

**SOUTHEND & DISTRICT REFORM SYNAGOGUE**

**TRUSTEES' REPORT & FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2025**

**CHARITY NUMBER  
237616**

Elisabeth Sims FCCA  
E. Sims Accountancy Limited  
34 Dudsbury Road  
Dartford  
DA1 3BU

# **SOUTHEND & DISTRICT REFORM SYNAGOGUE**

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# **SOUTHEND & DISTRICT REFORM SYNAGOGUE**

## **Legal and administrative information**

### **Status**

The synagogue was registered with the Charity Commission on 1<sup>st</sup> April 1965 and is governed by a constitution and rules adopted on 29<sup>th</sup> March 1998 and amended on 18<sup>th</sup> March 2001, 8<sup>th</sup> May 2005, 29<sup>th</sup> January 2012 and 29<sup>th</sup> June 2014

President: Irene Klyman

Vice President Vacant

Trustees:

|                      |                          |
|----------------------|--------------------------|
| Mr L Miller          | Honorary Chair           |
| Mr J Kinn            | Honorary Treasurer       |
| Mrs D Miller         | Honorary Secretary       |
| Mrs S Levitas        | Assistant Hon. Secretary |
| Mr J Elvin           |                          |
| Mrs B Goldstein      |                          |
| Mrs S Lowey          |                          |
| Mr M Royston         |                          |
| Mrs Sallyann Hoffman |                          |
| Jeffrey Gritzman     |                          |
| Dean Muslin          |                          |
| Jeffrey Klein        |                          |

Bare Trustees:

Mr C Levitas  
Mrs L Sears  
Mrs S Wiseman

Charity number: 237616

Registered Office: 851 London Road  
Westcliff on Sea  
Essex  
SS0 9SZ

Independent examiner: Elisabeth Sims FCCA  
E. Sims Accountancy Limited  
34 Dudsbury Road  
Dartford DA1 3BU

# **SOUTHEND & DISTRICT REFORM SYNAGOGUE**

## **Trustees' report for the year ended 31<sup>st</sup> March 2025**

### **Charitable objects**

The objectives of the charity are the furtherance of religious worship and study.

### **Organisational structure**

The synagogue is governed by a council elected by the members. All council members are full members of the synagogue.

### **Review of activities and achievements**

A full review of the financial position of the synagogue can be found in the attached financial statements.

### **Reserves**

The trustees endeavour to maintain sufficient funds in the unrestricted reserves to cover six months' projected operational costs and to provide for unexpected building maintenance.

### **Statement of trustees' responsibilities**

Charity law requires the trustees to prepare financial statements for each financial period which give a true and fair view of the state of affairs of the charity at the period end and of its incoming resources and resources expended during the period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently.
- make judgements and estimates that are reasonable and prudent.
- state whether applicable accounting standards and statements of recommended practice have been followed subject to any departures disclosed and explained in the financial statements.
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.
- the trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts Reports) Regulations 2008 and Trust Deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

# **SOUTHEND & DISTRICT REFORM SYNAGOGUE**

## **Independent examiner**

An independent examiner will be appointed during the current financial year at the Annual General Meeting.

This report was approved by the trustees on [xx] and signed on its behalf by Jeffrey Kinn, Honorary Treasurer

Jeffrey Kinn  
Honorary Treasurer

# **SOUTHEND & DISTRICT REFORM SYNAGOGUE**

## **Independent Examiner's Report to the Trustees of the Southend & District Reform Synagogue**

I report on the accounts of the charity for the year ended 31<sup>st</sup> March 2025 which is set out on Pages 7 to 15

### **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 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.
- follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.
- 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:
2. to keep accounting records in accordance with section 130 of the 2011 Act.
3. to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met.
4. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

