

KOL CHAI HATCH END REFORM JEWISH COMMUNITY

REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MAY 2025

CHARITY NO.: 299063

**KOL CHAI HATCH END REFORM JEWISH COMMUNITY
434 Uxbridge Road
Hatch End, Pinner
Middlesex HA5 4RG**

KOL CHAI HATCH END REFORM JEWISH COMMUNITY
(An unincorporated charity)

REPORT AND ACCOUNTS FOR THE YEAR ENDED 31 MAY 2025

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KOL CHAI HATCH END REFORM JEWISH COMMUNITY
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TRUSTEES' REPORT FOR THE YEAR ENDED 31 MAY 2025

The trustees present their report and accounts for the year ended 31 May 2025.

Objects and Organisation of the Charity and Principal Activities

Kol Chai Hatch End Reform Jewish Community is a charity established under a charitable trust and is governed by its constitution. The objects of the charity are as defined by its constitution and its principal activity is that of a synagogue and Jewish community. There is an emphasis on the educational work of the community.

The charity is organised and administered by its elected management committee and executive officers. The management committee meets each month. The executive officers, in addition to attending the management committee meetings, also meet separately every two months.

The trustees (i.e. the management committee members) have considered the major risks to which the charity is exposed.

Public Benefit

The charity's trustees have had due regard to the Charity Commission's public benefit guidance. The main objectives of the charity are the promotion, preservation and observance of Jewish tradition, and these are set to reflect our faith and community aims. The focus of our activities is the provision of plots and burial rites in accordance with tradition and arranging communal events and activities.

Development, Activities and Achievements this Year

Kol Chai Hatch End Reform Jewish Community continues to develop the breadth and depth of activities (spiritual and non-spiritual) that it offers members. The educational, social and other charitable works of the charity have continued to be pursued and expanded.

Balance Sheet and Statement of Financial Activities

Our Balance Sheet shows a healthy level of net assets of £623,914 (2024: £643,526).

The Statement of Financial Activities shows that for the year ended 31 May 2025 the charity recorded a deficit of £4,821 (2024: £24,819) excluding building amortisation and excluding movements on restricted funds.

In accordance with our long-established charitable principles, we have continued this year to raise money for our own trust funds and to collect for the benefit of outside charities.

To minimise bank interest and charges the main operating bank account of the community holds both restricted and unrestricted funds.

The Capital Reserve decreased by £13,216 which comprised building amortisation of £15,449 less £2,233 in respect of donations for the building fund and associated Gift Aid.

Subsequent Events

There have been no significant subsequent events at the date of the signing of this report.

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TRUSTEES' REPORT FOR THE YEAR ENDED 31 MAY 2025

Available Funds and Reserves

On the basis that members paying subscriptions remain broadly at the current level, and donations and fundraising efforts continue to provide additional funds, the year ahead should enable the community to operate within available resources in relation to our ongoing activities and to service our bank loan.

It is the community's policy to keep its funds on a low-risk basis in accounts of high street banks. The funds represented by reserves held for specific purposes are similarly held.

Whilst the ageing demographics of members means that membership income may decline over the coming years, the trustees continue to look at ways of introducing new members. Our balance sheet continues to show a satisfactory net asset position, and we should be able to settle bills during the period of at least 12 months following the approval of the accounts.

