**Financial Accounts** 

31 December 2019

Charity Number 1058193

# Financial accounts

For the year ended 31 December 2019

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# Legal and Administrative Information

## Status

The synagogue was registered with the Charity Commission on 23<sup>rd</sup> September 1996 and is governed by a constitution and rules adopted on 28<sup>th</sup> June 1978.

# Trustees and Council Members

Mrs P Dorrance	Honorary Chair
Mrs S Friedman	Honorary Treasurer
Mr R Assenheim	Honorary Secretary
Mr H Fried	Honorary Warden
Mr H Z Friedman	Minutes Secretary
Mrs C Assenheim	,
Mrs L Tribus	

#### **Charity Number**

1058193

#### **Principal Address**

1 Hainault Avenue Giffard Park Milton Keynes MK14 5PQ

## Independent examiner

Nigel Boyce FCCA Hickeson Boyce Chartered Accountants 68a High Street Stony Stratford Milton Keynes MK11 1AQ

## Bankers

Barclays Bank plc PO Box 170 Milton Keynes MK6 1AL

## Trustees Report for the year ended 31<sup>st</sup> December 2019

The Trustees present their report along with the accounts of the charity for the year ended 31 December 2019. The accounts have been prepared in accordance with the accounting policies set out on page 8 and comply with the applicable law and the requirements of SORP (FRS 102), Accounting and Reporting by Charities.

#### Constitution and objects

The Milton Keynes and District Reform Synagogue, known in Hebrew as Bet Echud, is constituted under a deed of trust established in 1979 and is a registered charity No 1058193.

The principal objects of the Synagogue are the promoting of Judaism in the spheres of public worship, religious, educational, social, cultural and charitable activities.

#### Structure, governance and management

The Synagogue's governing document is its constitution, which is reviewed periodically. The Trustees of the Synagogue are its Council Members, including the Honorary Officers, who are elected by the membership in open meeting. There is also provision for up to three members to be co-opted to serve on Council until the subsequent Annual General Meeting.

The Trustees normally meet twelve times a year and there are Sub-committees and Groups that report to the council, which then approves their activities. The main Sub-committees and Groups are:

Ritual: this committee deals with all aspects of the provision of Synagogue services including festivals;

Cheder education: this committee deals with the provision of religion schooling for children of members, through to bar/batmitzvah age and beyond;

The Council, who take appropriate external advice where necessary, makes all significant operational decisions except the appointment of a rabbi. The constitution requires that decision to be approved by the membership in open meeting.

#### External affiliations

The constitution provides that the Synagogue shall be a member of the Movement for Reform Judaism, for which benefit, affiliation fees are payable at a percentage of the previous year's subscription income. One of the benefits of membership of a synagogue is the availability of a burial plan, and a proportion of members' subscriptions are specifically levied in this respect: this is paid by the Synagogue to the Jewish Joint Burial Society.

### Achievement of objectives and review of activities

A full review of Synagogue activities is contained in the Synagogue's latest Annual Review that is circulated to all members prior to the Annual General Meeting. The key achievements during the year referred to in the Annual Review were:

Ritual: The sharing of the service leadership between visiting student Rabbi and our own lay readers and the introduction of a number or special kiddushim to honour various members for their service or for special birthdays and anniversaries. These innovations have proved popular.

Cheder and Education: Cheder classes have developed this year, with the use of the Chai curriculum and more streamed learning. With the aid of our teachers and liaising with parents there has been greater integration between the Cheder and the community.

# Trustees Report for the year ended 31<sup>st</sup> December 2019 (continued)

Social and Welfare: The Welfare Group is running with the aim of keeping the synagogue in touch with all members. The Reading Group and Craft Group continue to be popular and have allowed us to welcome in people from other faiths. Various events involving the wider local community are held.

The Synagogue magazine - 'Listen', is produced quarterly and as well as being available on the website a paper copy is now sent out to all members who request one.

Grants: This year the High Holy Day Appeal beneficiaries included The MS Society and The Langdon Foundation.

## Financial review

The Statement of Financial Activities for the year to 31 December 2019 is set out on page 7 of the accounts and shows a net operating surplus of £7,510 for the year. This compares with last year's surplus of £12,748. Because of this surplus, the Synagogue's reserves have increased and now total £177544.

## Plans for the future

Within each of our main categories the following are the short / medium term goals:

Rabbinic Support: Student Rabbis from Leo Baeck College regularly spend a given time with an established synagogue and we are working with several of them.

Ritual: To continue providing a variety of service styles with possibly more Kabbalat Shabbats. The current wardens will take on a specialist role in relation to Pastoral, burial and B'nei Mitzvah issues. The initiative to train new wardens continues.

Cheder and Education: We plan to continue further integration and merging between Cheder and the remainder of the community, with improvement in regular attendance and communication with parents. We hope to encourage local families with small children to join the community.

Programme Development: Continue to evaluate methods of encouraging involvement by a broader range of members by offering more choices of activities.

