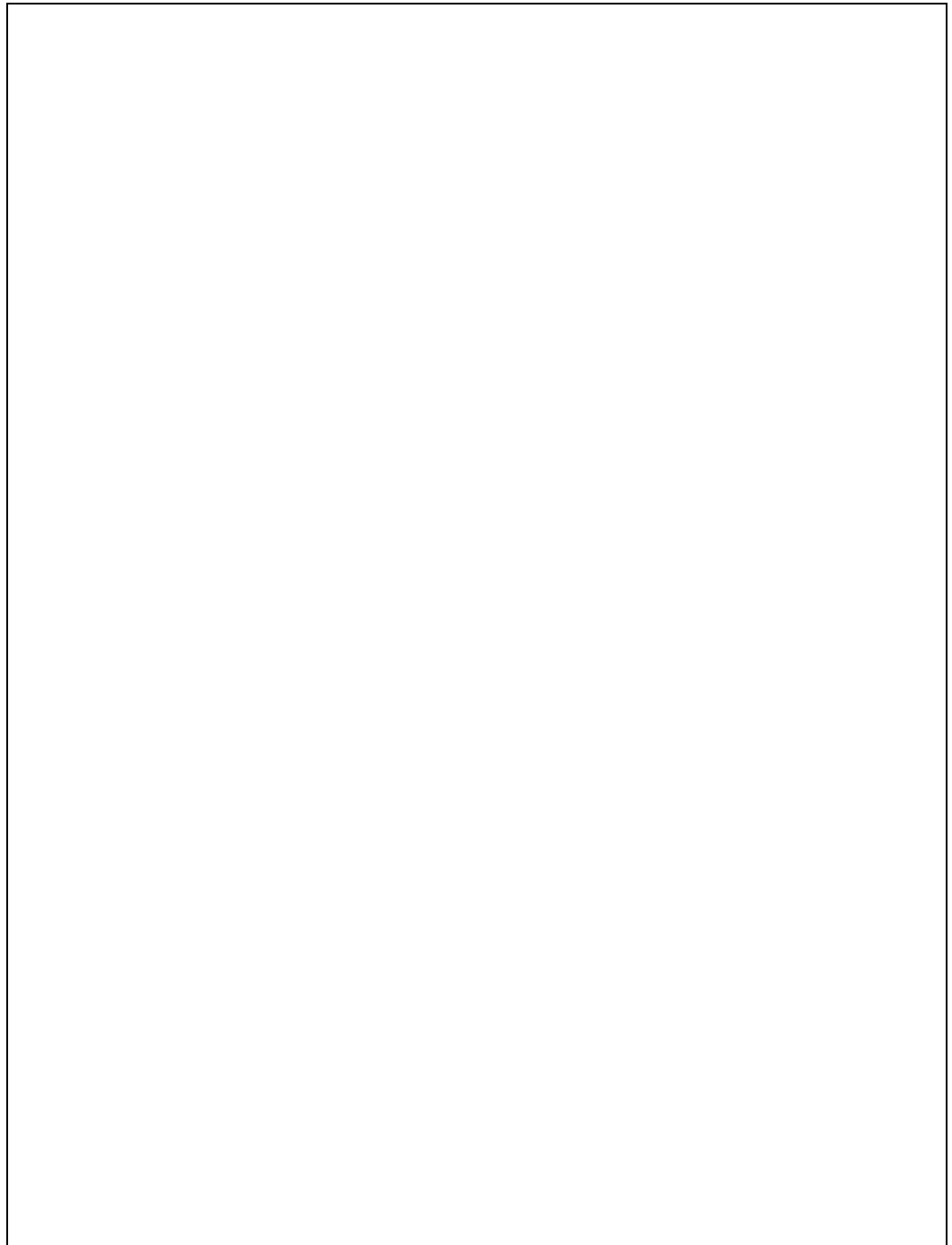
Name:

**Relevant professional
qualification(s) or body
(if any):**

Address:

