

**Charity No: 1148088**

**Financial Statements**  
**for the year ended 31 December 2018**  
**for**  
**Blackpool Reform Jewish Congregation**

**Company Number 08091243**

**BLACKPOOL REFORM JEWISH CONGREGATION**

**EXECUTIVE AND COUNCIL INFORMATION**

**AS AT 31 DECEMBER 2018**

**HON. LIFE PRESIDENT:**

Mr. L. Firth

**PRESIDENT:**

Miss. S. Tax

**VICE PRESIDENT:**

Mr. J. Douglas

**IMMEDIATE PAST PRESIDENT:**

Mrs. E. Ballan

**TREASURER:**

Mr. A. Cantor

**CUSTODIAL TRUSTEES:**

Mr. A. Cantor  
Mrs. E. Ballan  
Mr. M. Block

**OTHER COUNCIL MEMBERS:**

Mrs. G. Cantor  
Mrs. A. Desser  
Mrs. A. Peake

Mrs. A. Mannino  
Mrs. E. Tax

**ADDRESS:**

The Synagogue  
40 Raikes Parade  
Blackpool  
FY1 4EX

**BANKERS:**

H.S.B.C.  
Oxford Square  
1 Newhouse Road  
Blackpool

**AUDITORS:**

David Williamson Limited  
Chartered Certified Accountants  
Unit 12B Darwin Court  
Hawking Place  
Blackpool  
FY2 0JN

**HON. SOLICITOR:**

Martin D Block  
Homestead  
21 Blackburn Road  
Rishton  
Lancashire  
BB1 4EU

**REPORT OF THE AUDITORS TO THE MEMBERS OF**

**BLACKPOOL REFORM JEWISH CONGREGATION**

We have audited the attached Financial Statements in accordance with Auditing Standards.

In our opinion the Financial Statements give a true and fair view of the state of the Congregation's affairs at 31<sup>st</sup> December 2018.

Unit 12B Darwin Court  
Hawking Place  
BLACKPOOL FY2 0JN

David Williamson Limited  
CHARTERED CERTIFIED  
ACCOUNTANTS

## **Trustees' Report for the year ending 31 December 2018**

This is the report on the activities of the Blackpool Reform Jewish Congregation in 2018 by the Trustees of this Congregation, who are the members of its Council, which includes its Executive Officers and Custodial Trustees. The Trustees have complied with the duty under the Charities Act to have due regard to public benefit guidance published by the Charity Commission, which is illustrated in this report.

All members of Council, including the Executives that were elected at the 2017 Annual General Meeting were re-elected at the 2018 Annual General Meeting. Sadly one of the elected Council members, Shirley Douglas, who had served the Congregation as a Council member for many years, passed away at the end of November 2018. She will be much missed. We also have to report the sad news that Albert (Bert) Stillings, who also served as a Council member for many years, passed away in June 2018. He too will be much missed, as will Jill Weinbren and Harold Myers, both of whom passed away in June 2018. We offer Shirley's, Bert's, Jill's and Harold's families our sincere condolences.

During 2018, Rabbi Zalud continued to take several of our Friday evening and Saturday services, generally at least monthly or twice monthly. Rabbi Zalud continues to visit the sick and those in prison and to be available to take special services such as those for Bar Mitzvahs, Bat Mitzvahs, weddings and funerals.

Also in 2018, Rabbi Zalud continued to teach those who wished to convert to Judaism and in particular James Hardman, who successfully converted and was welcomed as a member of the Congregation at a special service taken by Rabbi Zalud in the autumn of 2018. The Trustees extend their warm welcome to James.

The Trustees also wish to congratulate Joshua (Josh) Douglas on his Bar Mitzvah.

The Congregation continues to be most appreciative of the lay readers from its membership, who continue to take by far the major number of services. All services are also open to non-members both Jewish and non-Jewish, who may wish to attend. Attendance is encouraged.

From time to time the Congregation organises events, which are open to members and non-members.

As in previous years, in 2018, the Congregation regularly hosted parties of school children from local schools and scout groups to learn about the Jewish religion and its traditions; also members of the Congregation visit schools to talk on various aspects of Judaism.

The Congregation continued to contribute to cross communal activities. It is a member of the Blackpool Faith Forum and hosts some of its meetings in our Synagogue. This Forum, which has representatives from all major faiths, shares views on matters such as youth and adult education and security and emergency assistance. The Congregation is also a contributor to both local (Blackpool) and National Heritage.

Members of the Congregation give pastoral support to other members. On the financial side, the Congregation aims to keep its membership contributions as low as possible. Such contributions are generally payable in advance; where this presents difficulties for a member, it will allow payment monthly without penalty and, where that too presents problems, it will allow a significantly reduced contribution.

The Congregation encourages members to be charitable towards it and other charitable causes and has an annual appeal for selected local, national and international causes. Congregation beneficiaries in 2018 included Trinity Hospice and Palliative Care Services, Blackpool, and Laniado Hospital, Netanya.

The Congregation's policy on financial reserves is to aim to put aside sufficient funds to cover (a) Burial Assistance Scheme liabilities, (b) The proportion for the balance of the subscription year of fees payable in advance, (c) liabilities in general, (d) the coming 12 month's likely expenditure and (e) any funds which can only be used for specific purposes.

**Trustees' Report for the year ending 31 December 2018 – continued**

Members of the Congregation come primarily from the local area of Blackpool and the Fylde and to an extent from other parts of Lancashire but there is no geographical restriction on membership and members can reside elsewhere in the United Kingdom.