Risk

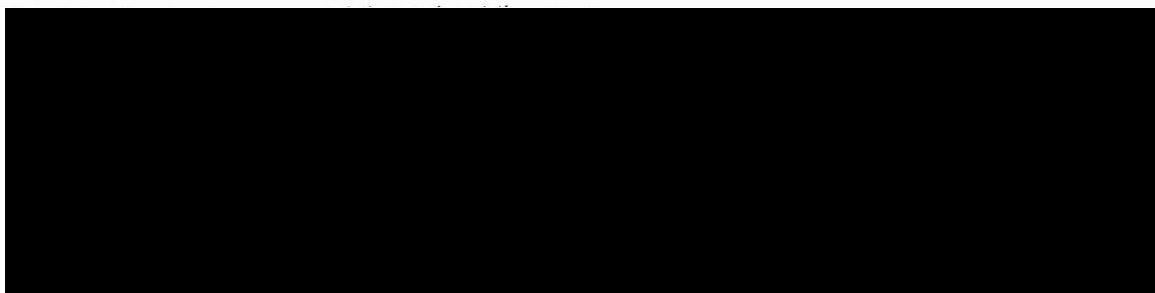
The major risk to the community is if membership subscription income is not sufficient to cover its expenditure. For this reason, the trustees continue to keep careful control over expenditure. The trustees endeavour to set subscriptions at a realistic level sufficient to meet routine expenditure. When setting membership subscription levels, the trustees also bear in mind that many members are on low fixed incomes, and accordingly reductions in the level of subscriptions are agreed in some cases. The treasurer monitors the cash resources of the community on a regular basis to ensure that bona fide expenditure can be settled on a prompt basis.

Volunteers

The charity benefits from the substantial use of the services of volunteers, many of whom are trustees.

Trustees

The honorary officers as defined in the constitution, together with the other members of the management committee, are the trustees of the charity. There are no other trustees.



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TRUSTEES' REPORT FOR THE YEAR ENDED 31 MAY 2025

The trustees are elected by the members of the community at the annual general meeting. In the event of any of these offices not being filled at the annual general meeting or falling vacant during the year, the management committee may appoint a suitable member to hold office until the next annual general meeting.

No payments have been made to the trustees in respect of services provided to the charity.

Statement of the Trustees' Responsibilities

The trustees are required by law to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and its results for that year. In preparing those financial statements, the trustees are required to:-

1. Select suitable accounting policies and apply them consistently.
2. Make judgements and estimates that are reasonable and prudent.
3. Prepare the financial statements on a going concern basis unless it is inappropriate to assume that the charity will continue in operation.

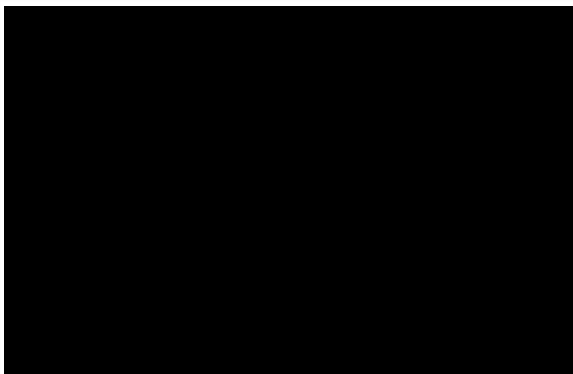
The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity.

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.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the synagogue's constitution and The Charities (Accounts and Reports) Regulations 2008.

Approval

This report was approved by the trustees and signed on their behalf on 24/9/ 2025.



Independent Examiner's Report to the Trustees of Kol Chai Hatch End Jewish Community

I report to the trustees on my examination of the accounts of the charity, set out on pages 5 to 13, for the year ended 31 May 2025.

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 charity'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.

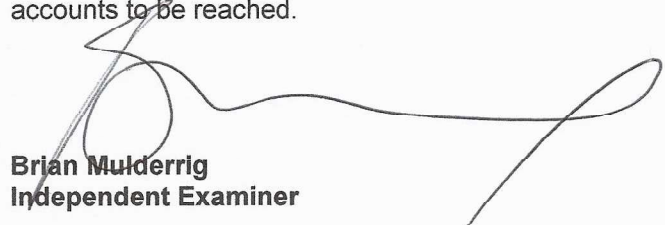
Independent Examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

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.