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



Reading Hebrew Congregation - Statement of Financial Activities

Income	Income & Expenditure 2021			Comparison 2020		
	RHC Community Funds	RHC Burial Society	RHC Consolidated Total	RHC Community Funds	RHC Burial Society	RHC Consolidated Total
Income from Membership & Assets						
Membership Contributions	21,687	6,057	27,744	22,437	8,184	30,621
Gift Aid Membership and Donations	5,934		5,934	5,922		5,922
Donations Received	3,341		3,341	1,818		1,818
Kol Nidre Appeals	1,071		1,071	2,395		2,395
Investment Income	7,533	5,784	13,317	5,187	6,686	11,873
Interest Income	455	52	507	846	205	1,051
Total from Membership & Assets	40,021	11,893	51,914	38,605	15,075	53,680
Income from Activities	Gross	Costs				
Food/Judaica Shop	4,246	(3,874)	372	372	271	271
Golden Mazel	2,220	(1,650)	570	570	750	750
Fund Raising & Events note 5	5		5	5	17	17
Welcome Days	0		0	0	222	222
Luach Fax®	806	(176)	630	630	640	640
Gollancz Hall Receipts	602		602	602	544	544
Sabbath & Festivals	22	(567)	(545)	(545)	(725)	(725)
Miscellaneous	455		455	455	6,366	6,366
Total Income from Activities	8,356	(6,267)	2,089	2,089	8,085	8,085
Total Income	42,110	11,893	54,003	46,690	15,075	61,765
Expenditure						
Judaica						
Donations to Other Charities			(210)			(210)
Legal Fees						
Cleaning			(4,055)		(3,612)	(3,612)
Maintenance - General			(4,743)		(4,270)	(4,270)
Light, Heat, Water			(3,368)		(3,568)	(3,568)
Buildings Insurance			(5,180)		(5,194)	(5,194)
Admin Expenses			(511)		(474)	(474)
Telephone			(206)		(209)	(209)
Newsletter			(39)		(54)	(54)
Publicity			(57)		(111)	(111)
Board of Deputies Affiliation			(150)		(100)	(100)
Security			(1,728)		(6,266)	(6,266)
Miscellaneous Expenses			(674)		(619)	(619)
Service Assistance & Expenses			(3,000)		(3,000)	(3,000)
Welfare			(400)		(363)	(363)
Burial Society Expenses						
Funerals				(12,870)		(9,090)
US Affiliation Fees				(1,054)		(1,083)
Total Expenditure			(24,321)	(13,924)	(38,245)	(27,840)
Surplus/(deficit)			17,789	(2,031)	15,758	18,850
Gain or (Decline) on Investment Assets			17,017	6,528	23,545	(27,550)
Net Surplus or (Deficit) for the Year			34,806	4,497	39,303	(8,700)

Reading Hebrew Congregation - Consolidated Balance Sheet as at 31st December 2021

ASSETS	Balance Sheet - 2021			Investment Asset Movements 20-21	Comparison - 2020		
	RHC Community	Burial Society	RHC Total		RHC Community	Burial Society	RHC Total
Investments							
Charibond	20,000	90,389	110,389		20,000	90,389	110,389
Unrealised Gain (Decline) on Asset	(707)	(215)	(922)	(3,893)	(21)	2,992	2,971
Charibond Net Value	<u>19,293</u>	<u>90,174</u>	<u>109,467</u>		<u>19,979</u>	<u>93,381</u>	<u>113,360</u>
Charifund	60,000	70,000	130,000		60,000	70,000	130,000
Unrealised Gain on Asset	90,036	12,506	102,542	27,440	72,332	2,770	75,102
Charifund Net Value	<u>150,036</u>	<u>82,506</u>	<u>232,542</u>		<u>132,332</u>	<u>72,770</u>	<u>205,102</u>
Total Investment Assets	<u>169,329</u>	<u>172,680</u>	<u>342,009</u>	23,547	<u>152,311</u>	<u>166,151</u>	<u>318,462</u>
Cash							
HSBC Current account	24,831		24,831		34,266		34,266
HSBC Golden Mazel Club	96		96		1,176		1,176
HSBC Roof Project (closed)	0		0		339		339
Nationwide Building Society	84,943		84,943		61,297		61,297
Teachers Building Society	84,162		84,162		81,913		81,913
Virgin Money	43,850	40,407	84,257		41,707	42,439	84,146
Total Cash	<u>237,882</u>	<u>40,407</u>	<u>278,289</u>		<u>220,698</u>	<u>42,439</u>	<u>263,137</u>
Debtors							
Debtors	4,802		4,802		5,105		5,105
Total Debtors	<u>4,802</u>	<u>0</u>	<u>4,802</u>		<u>5,105</u>	<u>0</u>	<u>5,105</u>
TOTAL ASSETS	<u>412,013</u>	<u>213,087</u>	<u>625,100</u>		<u>378,114</u>	<u>208,590</u>	<u>586,704</u>
Less: Current LIABILITIES							
Provision for Extraordinary Cost	(2,877)		(2,877)		(3,784)		(3,784)
	(4,855)		(4,855)		(4,855)		(4,855)
NET ASSETS	<u>404,281</u>	<u>213,087</u>	<u>617,368</u>		<u>369,475</u>	<u>208,590</u>	<u>578,065</u>
MEMBERS EQUITY							
Accumulated Reserves b/f	369,475	208,590	578,065		378,175	217,355	595,530
Current Year Surplus	17,789	(2,031)	15,758		18,850	4,902	23,752
Gain or (Decline) on Inv Assets	17,017	6,528	23,545		(27,550)	(13,667)	(41,217)
Accumulated Reserves c/f	<u>404,281</u>	<u>213,087</u>	<u>617,368</u>		<u>369,475</u>	<u>208,590</u>	<u>578,065</u>