**Independent Financial Examiner**

# SOUTHEND & DISTRICT REFORM SYNAGOGUE

## Statement of financial activities

For the year ended 31<sup>st</sup> March 2025

|  |   | Unrestricted<br>Funds | Restricted<br>Funds | 31/03/2025<br>Total | 31/03/2024<br>Total |
|--|---|-----------------------|---------------------|---------------------|---------------------|
| Notes  |   | £                     | £                   | £                   | £                   |
| <b>Incoming resources</b>  |   |                       |                     |                     |                     |
|  |   | 293                   | 0                   | 293                 | 2,186               |
|  | 2 | 41,379                | 15,501              | 56,880              | 56,258              |
|  |   | 0                     | 0                   | 0                   | 10,526              |
|  | 3 | 6,416                 | 8,258               | 14,674              | 10,978              |
|  | 4 | 6,025                 | 0                   | 6,025               | 7,790               |
| <b>Net incoming resources available for charitable application</b> |   | <b>54,113</b>         | <b>23,759</b>       | <b>77,872</b>       | <b>87,737</b>       |
| <b>Charitable expenditure</b>                                      |   |                       |                     |                     |                     |
| Cost of activities in furtherance of the charity's objects         |   |                       |                     |                     |                     |
|  | 5 | 62,186                | 28,393              | 90,579              | 104,266             |
|  | 7 | 570                   | 0                   | 570                 | 240                 |
| <b>Total charitable expenditure</b>                                |   | <b>62,756</b>         | <b>28,393</b>       | <b>91,149</b>       | <b>104,506</b>      |
| <b>Excess of income over expenditure</b>                           |   | (8,643)               | (4,634)             | (13,277)            | (16,769)            |
|  |   | 2,500                 | (2,500)             | 0                   | 0                   |
|  |   | 114,177               | 148,254             | 262,431             | 279,200             |
| <b>Total funds carried forward</b>                                 |   | <b>108,034</b>        | <b>141,120</b>      | <b>249,154</b>      | <b>262,431</b>      |

# SOUTHEND & DISTRICT REFORM SYNAGOGUE

## Balance Sheet

As at 31<sup>st</sup> March 2025

|   | Notes | 31/03/2025     |                | 31/03/2024     |                |
|---|-------|----------------|----------------|----------------|----------------|
|   |       | £              | £              | £              | £              |
| <b>Fixed assets</b>                                   |       |                |                |                |                |
| Tangible assets                                       | 8     |                | <u>0</u>       |                | <u>0</u>       |
| <b>Current assets</b>                                 |       |                |                |                |                |
| Stock   |       |                | 0              |                | 0              |
| Debtors and Prepayments                               | 9     | 11,396         |                | 12,061         |                |
| Cash at bank  |       | 15,947         |                | 3,196          |                |
| Deposit and call                                      |       | <u>239,687</u> |                | <u>273,877</u> |                |
|   |       | 267,031        |                | 289,134        |                |
| <b>Creditors: amounts falling due within one year</b> |       |                |                |                |                |
|   | 10    | 17,877         | <u>249,153</u> | 26,703         | <u>262,431</u> |
| <b>Net assets</b>                                     | 11    |                | <u>249,154</u> |                | <u>262,431</u> |
| <b>Funds</b>  |       |                |                |                |                |
| Unrestricted funds                                    | 12    |                | 108,034        |                | 114,177        |
| Restricted funds                                      | 13    |                | 141,120        |                | 148,254        |
|   |       |                | <u>249,154</u> |                | <u>262,431</u> |

The financial statements were approved by the trustees on [xx] and signed on its behalf by

**J. Kinn**  
Trustee

**L. Miller**  
Trustee



# **SOUTHEND & DISTRICT REFORM SYNAGOGUE**

## **Balance sheet (continued)**

### **Trustees' statements required by Section 249B(4) for the year ended 31<sup>st</sup> March 2025**

In approving these financial statements as trustees of the Synagogue we hereby confirm:

1. that for the period stated above the Synagogue was entitled to the exemption conferred by Section 249A (1) of the Companies Act 1985:
2. that no notice has been deposited at the registered office of the Synagogue pursuant of Section 249B (2) requesting that an audit be conducted for the year ended 31st March 2025.
3. that we acknowledge our responsibilities for ensuring that the Synagogue keeps accounting records which comply with Section 221, and preparing financial statements which give a true and fair view of the state of affairs of the Synagogue as at the end of the financial period and of its profit or loss for the period then ended in accordance with the requirements of Section 226 and which otherwise comply with the provisions of the Companies Act relating to financial statements, so far as applicable to the Synagogue.

**The notes on pages 10 to 15 form an integral part of these financial statements**

# **SOUTHEND & DISTRICT REFORM SYNAGOGUE**

## **Notes to the financial statements for the year ended 31<sup>st</sup> March 2025**

### **1. Accounting policies**

#### **1.1 Accounting convention**

The financial statements are prepared under the historical cost convention and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008) and follow the recommendations in 'Accounting and Reporting by Charities; Statement of Recommended Practice' issued in 2005

#### **1.2 Incoming resources**

Voluntary income is received by way of donation and gifts and is included in full in the Statement of Financial Activities when received. Gifts donated for resale are included as income when they are sold. Donated assets are included at the value to the charity where this can be quantified, and a third party is bearing the cost. The value of services provided by volunteers has not been included. Income from investments is included in the period in which it is receivable.

