

**Registration number 06438680**

**Charity number 1124560**

**Cheshire Reform Congregation Limited  
Company limited by guarantee**

**Directors' report and financial statements**

**for the year ended 31 March 2013**

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**Cheshire Reform Congregation Limited**  
**Company limited by guarantee**

**Company information**

<b>Directors</b>	G Conn H Barlow J Krell M Colin R Shields J Becker I Avery E Cohen S Cohen D Cotton E Davidson P Fertig A Grantham A Hargreaves R Kletz F Mather A Pal D Rabin R Saffer T Swerling H Thomas L Jacobs	<b>Chairman</b> <b>Vice Chairman</b> <b>Hon Secretary</b> <b>Assistant Hon Secretary</b> <b>Joint Hon Treasurer</b> <b>Joint Hon Treasurer</b>
<b>Secretary</b>	J Krell	
<b>Company number</b>	06438680	
<b>Charity number</b>	1124560	
<b>Registered office</b>	198 Altrincham Road Manchester M22 4RZ	
<b>Auditors</b>	Downham Mayer Clarke & Co 41 Greek Street Stockport Cheshire SK3 8AX	
<b>Bankers</b>	CAF Bank Ltd 25 Kings Hill Avenue Kings Hill West Mailing ME19 4JQ	

**Cheshire Reform Congregation Limited**  
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**Cheshire Reform Congregation Limited**  
**Company limited by guarantee**

**Directors' Report**  
**for the year ended 31 March 2013**

The Directors present their report and financial statements to the Members for the year ended 31 March 2013

**Legal and Administrative Details**

Cheshire Reform Congregation Limited is a charitable company, incorporated on 27th November 2007 and its company number is 06438680. The charitable company is a registered charity with the Charity Commission, charity number 1124560.

The registered office of the company is 198 Altrincham Road, Manchester, M22 4RZ.

**Directors and Trustees**

The Directors of the charitable company are its Trustees for the purpose of charity law and are collectively referred to as the Directors. The Directors who served during the year were,

G Conn (Chairman)	I Avery	A Grantham	H Thomas
H Barlow (Vice Chairman)	E Cohen	A Hargreaves	L Jacobs
J Krell (Hon Secretary)	S Cohen	R Kletz	
M Colin (Assistant Hon Secretary)	D Cotton	F Mather	
R Shields (Joint Hon Treasurer)	E Davidson	R Saffer	
J Becker (Joint Hon Treasurer)	P Fertig	T Swerling	

**Governance and Internal Control**

The company is administered by the Board of Directors which meets regularly to discuss and implement policies.

The company is governed by its Memorandum and Articles of Association, incorporated on 27th November 2007 and with the Bye Laws of the Congregation dated 16th June 2009.

**Objectives and Activities**

The principal objective of the charitable company is to advance the Jewish religion by the provision and maintenance of a synagogue for the purpose of public worship, marriages, burials and social welfare, youth and other activities for its members and others and for such other charitable purposes as the Board shall determine.

The Directors have given due regard to public benefit guidance published by the Charity Commission.

In order to achieve the objectives the charitable company has the following strategies,

- The employment of a Rabbi
- The running of a religious school
- Holding services on the Sabbath, all religious holy days and to celebrate religious festivals
- Educational and social activities to encourage friendships and promote a Jewish experience

**Financial Review**

During the year the charitable company recorded a small excess of expenditure over income. The Directors consider the results to be satisfactory and that there are sufficient funds to meet future intended projects.

Unrestricted reserves available for current activities have decreased slightly during the year. The charitable company had net current assets at the balance sheet date. The charitable company is therefore able to continue in operation and meet its debts as they fall due. The Directors are monitoring the position on a regular basis.

**Cheshire Reform Congregation Limited**  
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**Directors' Report Continued.....**

The Directors' investment powers are governed by the charitable company's Bye Laws. The policy is to aim for safety commensurate with immediate and planned spending requirements. Accordingly funds are held as cash balances and not otherwise invested. The Directors continue to manage the investments in conformity with the policy and its Bye Laws. They are averse to risk and surplus funds will be held on deposit.

The Board of Directors have identified and examined all major risks to which the charity is exposed. Procedures have been established to enable regular review and assessment of the risks. Consequently the Directors are satisfied that all the necessary steps have been taken to lessen and mitigate those risks.