Welfare will continue to deliver support to the membership, particularly the elderly and recently bereaved. To allow the Synagogue to be part of the wider community we encourage the use of the hall by suitable outside groups.

#### **Reserves** policy

It is the policy of the Synagogue to maintain our unrestricted funds, which are the free reserves of the Synagogue, at a level that is adequate to keep the Synagogue solvent. In conjunction with the subscriptions and other incoming resources, this provides sufficient funds to cover the administrative and support costs of the Synagogue.

The restricted funds are funds donated to the Synagogue for expenditure of a specific purpose or nature and are held in an appropriate form to enable the funds to be applied for the purpose for which they were established.

## Trustees Report for the year ended 31<sup>st</sup> December 2019 (continued)

#### Grant making policy

The Synagogue pursues its charitable giving mainly through the High Holy Day Appeal. Our policy is to make grants out of donations received and only to registered charities, whether in the UK or overseas.

# **Risk Management**

The trustees have examined the major strategic, business and operational risks which the Synagogue faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to mitigate risks as appropriate.

# Trustees' responsibilities in relation to the accounts

Law applicable to charities in England and Wales requires the board of 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 that 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, and
- 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 requirements of applicable law and regulations. 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.

This report was approved by the trustees on 10 June 2020 and signed on its behalf by

Parme

Priscilla Dorrance Chair of Council

# Independent Examiners Report to the Trustees of Milton Keynes and District Reform Synagogue

# For the year ended 31 December 2019

I report on the accounts for the trust for the year ended 31 December 2019, which are set out on pages 6 to 10.

#### 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 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 giving me cause to believe that in any material respect:

- 1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
- 2. the accounts do not accord with those records; or
- 3. the accounts do 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.

N Boyce FCCA Hickeson Boyce Chartered Certified Accountants 68a High street Stony Stratford Milton Keynes MK11 1AQ

Date: 15/6/2020

# MILTON KEYNES AND DISTRICT REFORM SYNAGOGUE

# BALANCE SHEET AS AT 31 DECEMBER 2019

FIXED ASSETS		£	£	£	£
		Cost brought forward and carried forward	Depn to date	Net book value	31.12.18
Building Religious Ritual Items Furniture & Fittings Tangible fixed assets (leasehold land)		159,952 2,566 44,906 15,000 222,424	70,979 2,566 44,906 118,451	88,973 0 15,000 103,973	92,972 139 4,624 <u>15,000</u> 112,735
CURRENT ASSETS Debtors and Prepayments Cash at Bank and in Hand	[12]	-	6,003 70,900 76,903		7,231 55,838 63,069
CURRENT LIABILITIES Amounts falling due within one year NET CURRENT ASSETS	[13]	-	3,332	73,571	5,770 57,299 170,034
LONG TERM LIABILITIES Amount falling due after one year Mortgage				0	0
TOTAL NET ASSETS			-	177,544	170,034
FINANCED BY					
Unrestricted: General Fund				177,544	170,034
			-	177,544	170,034

Approved by the Executive of the trustees (the synagogue council) on 10 June 2020 and signed on its behalf by

8M Friedman me

Trustee and Treasurer

Trustee and Chair

Trustee

# MILTON KEYNES AND DISTRICT REFORM SYNAGOGUE STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2019

INCOME AND EXPENDITURE	Notes	Unrestricted	Restricted	Total Funds	
		Funds	Funds	2019	Total funds 2018
INCOME AND ENDOWMENTS					
Subscriptions (net)		21,956		21,956	20,770
Income tax recoverable on subscriptions		4,426		4,426	4,512
Donations and legacies		3,759	804	4,563	5,191
Income tax recoverable on donations		444	001	444	1,035
JJBS			9,000	9,000	
Interest		113	9,000	1/104 · · · · · · · · · · · · · · · · · · ·	8,060
Income from charitable activities	[2]	821		113	93
Other incoming resources	[3]	6.096		821	392
TOTAL INCOMING RESOURCES	[5]		0.004	6,096	8,297
	_	37,615	9,804	47,419	48,350
EXPENDITURE					
Expenditure on raising funds:					
Rabbinic fees and expenses		0		0	0
Services and festivals	[4]	3,207		3,207	2,553
Education	[5]	1,779		1,779	1,977
JJBS			9,000	9,000	8,220
MRJ affiliation		1,896		1,896	1,888
Synagogue magazine Charitable donations		153		153	148
charitable donations		150	804	954	868
Building:	_	7,185	9,804	16,989	15,654
Running expenses	[6]	10 252	0		
Depreciation	[7]	10,353 8,762	0	10,353	8,823
		19,115	0	8,762	5,187
Other Resoruces Expended:		19,110	0	19,115	14,010
Administration	[8]	1,106		1,106	1,247
General expenses	[9]	2,591		2,591	4,232
Fund raising	[10]	108		108	200
Borrowing charges	[11]	0		0	259
		3,805	0	3,805	5,938
TOTAL EXPENDITURE					
I THE EN ENDITORE		30,105	9,804	39,909	35,602
NET INCOMING RESOURCES FOR THE YEAR		7 510	-	_	
RECONCILIATION OF FUNDS		7,510	0	7,510	12,748
Total funds brought forward		170,034		170 024	177 0
Amounts transferred		0	0	170,034 0	157,286
			0	U	
TOTAL FUNDS CARRIED FORWARD		177,544	0	177,544	170,034
		and the second of the second second second			1,0,004