**Reading Hebrew Congregation
Notes to 2021 Accounts**

NOTE 1

Accounts are prepared on a going concern basis

NOTE 2

Freehold land and buildings at 7 Goldsmid Road have not been valued

NOTE 3

All investments, except property, are revalued as at 31st December each year

NOTE 4

Kol Nidre Appeals

2020 - RHC security - MyIsrael

2021 - RHC - MALKI - KITS

NOTE 5

Fund Raising and Events

Amazon Smile

£5

NOTE 6

RHC Burial Society is a restricted fund

READING HEBREW CONGREGATION

England & Wales - Charity number 220098

Accounts



Trustees' Annual Report for the period

		Period start date			Period end date		
From	01	01	2020	To	31	12	2020

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

7 Goldsmid Road	
Reading	
Postcode	RG1 7YB

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Susan Clarke	Honorary Officer		
2	Martin Myers	Board Member		
3	Mark Drukker	Honorary Officer		
4	Alan Benn	Honorary Officer		
5	Michael Fuhr	Board Member		
6	Sarah Firsht	Honorary Officer		
7	Maurice Lawson	Board Member		
8	Anthony Woolf	Honorary Officer		
9	David Clarke	Board Member		
10				
11				
12				
13				
14				
15				
16				
17				
18				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
Gerald Cowan	
Jack Album	
Richard Collings	

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Elected at AGM

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

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Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

To conduct the affairs of the Society, to provide religious services conducted in the manner authorised by the Very Reverend the Chief Rabbi of the United Hebrew Congregations of the Commonwealth. To maintain a Minister insofar as reasonably prudent financial management permits and to advance the interest of the Jewish community of Reading and the surrounding areas.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The Trustees have given consideration to the matter of Public Benefit at meetings of the Board of Management.

In order to fulfill these requirements, we continue our objectives of outreach into the wider community and we contribute to many local interfaith activities and have representation on many groups, as this assists in the advancement of the interests of the Jewish Community.

Additionally, in order to advance the interest of the Jewish community in Reading we continue to offer open days for schools at the synagogue, which links with national curriculum requirements. Our members of the community also go out to schools to give talks on a variety of subjects.

In order to provide a place for religious services we maintain a purpose-built Grade 2 listed building, which is mentioned in the Jewish Heritage document entitled "Synagogues at Risk".

These activities have only taken place when safe to do so under Covid guidance.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

We continued to provide religious services conducted in the manner authorised by the Chief Rabbi of the United Hebrew Congregations of the Commonwealth.

Following the successful roof repair project on the Synagogue completed in a previous year, we continue to monitor the condition of the roof, and we continue to monitor the building generally, so as to take care that its condition is maintained appropriately. We ensure that the building continues to serve its purpose as a centre for the Jewish community of the area, and in connection with our charitable purposes. We continued to promote education for adults.