**Statement of the Responsibilities**

Company law requires the Directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the surplus or deficit of the charitable company for that period. In preparing the financial statements the Directors are required to

- select suitable accounting policies and apply them consistently,
- make judgements and estimates which 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, and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation

The Directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for the safeguarding the assets of the charitable company and taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware

- the Directors have taken all the steps that they ought to have taken to make themselves aware of any relevant audit information and to establish the charitable company's auditors are aware of that information


**Auditors**

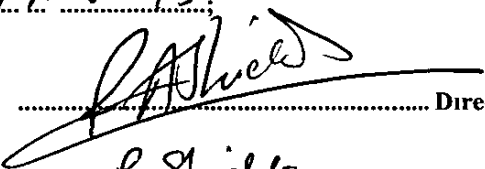
Downham Mayer Clarke & Co are deemed to be reappointed in accordance with Section 487(2) of the Companies Act 2006

**Small Company Exemptions**

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime

This report was approved by the Directors on 4 Nov 2013;

  
..... Director  
G. Conn

  
..... Director  
R. Shields

**Cheshire Reform Congregation Limited**  
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**Independent Auditors' Report to the Members of Cheshire Reform Congregation Limited**

We have audited the financial statements of Cheshire Reform Congregation Limited for the year ended 31 March 2013 which comprise the Statement of Financial Activities, the Balance Sheet and the related notes. These financial statements have been prepared under the accounting policies set out therein.

This report is made solely to the charity's members, as a body in accordance with Section 495 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

**Respective Responsibilities of Trustees and Auditors**

The Directors' (who are also the Trustees of the company for the purposes of charity law) responsibilities for the preparing of the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and for being satisfied that the charity's financial statements give a true and fair view are set out in the Statement of Directors Responsibilities.

Our responsibility is to audit the financial statements in accordance with relevant legal and regulatory requirements and International Standards on Auditing (UK and Ireland).

We report to you our opinion as to whether the financial statements give a true and fair view, are properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, and have been prepared in accordance with the Companies Act 2006.

We also report to you whether in our opinion the information given in the Directors' Annual Report is consistent with the financial statements.

In addition we report to you if, in our opinion, the charity has not kept adequate accounting records, if the charity's financial statements are not in agreement with the accounting records and returns, if we have not received all the information and explanations we require for our audit, or if disclosures of trustees' remuneration specified by law are not made.

We read other information contained in the Directors' Report and consider whether it is consistent with the audited financial statements. We consider the implications for our report if we become aware of any apparent mis-statements or material inconsistencies with the financial statements. Our responsibilities do not extend to any other information.

**Basis of Opinion**

We conducted our audit in accordance with International Standards on Auditing (UK and Ireland) issued by the Auditing Practices Board. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the significant estimates and judgements made by the trustees in the preparation of the financial statements, and whether the accounting policies are appropriate to the circumstances of the charity, consistently applied and adequately disclosed.

We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the financial statements are free from material mis-statement, whether caused by fraud or other irregularity or error. In forming our opinion we also evaluated the overall adequacy of the presentation of information in the financial statements.

**Cheshire Reform Congregation Limited**  
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**Opinion**

In our opinion the financial statements give a true and fair view of the state of the charity's affairs as at 31 March 2013 and of its incoming resources and application of resources, including its income and expenditure for the year then ended and have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, with the Companies Act 2006 and the information given in the Directors' Annual report is consistent with the financial statements