Brian Mulderrig
Independent Examiner

Date 24.09.2025

Gittins Mulderrig
Chartered Accountants
Registered Auditors
6 High Street
Northwood
Middlesex
HA6 1BN

KOL CHAI HATCH END REFORM JEWISH COMMUNITY

(An unincorporated charity)

SUMMARY OF RESTRICTED FUNDS AT 31 MAY 2025

	Welfare Fund	PA Fund	Educational Trust Fund	Rabbi's Discretionary Fund	Membership Development Fund	Total Restricted Funds at 31/05/2025
	Note 7	Note 8	Note 9	Note 10	Note 11	
	£	£	£	£	£	£
Incoming Resources						
Contributions and donations	0	0	0	300	0	300
High Holyday appeal	0	0	0	0	0	0
Total incoming resources	0	0	0	300	0	300
Resources Expended						
Direct charitable expenses	0	0	0	750	1,125	1,875
Total Resources Expended	0	0	0	750	1,125	1,875
Net incoming/(outgoing) resources for the period	0	0	0	-450	-1,125	-1,575
Funds as at 31 May 2024	2,291	866	7,862	5,536	4,664	21,219
Fund balances carried forward at 31 May 2025	2,291	866	7,862	5,086	3,539	19,644

KOL CHAI HATCH END REFORM JEWISH COMMUNITY

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STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MAY 2025

	Notes	Restricted Funds 31/05/2025 £	Unrestricted Funds Income & Expenditure £	Capital Reserve Note 6 £	Total 31/05/2025 £	Total 31/05/2024 £
Incoming Resources						
Membership subscriptions			200,037		200,037	197,401
Income tax repayment on subscriptions & donations			42,200	633	42,833	43,973
Rental income			740		740	788
Contributions and donations		300	4,227	1,600	6,127	6,915
Legacies			25,000		25,000	1,887
High Holyday appeal			8,225		8,225	11,106
Fundraising and social activities			8,643		8,643	9,161
Ritual			5,782		5,782	8,868
Sundry other income			11,370		11,370	10,467
Interest received			1,892		1,892	1,758
Total incoming resources		300	308,116	2,233	310,649	292,324
Resources Expended						
Donations given		1,875	10,337		12,212	17,590
Other direct charitable expenses	5		43,086		43,086	51,169
Management and administration of the charity	5		274,963		274,963	264,429
Total resources expended		1,875	328,386		330,261	333,188
Net outgoing/incoming resources for the period		-1,575	-20,270	2,233	-19,612	-40,864
Transferred between Funds						
Building amortisation	6		15,449	-15,449		
Net funds for the period		-1,575	-4,821	-13,216	-19,612	-40,864
Fund balances brought forward		21,219	294,052	328,255	643,526	684,390
Fund balances carried forward		19,644	289,231	315,039	623,914	643,526

KOL CHAI HATCH END REFORM JEWISH COMMUNITY
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BALANCE SHEET AS AT 31 MAY 2025

	Notes	2025		2024	
		£	£	£	£
FIXED ASSETS					
Land and buildings	2		616,196		631,645
Fixtures, fittings and equipment	2		22,567		26,543
			<u>638,763</u>		<u>658,188</u>
CURRENT ASSETS					
Debtors and prepayments	3	52,280		29,786	
Bank and cash balances		<u>54,682</u>		<u>78,939</u>	
		106,962		108,725	
CREDITORS					
Amounts falling due within one year	4	<u>28,615</u>		<u>30,729</u>	
NET CURRENT ASSETS			<u>78,347</u>		<u>77,996</u>
			717,110		736,184
CREDITORS:					
Amounts falling due after more than one year	4		<u>93,196</u>		<u>92,658</u>
NET ASSETS			<u>623,914</u>		<u>643,526</u>
Unrestricted Funds					
Income and expenditure account	5	289,231		294,052	
Capital reserve	6	<u>315,039</u>		<u>328,255</u>	
			604,270		622,307
Restricted Funds					
Welfare fund	7	2,291		2,291	
PA fund	8	866		866	
Educational trust fund	9	7,862		7,862	
Rabbi's discretionary fund	10	5,086		5,536	
Membership Development fund	11	<u>3,539</u>		<u>4,664</u>	
			<u>19,644</u>		<u>21,219</u>
			<u>623,914</u>		<u>643,526</u>

KOL CHAI HATCH END REFORM JEWISH COMMUNITY
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MAY 2025**

1 ACCOUNTING POLICIES

Accounting Convention

These accounts have been prepared under the historical convention and in compliance with FRS102, the Financial Reporting Standard applicable in the UK, the Statement of Recommended Practice applicable to charities, effective 1 January 2019, and the Charities Act 2011.