February 2019

## **BLACKPOOL REFORM JEWISH CONGREGATION**

### **ACCOUNTING POLICIES**

The Congregation has adopted the following Accounting Policies which should be read in conjunction with the attached Accounts and which have been prepared under the Historical Cost Convention.

#### **INCOME**

Income represents the monies receivable in the year from Subscriptions, Donations, Rental Income, Fees and Fund Raising activities of the Congregation.

#### **FIXED ASSETS AND DEPRECIATION**

Fixed Assets are stated at Cost or Valuation, less Depreciation.

Depreciation is calculated to write off Fixed Assets over their estimated useful lives at the following annual rates:

Freehold Land and Buildings	Nil
Chairs	5% of written down value
Holy Scrolls and Silverware	Nil
Fixture and Fittings	10% of written down value

**BLACKPOOL REFORM JEWISH CONGREGATION**

**INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED**

**31st December 2018**

**INCOME**

<b><u>2017</u></b>		<b><u>2018</u></b>
6482	Subscriptions	7223
306	General Donations	271
94	Board of Deputies of British Jews	84
773	Yom Kippur Appeal	791
410	Memorial Donations	350
84	Interest Received	156
210	MRJ	165
115	Leo Baeck College	72
146	Sale of Prayer Books, Judaica etc.	30
296	Migdal Advertising	370
1287	Income Tax Reclaimable	1302
4726	Maisonette Rent	5767
320	Maisonette Electric & Water	340
220	Social Events - Seder	120
467	- Jubilee Lunch	-
780	Conversion Classes	930
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16716		17971
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**BLACKPOOL REFORM JEWISH CONGREGATION**

**INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED**

**31<sup>st</sup> December 2018**

**EXPENDITURE**

<b><u>2017</u></b>	<b><u>NOTE</u></b>	<b><u>2018</u></b>
4120	Fees and Expenses of Teachers and visiting Ministers	4555
661	Charitable Donations	585
110	Purchase of Prayer Books, Judaica etc.	96
94	Board of Deputies of British Jews	84
400	MRJ	453
115	Leo Baeck College	72
336	Water	298
1578	Light & Heating	4714
1817	Insurance	1818
116	Telephone	122
2790	Caretaking & Cleaning Costs	2982
684	Accountancy Charges	684
322	Printing, Postage and Office Supplies	406
717	Sundry including Migdal Expenses	169
3375	Repairs & Renewals	2243
130	Depreciation	123
10	Wine	-
73	Social Events – Seder	118
35	- Jubilee Lunch	-
1917	Maisonette Expenses	1167

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19400

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20689

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**SUMMARY**

16716	Total Income	17971
19400	Total Expenditure	20689
-2684	SURPLUS OF EXPENDITURE OVER INCOME	-2718



**BLACKPOOL REFORM JEWISH CONGREGATION**

**SUBSIDIARY ACCOUNTS FOR THE YEAR ENDED**

**31<sup>st</sup> DECEMBER 2018**

**BURIAL ACCOUNT**

<b><u>2017</u></b>		<b><u>2018</u></b>
5149	Subscriptions, Initial Fees & Contributions	8710
3480	LESS: Burial Expenses	7160
<hr/> 1669	SURPLUS FOR THE YEAR	<hr/> 1550

**BLACKPOOL REFORM JEWISH CONGREGATION**

**BALANCE SHEET AS AT 31<sup>st</sup> DECEMBER 2018**

<b><u>2017</u></b>		<b><u>2018</u></b>
	<b><u>FIXED ASSETS</u></b>	
70941	Synagogue, Raikes Parade, Blackpool	70941
	Additions for the Year	
70941		70941
5685	Furniture and Fittings at Cost	5685
5685	LESS: Depreciation to date	5685
-		-
3709	Chairs	3709
1246	LESS: Depreciation to date	1369
2463		2340
10000	Three Holy Scrolls (two donated) as valued by the Trustees	10000
300	Two megillot and silverware (donated) as valued by the Trustees	300
83704		83581

**BLACKPOOL REFORM JEWISH CONGREGATION**

**CURRENT ASSETS**

<b><u>2017</u></b>		<b><u>NOTE</u></b>	<b><u>2018</u></b>
185	Cash in Hand		85
33997	COIF		34152
3490	H.S.B.C		1758
200	Stock		200
1295	Debtors	<b>2</b>	1723
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122871			121499
1451	LESS: Sundry Creditors	<b>3</b>	1247
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121420			120252

**Represented by:**

<b><u>2017</u></b>			<b><u>2018</u></b>
	<b><u>General Reserve Account</u></b>		
98276	Balance Brought Forward		95592
-2684	Surplus/Deficit for the year		-2718
	-Revaluation of Holy Scrolls		-
	- Transfer from Burial Account		-
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95592			92874
	<b><u>Burial Account</u></b>		
24159	Balance Brought Forward		25828
1669	ADD: Surplus for the year		1550
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25828			27378
	LESS: Transfer to General Reserve		-
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25828			27378
<hr/>			<hr/>
121420			120252

**PRESIDENT** \_\_\_\_\_

**TREASURER** \_\_\_\_\_

## **NOTES**

### **1 Repairs & Renewals consist of:**

Alarm maintenance	115
Service extinguishers	187
Outside rendering	1500
Misc repairs	441
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	2243

### **2 Debtors**

Gift Aid Tax Reclaimable	457
Subscriptions	546
Maisonette Rent	720
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	1723

### **3 Sundry Creditors**

These were as follows:

Leo Baeck College	-
Board of Deputies	-
Subscriptions in advance	477
Maisonette Commission	86
Accountancy	684
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	1247