**I C Clarke**

**Senior Statutory Auditor**

**For and on behalf of Downham Mayer Clarke & Co, Statutory Auditors**

41 Greek Street

Stockport

Cheshire

SK3 8AX

.....4/11/2013..... Date

**Cheshire Reform Congregation Limited**  
**Company limited by guarantee**

**Statement of Financial Activities**  
**for the year ended 31 March 2013**

	Notes	General Fund £	Restricted Funds £	Total 2013 £	Total 2012 £
<b>Incoming Resources</b>					
Subscriptions		208,908	30,553	239,461	241,311
Donations and Memorial Offerings		16,488	53,608	70,096	39,994
Bank Interest		3,029	105	3,134	2,071
Other Incoming Resources	4	12,145	-	12,145	12,767
<b>Total Incoming Resources</b>		<u>240,570</u>	<u>84,266</u>	<u>324,836</u>	<u>296,143</u>
<b>Resources Expended</b>					
Payroll - Rabbi, Office and Caretakers		113,984		113,984	141,651
Payroll - Education and Youth		13,536		13,536	15,655
Insurances		8,917		8,917	7,282
Heat, Light and Water		9,625		9,625	7,636
Repairs, Renewals and Maintenance		18,118		18,118	22,284
Shofar Synagogue Magazine		1,514		1,514	1,917
Printing, postage and stationery		12,894		12,894	9,598
Festivals		15,894		15,894	13,360
Telephone and internet charges		2,256		2,256	1,882
Professional Fees		8,152		8,152	2,140
MRJ Affiliation		36,894		36,894	35,719
Miscellaneous Expenses		3,486		3,486	8,938
Depreciation on Fixtures and Fittings		8,500		8,500	8,558
Depreciation on Building			37,999	37,999	35,822
Burial costs		-	33,052	33,052	11,337
<b>Total Resources Expended</b>		<u>253,770</u>	<u>71,051</u>	<u>324,821</u>	<u>323,779</u>
<b>Net (Resources Expended)/</b>					
<b>Incoming Resources for the year</b>		(13,200)	13,215	15	(27,636)
Burial Income	5	8,829		8,829	13,598
<b>Net movement in Funds</b>		(4,371)	13,215	8,844	(14,038)
<b>Fund Balances as at 1 April 2012</b>		34,440	2,133,130	2,167,570	2,203,720
Kol Nidrei Appeal Fund		-	(972)	(972)	(180)
M Makin Fund		-	38	38	(1,955)
Building Fund		-	-	-	19,977
<b>Fund Balances carried forward at 31 March 2013</b>		<u>30,069</u>	<u>2,145,411</u>	<u>2,175,480</u>	<u>2,167,570</u>




**Cheshire Reform Congregation Limited**  
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**Balance sheet**  
**as at 31 March 2013**

		2013		2012	
Notes	£	£	£	£	
<b>Fixed assets</b>					
Tangible assets	9		1,788,125		1,834,124
Cemetery plots	10		68,219		68,219
			<u>1,856,344</u>		<u>1,902,343</u>
<b>Current assets</b>					
Debtors	11	34,592		28,779	
Cash at bank and in hand		341,742		291,012	
		<u>376,334</u>		<u>319,791</u>	
<b>Creditors: amounts falling due within one year</b>	<b>12</b>		<u>(57,198)</u>		<u>(54,564)</u>
<b>Net current assets</b>			<u>319,136</u>		<u>265,227</u>
<b>Total assets less current liabilities</b>			2,175,480		2,167,570
<b>Net assets</b>			<u>2,175,480</u>		<u>2,167,570</u>
<b>Reserves</b>					
Restricted funds	13		2,144,335		2,130,002
General funds			31,145		37,568
			<u>2,175,480</u>		<u>2,167,570</u>

These accounts have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 and the Financial Reporting Standard for Smaller Entities (effective April 2008) relating to small companies

Approved on behalf of the Directors

 R. Shields  
 ..... Director, Honorary Treasurer

 G. Conn  
 ..... Director

4 Nov 2013 Date

Registration number 06438680

The notes on pages 7 to 12 form an integral part of these financial statements.

**Cheshire Reform Congregation Limited**  
**Company limited by guarantee**

**Notes to the financial statements**  
**for the year ended 31 March 2013**

**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 the Statement of Recommended Practice (SORP - Revised 2008), the Charities Act 1993 and the Companies Act 2006

**1.2. Incoming resources**

Donations and other income are credited as income in the year in which they are receivable. No donations or income are recognised until there is reasonable certainty that it will be received. Tax recoverable on income received is recognised in the same period that its associated income is recognised.

**1.3. Tangible fixed assets and depreciation**

Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

- Land and buildings - Straight line over 50 years
- Fixtures, fittings and equipment - 5% Straight Line

**2. Operating profit**

	2013	2012
	£	£
Operating profit is stated after charging:		
Depreciation and other amounts written off tangible assets	8,500	8,558
Depreciation - land and buildings - restricted	37,999	35,822
	37,999	35,822

**3. Auditors' remuneration**

	2013	2012
	£	£
Auditors' remuneration - audit of the financial statements	1,000	1,000
	1,000	1,000

**4. Other incoming resources**

	General	Restricted	2013	2012
	£	£	£	£
High Holy Day (non-members)	1,785	-	-	2,411
Sundry Income and Events	10,360	-	10,360	10,356
	12,145	-	10,360	12,767

**Cheshire Reform Congregation Limited**  
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**Notes to the financial statements**  
**for the year ended 31 March 2013**

... continued

<b>5. Burial Income and Expenditure</b>	<b>2013</b> <b>£</b>	<b>2012</b> <b>£</b>
Sale of Plots	4,000	4,000
Less Cost of plots (members)	-	-
	4,000	4,000
Sundry Other Income	4,829	9,598
<b>Net Income</b>	<b>8,829</b>	<b>13,598</b>
<b>6. Employees</b>		
<b>Number of employees</b>	<b>2013</b>	<b>2012</b>
The average monthly numbers of employees (including the directors) during the year were	20	20
	20	20
<b>Employment costs</b>	<b>2013</b> <b>£</b>	<b>2012</b> <b>£</b>
Wages and salaries	119,127	146,953
Social security costs	8,393	10,353
	127,520	157,306

During the year no employees earned £60,000 per annum or more.