Going Concern

The trustees consider that there are no material uncertainties over the charity's ability to continue operations and accordingly the accounts are prepared on a going concern basis.

Fund accounting

Unrestricted funds are those where there are no externally imposed restrictions and therefore are available for use at the discretion of the trustees to further any of the charity's purposes.

Restricted funds are subject to restrictions on their utilisation declared by the donor or through the terms of an appeal.

Incoming resources

All income is included in the statement of financial activities when entitlement has passed to the charity.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be recovered, and is classified under headings of the statement of financial activities to which it relates.

Tangible assets and depreciation

The freehold premises comprise the cost of the land and buildings; the buildings are amortised at 2% of cost per annum but the land is not amortised. Fixtures, fittings and equipment are depreciated at the rate of 25% of net book value per annum.

Income tax repayments

Income tax repayments on subscriptions and donations are credited to income and expenditure account only when received, or accrued for only when receipt can be anticipated with reasonable certainty.

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NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MAY 2025

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FIXED ASSETS

Land and Buildings

These comprise the cost of land and buildings at Woodridings Yard, Hatch End, Pinner, Middlesex, and include legal and professional fees and other associated costs.

	2025 £	2024 £
Cost		
At the beginning of the year	872,446	872,446
Additions during the year	0	0
At the end of the year	<u>872,446</u>	<u>872,446</u>
Amortisation		
At the beginning of the year	240,801	225,352
Charge for the year	15,449	15,449
At the end of the year	<u>256,250</u>	<u>240,801</u>
Net Book Value		
At the beginning of the year	<u>631,645</u>	<u>647,094</u>
At the end of the year	<u>616,196</u>	<u>631,645</u>
Fixtures, fittings and equipment		
Cost		
At the beginning of the year	98,459	91,017
Additions during the year	3,547	7,442
At the end of the year	<u>102,006</u>	<u>98,459</u>
Depreciation		
At the beginning of the year	71,916	63,068
Charge for the year	7,523	8,848
At the end of the year	<u>79,439</u>	<u>71,916</u>
Net Book Value		
At the beginning of the year	<u>26,543</u>	<u>27,949</u>
At the end of the year	<u>22,567</u>	<u>26,543</u>

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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MAY 2025**

	2025	2024
	£	£
3		
<u>DEBTORS AND PREPAYMENTS</u>		
Income tax repayments	16,064	13,951
Subscriptions in arrears	430	2,550
Accrued income	25,079	3,447
Other debtors and prepayments	<u>10,707</u>	<u>9,838</u>
	<u>52,280</u>	<u>29,786</u>
4		
<u>CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</u>		
Taxation and Social Security	913	1,288
Subscriptions received in advance	7,496	3,085
Other creditors and accruals	18,423	20,186
Bank loan	<u>1,783</u>	<u>6,170</u>
	<u>28,615</u>	<u>30,729</u>
<u>CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR</u>		
Bank loan	<u>93,196</u>	<u>92,658</u>

To assist in the financing of improvements to the synagogue building in 2021, the community entered into a loan agreement with Kingdom Bank. The total amount borrowed amounted to £170,963. The capital balance outstanding at 31st May 2025 had been reduced to £94,979 (2024: £98,828).

Interest is charged at a variable rate, which stood at 6.65% at the date of approval of these accounts.

The loan term was originally set at 30 years. Monthly instalments of capital and interest are being paid. If cash flow requirements allow, it is the intention of the Trustees to periodically make additional capital repayments in order to shorten the loan term and save interest charges.