We continued our programme of Welcome Days for schools in support of community cohesion. In addition, we have visits from schools, youth groups and other organisations. Members visit schools to speak about Judaism.

These activities have only taken place when safe to do so under Covid guidance. We were unable to open to the public for the Heritage Open Day.

Section E

Financial review

Brief statement of the charity's policy on reserves

The charity has reduced its ongoing annual operating costs, and presently has adequate reserves to deal with short to medium term issues. However, in the longer term the charity has concerns about the potentially substantial expenditure which may be required to maintain its central premises, which is a listed synagogue building. For this reason the charity will continue to hold significant reserves so as to be able to deal with necessary maintenance expenditures. The reserves will be held partly as cash deposits generating interest income, and partly invested in suitable funds generating investment income. The relative mix of these reserves will be reviewed and adjusted by the Managing Trustees as they judge most suitable, but always subject to the need to maintain adequate cash resources to deal with unpredictable short term needs, as well as maintaining adequate total reserves to deal generally with longer term plans and requirements.

Details of any funds materially in deficit

Section F

Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Anthony Larry Woolf	
Position (eg Secretary, Chair, etc)	Hon Treasurer	
Date	15 th March 2021	



Section A

Independent Examiner's Report

Report to the trustees/
members of

READING HEBREW CONGREGATION

On accounts for the year
ended

31 DECEMBER 2020

Set out on pages

2 to 4

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2020.

Responsibilities and
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent
examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed: M. Daniels

Name: MYER DANIELS

Relevant professional
qualification(s) or body
(if any):

Address: Synagogue, Goldsmid Road, Reading RG1 7YB

Reading Hebrew Congregation - Consolidated Income & Expenditure

Income	Income & Expenditure 2020			Comparison 2019		
	RHC Community Funds	RHC Burial Society	RHC Consolidated Total	RHC Community Funds	RHC Burial Society	RHC Consolidated Total
Income from Membership & Assets						
Membership Contributions	22,437	8,184	30,621	22,989	5,826	28,815
Gift Aid Membership and Donations	5,922		5,922	6,485		6,485
Donations Received	1,818		1,818	3,109		3,109
Kol Nidre Appeals	2,395		2,395	2,264		2,264
Investment Income	5,187	6,686	11,873	8,448	5,796	14,244
Interest Income	846	205	1,051	1,073	302	1,375
Total from Membership & Assets	38,605	15,075	53,680	44,368	11,924	56,292
Income from Activities						
	Gross	Costs				
Food/Judaica Shop	2,784	(2,513)	271	271		279
Golden Mazel	2,400	(1,650)	750	750		865
Fund Raising & Events	17		17	17		45
Welcome Days	230	(8)	222	222		717
Luach Fax®	888	(248)	640	640		587
Gollancz Hall Receipts	544		544	544		1,246
Sabbath & Festivals	145	(870)	(725)	(725)		171
Miscellaneous Note 7	6,366		6,366	6,366		1,244
Total Income from Activities	13,374	(5,289)	8,085	8,085		5,154
Total Income	46,690	15,075	61,765	49,522	11,924	61,446
Expenditure						
Judaica						
Donations to Other Charities				(50)		(50)
Legal Fees						
Cleaning			(3,612)	(3,890)		(3,890)
Maintenance - General			(4,270)	(2,632)		(2,632)
Light, Heat, Water			(3,568)	(3,121)		(3,121)
Buildings Insurance			(5,194)	(5,157)		(5,157)
Admin Expenses			(474)	(572)		(572)
Telephone			(209)	(219)		(219)
Newsletter			(54)	(51)		(51)
Publicity			(111)	(130)		(130)
Board of Deputies Affiliation			(100)	(100)		(100)
Security			(6,266)	(1,508)		(1,508)
Miscellaneous Expenses			(619)	(990)		(990)
Service Assistance & Expenses			(3,000)	(3,998)		(3,998)
Welfare			(363)	(300)		(300)
Burial Society Expenses						
Funerals					(11,490)	(11,490)
US Affiliation Fees					(1,168)	(1,168)
Total Expenditure			(27,840)	(10,173)	(38,013)	(22,718)
Surplus/(deficit)			18,850	4,902	23,752	26,804
Gain or (Decline) on Investment Assets			(27,550)	(13,667)	(41,217)	23,122
Net Surplus or (Deficit) for the Year			(8,700)	(8,765)	(17,465)	49,926