#### **1.3 Resources expended**

Resources expended are recognised in the period in which they are incurred. Support costs are those incurred in furtherance of the charity's objects. Management and administration costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

#### **1.4 Tangible fixed assets and depreciation**

A decision has been taken by The Trustees to fully expense capital expenditure in the year of purchase moving forward, and therefore existing assets have now been fully depreciated to bring them into line with the new fixed assets policy.

#### **1.5 Investments**

Fixed asset investments are stated at cost less provision for diminution in value.

#### **1.6 Stock**

Stock is valued at the lower of cost and net realisable value.

# SOUTHEND & DISTRICT REFORM SYNAGOGUE

## Notes to the financial statements for the year ended 31<sup>st</sup> March 2025

|          |                                 |                           |                         |               |               |
|----------|---------------------------------|---------------------------|-------------------------|---------------|---------------|
| <b>2</b> | <b>Subscription income</b>      | <b>Unrestricted Funds</b> | <b>Restricted Funds</b> | <b>2025</b>   | <b>2024</b>   |
|          |                                 | <b>£</b>                  | <b>£</b>                | <b>£</b>      | <b>£</b>      |
|          | Members contributions           | 34,759                    | 15,501                  | 50,260        | 50,594        |
|          | Gift Aid reclaims               | 6,620                     | -                       | 6,620         | 5,662         |
|          |                                 | <u>41,379</u>             | <u>15,501</u>           | <u>56,880</u> | <u>56,258</u> |
| <b>3</b> | <b>Investment Income</b>        | <b>Unrestricted Funds</b> | <b>Restricted Funds</b> | <b>2025</b>   | <b>2024</b>   |
|          |                                 | <b>£</b>                  | <b>£</b>                | <b>£</b>      | <b>£</b>      |
|          | Deposit account interest        | 6,416                     | 8,258                   | 14,674        | 10,978        |
| <b>4</b> | <b>Other incoming resources</b> | <b>Unrestricted Funds</b> | <b>Restricted Funds</b> | <b>2025</b>   | <b>2024</b>   |
|          |                                 | <b>£</b>                  | <b>£</b>                | <b>£</b>      | <b>£</b>      |
|          | Hire of hall                    | 397                       | -                       | 397           | 240           |
|          | Club Income                     | 2,444                     | -                       | 2,444         | 5,693         |
|          | Non member wedding              | 1,200                     | -                       | 1,200         | -             |
|          | Conversion                      | 431                       | -                       | 431           | 1,070         |
|          | Tree of Life                    | -                         | -                       | -             | 100           |
|          | Advertising                     | -                         | -                       | -             | 475           |
|          | Sale of Goods                   | 1,554                     | -                       | 1,554         | 212           |
|          |                                 | <u>6,026</u>              | <u>-</u>                | <u>6,026</u>  | <u>7,790</u>  |

# SOUTHEND & DISTRICT REFORM SYNAGOGUE

## Notes to the financial statements for the year ended 31<sup>st</sup> March 2025

| <b>5</b> | <b>Support costs</b>             | <b>2025</b> | <b>2024</b> |
|----------|----------------------------------|-------------|-------------|
|          |                                  | <b>£</b>    | <b>£</b>    |
|          | Staff costs & consultancy fees   | 37,272      | 40,670      |
|          | Insurance                        | 2,141       | 2,009       |
|          | Light and heat                   | 3,769       | 1,892       |
|          | Repairs and maintenance          | 4,394       | 16,382      |
|          | Printing, postage and stationery | 2,788       | 1,700       |
|          | Advertising                      | 330         | 220         |
|          | Telephone/Internet               | 1,965       | 888         |
|          | General Expenditure              | 0           | 3,020       |
|          | Kiddish/Kitchen                  | 2,300       | 2,738       |
|          | JJBS subscription fees           | 13,906      | 3,451       |
|          | Other burial fees                | 14,487      | 22,437      |
|          | Reform Judaism                   | 3,308       | 2,800       |
|          | Security                         | 2,461       | 3,856       |
|          | Bank Charges                     | 718         | 622         |
|          | Books                            | 600         | 1,581       |
|          |                                  | <hr/>       | <hr/>       |
|          |                                  | 90,439      | 104,266     |
|          |                                  | <hr/>       | <hr/>       |

| <b>6</b> | <b>Management and administration</b> | <b>2025</b> | <b>2024</b> |
|----------|--------------------------------------|-------------|-------------|
|          |                                      | <b>£</b>    | <b>£</b>    |
|          | Independent examiner's fee           | 570         | 240         |
|          |                                      | <hr/>       | <hr/>       |

## **7 Trustees' emoluments**

No trustees received any emoluments during the period.