**7. Directors' remuneration**

The Directors received no remuneration and were not reimbursed for any expenses

**8. Pension costs**

No contributions were made for the higher paid employees (2011 £nil)

**Cheshire Reform Congregation Limited**  
**Company limited by guarantee**

**Notes to the financial statements**  
**for the year ended 31 March 2013**

continued

<b>9. Tangible fixed assets</b>	<b>Land and buildings freehold £</b>	<b>Fixtures, fittings and equipment £</b>	<b>Total £</b>
<b>Cost</b>			
At 1 April 2012	1,899,938	171,170	2,071,108
At 31 March 2013	<u>1,899,938</u>	<u>171,170</u>	<u>2,071,108</u>
<b>Depreciation</b>			
At 1 April 2012	144,648	92,336	236,984
Charge for the year	37,999	8,000	45,999
At 31 March 2013	<u>182,647</u>	<u>100,336</u>	<u>282,983</u>
<b>Net book values</b>			
At 31 March 2013	<u>1,717,291</u>	<u>70,834</u>	<u>1,788,125</u>
At 31 March 2012	<u>1,755,290</u>	<u>78,834</u>	<u>1,834,124</u>
<b>10. Cemetery - Mill Lane, Cheadle</b>	<b>Cemetery plots £</b>		<b>Total £</b>
<b>Plots at Cost</b>			
At 31 March 2013		68,219	68,219
<b>Net book values</b>			
At 31 March 2013		<u>68,219</u>	<u>68,219</u>
<b>11. Debtors</b>		<b>2013 £</b>	<b>2012 £</b>
Income tax recoverable		18,368	18,277
Prepayments and accrued income		16,224	10,502
		<u>34,592</u>	<u>28,779</u>

**Cheshire Reform Congregation Limited**  
**Company limited by guarantee**

**Notes to the financial statements**  
**for the year ended 31 March 2013**

continued

<b>12. Creditors: amounts falling due within one year</b>	<b>2013 £</b>	<b>2012 £</b>
Amounts owed to sub-groups	12,762	13,128
Building and maintenance provision	31,000	31,000
Accruals and provisions	13,436	10,436
	<u>57,198</u>	<u>54,564</u>

**Cheshire Reform Congregation Limited**  
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**Notes to the financial statements**  
**for the year ended 31 March 2013**

continued

13. Restricted funds	2013	2012
	£	£
<b>Building Fund</b>		
As at 1 April 2012	1,905,981	1,948,860
Donations less depreciation	15,609	22,902
Other movements	-	19,977
	<u>1,921,590</u>	<u>1,905,981</u>
<b>Burial Scheme Fund</b>		
As at 1 April 2012	174,949	152,090
Subscriptions less expenses	(3,549)	22,761
Bank interest	79	98
	<u>171,479</u>	<u>174,949</u>
<b>Fund 65</b>		
As at 1 April 2012	17,552	14,424
Subscriptions and interest	1,076	3,128
	<u>18,628</u>	<u>17,552</u>
<b>Kol Nidrei Appeal Fund</b>		
As at 1 April 2012	13,603	13,783
Movement during the year	(972)	(180)
	<u>12,631</u>	<u>13,603</u>
<b>Dr Madeline Makin Memorial Education Fund</b>		
As at 1 April 2012	21,045	23,000
Movement during the year	38	(1,955)
	<u>21,083</u>	<u>21,045</u>
<b>As at 31 March 2013</b>	<u><u>2,145,411</u></u>	<u><u>2,133,130</u></u>

**Cheshire Reform Congregation Limited**  
**Company limited by guarantee**

**Notes to the financial statements**  
**for the year ended 31 March 2013**

continued

**14. Company limited by guarantee**

Cheshire Reform Congregation Limited is a company limited by guarantee, incorporated under the Companies Act 2006.

Under paragraph 7 of the Company's Memorandum of Association every member of the Company undertakes to contribute such amounts as may be required (not exceeding £1) to the assets of the Company if it should be wound up while he is a member or within one year after he ceased to be a member, for payment of the Company's debts and liabilities contracted before he ceases to be a member, and of costs, charges and expenses of winding up, and for the adjustment of the rights of the contributors among themselves