KOL CHAI HATCH END REFORM JEWISH COMMUNITY
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MAY 2025**

5 INCOME AND EXPENDITURE ACCOUNT

	2025	2024
	£	£
Surplus brought forward	294,052	318,871
Deficit for the year	-20,270	-40,268
	<u>273,782</u>	<u>278,603</u>
Transfer ex Capital Reserve (Note 6) - Building Amortisation	15,449	15,449
Surplus carried forward	<u>289,231</u>	<u>294,052</u>

Management and Administration Expenses

Salaries, fees and National Insurance	136,230	129,153
Jewish Joint Burial Society	22,903	9,531
Reform Judaism membership levy	29,833	27,743
Board of Deputies fees	495	495
Insurance	3,439	4,017
Printing, postage and stationery (incl. Koleinu)	8,525	7,761
Books	1,356	4,744
Bank charges and interest	3,973	3,632
Building services, maintenance and renewals	16,271	20,555
Sundry expenses	2,325	4,380
Depreciation and amortisation	22,972	24,297
Loan interest	6,502	8,383
Rabbi's expenses	1,956	2,539
Membership of Citizens UK	1,250	0
Independent examination of accounts	1,200	1,200
Bookkeeping	6,075	7,200
Computer and database expenses	8,808	8,799
Advertising	850	0
	<u>274,963</u>	<u>264,429</u>

Other Direct Charitable Expenses

Religion School expenses (incl. salaries & national insurance)	17,991	20,997
High Holyday and other religious services	21,850	26,641
Fundraising costs	3,245	3,531
	<u>43,086</u>	<u>51,169</u>

KOL CHAI HATCH END REFORM JEWISH COMMUNITY
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**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MAY 2025**

	2025 £	2024 £
6 <u>CAPITAL RESERVE</u>		
Balance brought forward	328,255	340,854
Amortisation on building (note 2)	-15,449	-15,449
Donations received in the year re building works	1,600	2,210
Gift Aid relating to donations re building works	633	640
Balance carried forward	<u>315,039</u>	<u>328,255</u>

7 WELFARE FUND

The Welfare Fund was established to allow the trustees to make specific donations, as they see fit, to needy causes in the community. These funds represent donations specifically designated for this purpose.

Balance brought forward and carried forward	<u>2,291</u>	<u>2,291</u>
Represented by:		
Bank and cash balances	<u>2,291</u>	<u>2,291</u>

8 PA FUND

The Parents' Association (PA) Fund was established to support the activities of the religion school. Funds are raised from specific donations and fundraising events.

Balance brought forward and carried forward	<u>866</u>	<u>866</u>
Represented by:		
Bank and cash balances	<u>866</u>	<u>866</u>

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**NOTES TO THE FINANCIAL STATEMENTS
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9 EDUCATIONAL TRUST FUND

The Educational Trust Fund, founded in the memory of one of our early members, is available to sponsor any member participating in a course or event intended to further Jewish learning or identity. The fund receives specific donations.

	2025 £	2024 £
Brought forward and carried forward	7,862	8,562
Donations made in the year	0	-700
Donations received in the year	0	0
Balance carried forward	<u>7,862</u>	<u>7,862</u>
Represented by:		
Bank and cash balances	<u>7,862</u>	<u>7,862</u>

10 RABBI'S DISCRETIONARY FUND

The Rabbi's Discretionary Fund was established to allow the rabbi to make specific donations for charitable purposes, as he or she sees fit. The fund represents donations for this purpose from both inside and outside the Community.

Balance brought forward	5,536	7,946
Donations made in the year	-750	-3,760
Donations received in the year	300	1,350
Balance carried forward	<u>5,086</u>	<u>5,536</u>
Represented by:		
Bank and cash balances	<u>5,086</u>	<u>5,536</u>

11 MEMBERSHIP DEVELOPMENT FUND

The Membership Development Fund was established to provide financial support for projects or activities designed to grow membership.

Balance brought forward	4,664	5,000
Donations made in the year	-1,125	-336
Donations received in the year	0	0
Balance carried forward	<u>3,539</u>	<u>4,664</u>
Represented by:		
Bank and cash balances	<u>3,539</u>	<u>4,664</u>