# SOUTHEND & DISTRICT REFORM SYNAGOGUE

## Notes to the financial statements for the year ended 31<sup>st</sup> March 2025

| 8 | Tangible fixed assets          | Land and<br>Buildings<br>Freehold | Improvement<br>to Freehold<br>Property | Fixtures,<br>Fittings<br>and<br>Equipment | Total   |
|---|--------------------------------|-----------------------------------|--|---|---------|
|   |                                | £                                 | £                                      | £   | £       |
|   | <b>Cost</b>                    |                                   |  |   |         |
|   | At 1 <sup>st</sup> April 2024  | 8,130                             | 64,359                                 | 65,603                                    | 138,092 |
|   | Additions                      | -                                 | -                                      | -   | -       |
|   | At 31 <sup>st</sup> March 2025 | 8,130                             | 64,359                                 | 65,603                                    | 138,092 |
|   | <b>Depreciation</b>            |                                   |  |   |         |
|   | At 1 <sup>st</sup> April 2024  | 8,130                             | 64,359                                 | 65,603                                    | 138,092 |
|   | Charge for the period          | -                                 | -                                      | -   | -       |
|   | At 31 <sup>st</sup> March 2025 | 8,130                             | 64,359                                 | 65,603                                    | 138,092 |
|   | <b>Net Book Values</b>         |                                   |  |   |         |
|   | At 31 <sup>st</sup> March 2025 | -                                 | -                                      | -   | -       |
|   | At 31 <sup>st</sup> March 2024 | -                                 | -                                      | -   | -       |
| 9 | <b>Debtors</b>                 |                                   | <b>2025</b>                            | <b>2024</b>                               |         |
|   |                                |                                   | £                                      | £   |         |
|   | Prepayments                    |                                   | 8,399                                  | 7,450                                     |         |
|   | Deposit interest               |                                   | 2,997                                  | 4,612                                     |         |
|   |                                |                                   | 11,3976                                | 12,062                                    |         |

# SOUTHEND & DISTRICT REFORM SYNAGOGUE

## Notes to the financial statements for the year ended 31<sup>st</sup> March 2025

| 10 | Creditors: amounts falling due within one year | 2025          | 2024          |
|----|--|---------------|---------------|
|    |  | £             | £             |
|    | J Petchey Awards Fund                          | 1,770         | 1,770         |
|    | A Decker                                       | 1,730         | 1,730         |
|    | Israel Trip                                    | 1,294         | 1,733         |
|    | Other Creditors                                | 3,549         | 277           |
|    | Overage Payments and Funerals                  | 6,120         | 18,393        |
|    | Accruals                                       | 3,414         | 2,800         |
|    |  | <u>17,877</u> | <u>26,703</u> |

| 11 | Analysis of net assets   | Unrestricted Funds | Restricted Funds | Total Funds    |
|----|--|--------------------|------------------|----------------|
|    |  | £                  | £                | £              |
|    | Fund balances at 31 <sup>st</sup> March 2025 as represented by:- |                    |                  |                |
|    | Tangible fixed assets  | -                  | -                | -              |
|    | Current assets   | 108,034            | 141,120          | 249,154        |
|    |  | <u>108,034</u>     | <u>141,120</u>   | <u>249,154</u> |

### 12 Unrestricted Funds

|              | 1 <sup>st</sup> April 2024 | Incoming | Outgoing | Transfer of Funds | 31 <sup>st</sup> March 2025 |
|--------------|----------------------------|----------|----------|-------------------|-----------------------------|
|              | £                          | £        | £        | £                 | £                           |
| General Fund | 114,177                    | 54,113   | 62,756   | 2,500             | 108,034                     |

### 13. Restricted funds

|             | 1 <sup>st</sup> April 2024 | Incoming | Outgoing | Transfer of Funds | 31 <sup>st</sup> March 2025 |
|-------------|----------------------------|----------|----------|-------------------|-----------------------------|
|             | £                          | £        | £        | £                 | £                           |
| Burial Fund | 148,254                    | 23,759   | 28,393   | (2,500)           | 141,120                     |

# **SOUTHEND & DISTRICT REFORM SYNAGOGUE**

## **Notes to the financial statements for the year ended 31<sup>st</sup> March 2025**

### **Purposes of restricted funds**

The burial fund was established to provide means of burial or cremation for members of the synagogue. On 1<sup>st</sup> January 1996, the synagogue joined the Jewish Joint Burial Society. The burial fund is being maintained to meet the shortfall of burial costs for eligible members of the synagogue.