Reading Hebrew Congregation - Consolidated Balance Sheet as at 31st December 2020

ASSETS	Balance Sheet - 2020			Investment Asset Movements 19-20	Comparison - 2019		
	RHC Community	Burial Society	RHC Total		RHC Community	Burial Society	RHC Total
Investments							
HSBC Unit Trust Inv. - BS Asset		0	0			55,000	55,000
Unrealised Decline on Asset						(1,843)	(1,843)
HSBC Net Current Value		<u>0</u>	<u>0</u>	Note 8		<u>53,157</u>	<u>53,157</u>
 Charibond	20,000	90,389	110,389		20,000	90,389	110,389
Unrealised Gain (Decline) on Asset	(21)	2,992	2,971	1,291	(248)	1,928	1,680
Charibond Net Value	<u>19,979</u>	<u>93,381</u>	<u>113,360</u>		<u>19,752</u>	<u>92,317</u>	<u>112,069</u>
 Charifund	60,000	70,000	130,000		60,000	30,000	90,000
Unrealised Gain on Asset	72,332	2,770	75,102	(26,050)	100,110	1,042	101,152
Charifund Net Value	<u>132,332</u>	<u>72,770</u>	<u>205,102</u>		<u>160,110</u>	<u>31,042</u>	<u>191,152</u>
 Total Investment Assets	<u>152,311</u>	<u>166,151</u>	<u>318,462</u>	(24,759)	<u>179,862</u>	<u>176,516</u>	<u>356,378</u>
Cash							
HSBC Current account	34,266		34,266		24,233		24,233
HSBC Golden Mazel Club	1,176		1,176		1,575		1,575
HSBC Roof Project	339		339		339		339
Nationwide Building Society	61,297		61,297		51,079		51,079
Teachers Building Society	81,913		81,913		81,439		81,439
Virgin Money	41,707	42,439	84,146		42,895	40,839	83,734
Total Cash	<u>220,698</u>	<u>42,439</u>	<u>263,137</u>		<u>201,560</u>	<u>40,839</u>	<u>242,399</u>
Debtors							
Debtors	5,105		5,105		5,584		5,584
Total Debtors	<u>5,105</u>	<u>0</u>	<u>5,105</u>		<u>5,584</u>	<u>0</u>	<u>5,584</u>
 TOTAL ASSETS	<u>378,114</u>	<u>208,590</u>	<u>586,704</u>		<u>387,006</u>	<u>217,355</u>	<u>604,361</u>
 Less: Current LIABILITIES	(3,784)		(3,784)		(3,976)		(3,976)
Provision for Extraordinary Cost	(4,855)		(4,855)		(4,855)		(4,855)
 NET ASSETS	<u>369,475</u>	<u>208,590</u>	<u>578,065</u>		<u>378,175</u>	<u>217,355</u>	<u>595,530</u>
MEMBERS EQUITY							
Accumulated Reserves b/f	378,175	217,355	595,530		328,249	204,491	532,740
Current Year Surplus	18,850	4,902	23,752		26,804	(734)	26,070
Gain or (Decline) on Inv Assets	(27,550)	(13,667)	(41,217)		23,122	13,598	36,720
Accumulated Reserves c/f	<u>369,475</u>	<u>208,590</u>	<u>578,065</u>		<u>378,175</u>	<u>217,355</u>	<u>595,530</u>

**Reading Hebrew Congregation
Notes to 2020 Accounts**

NOTE 1

Accounts are prepared on a going concern basis

NOTE 2

Freehold land and buildings at 7 Goldsmid Road have not been valued

NOTE 3

All investments, except property, are revalued as at 31st December each year

NOTE 4

Kol Nidre Appeals

2019 - RHC security - Save a Child's Heart

2020 - RHC security - MyIsrael

NOTE 5

Fund Raising and Events

Easy Fund Raising	£17
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NOTE 6

RHC Burial Society is a restricted fund

NOTE 7

Includes sale proceeds of a Sefer - £6,000.00

NOTE 8

The previous Burial Society investment in the HSBC Fund, has been replaced by a further investment in Charifund.