## MILTON KEYNES AND DISTRICT REFORM SYNAGOGUE NOTES TO ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2019

#### 1 ACCOUNTING POLICIES

## a) Accounting convention

The accounts have been prepared on an accruals basis and under the historic cost convention. They are in accordance with the requirements of the Statement Of Recommended Practice on Accounting by Charities under which advantage has been taken not to include a cash flow statement.

b) Subscriptions and other income

Subscriptions are included on the basis of those due for the current year after making allowance for any amounts that are unlikely to be collected.

Other income is recognised in the year to which it relates.

c) Income tax recoverable

Income tax recoverable has been included to the extent that it arises on gift aided donations received during the year.

d) Depreciation

The building is being depreciated at 2.5% per annum on cost. Religious Ritual Items are being depreciated at 10% per annum on cost. Furniture and fittings have been written off during the year.

e) Funds accounting

General funds are unrestricted funds which are available at the discretion of the Trustees for particular purposes. Restricted funds are funds which are held for specific purposes.

f) Going concern

The trustees consider that there are no material uncertainties relating to going concern and the accounts have therefore been prepared on this basis.

		Unrestricted Funds	Restricted Funds	Total Funds 2019	Total funds 2018
2	INCOME FROM CHARITABLE ACTIVITIES				
	Quiz	140		140	85
	Social events	631		631	290
	Judaica	50		50	17
	TOTAL	821	0	821	392
3	OTHER INCOMING RESOURCES				
	Hall hire	5,565		5,565	7,035
	Funeral costs recovered from JJBS	0		0	853
	Rituals festivals	531		531	409
	TOTAL	6,096	0	6,096	8,297
4	SERVICES AND FESTIVALS				
	Kiddush and catering	476		476	417
	Lay readers, visiting rabbis	2,047		2,047	1,811
	Ritual, festivals, choir	684		684	326
	TOTAL	3,207	0	3,207	2,553

## MILTON KEYNES AND DISTRICT REFORM SYNAGOGUE NOTES TO ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2019

Funds         Funds         2019         Total funds 2018           5         Cheder teachers         1.779         1.779         1.779           6         BUTLDING			Unrestricted	Restricted	Total Funds	
Cheder teachers         1,779         1,779         1,779         1,977           TOTAL         1,779         0         1,779         1,977           6         BUILDING         2,422         2,422         2,586           Water         1,324         1,324         491           Gorden         1,612         1,612         910           Cleaning/ hygiene consumables         1,527         1,527         1,527           Repairs and maintenance         2,219         2,219         2,559           Security: keyholding         366         368         368           Furniture and fittings <£1000			Funds	Funds	2019	Total funds 2018
Cheder teachers         1,779         1,779         1,779         1,977           TOTAL         1,779         0         1,779         1,977           6         BUILDING         2,422         2,422         2,586           Water         1,324         1,324         491           Gorden         1,612         1,612         910           Cleaning/ hygiene consumables         1,527         1,527         1,527           Repairs and maintenance         2,219         2,219         2,559           Security: keyholding         366         368         368           Furniture and fittings <£1000	5	EDUCATION				
TOTAL         1.779         1.779         1.977           6         BUILDING           Electricity         2,422         2,422         2,886           Water         1,612         1,612         910           Genden         1,612         1,612         910           Repairs and maintenance         2,219         2,219         2,559           Security: keyholding         366         368         368           Furniture and fittings <£1000	Ū		4 770		Value and the	
1.779         0         1,779         1,977           6         BUILDING         Electricity         2,422         2,422         2,422         2,586           Gorden         1,324         1,324         1,324         491           Genden         1,612         910         1,612         910           Gening/ hygiene consumables         1,527         1,527         1,527         1,527           9         Security: keyholding         368         368         368         368           Furniture and fittings <£1000						
Electricity         2,422         2,422         2,422         2,586           Water         1,324         1,324         1,919           Garden         1,612         1,612         910           Cleaning/ hygiene consumables         1,527         1,527         1,527           Repairs and maintenance         2,219         2,219         2,559           Security: keyholding         368         368         368           Furniture and fittings <f.1000< td="">         881         881         310           TOTAL         10,353         0         10,353         8,823           7         DEPRECIATION           8,762         5,167           8         ADMINISTRATION           3,999         3,999           TOTAL         0         0         0         180           Postage         229         229         229         295           Stationery and printing         0         0         180           TOTAL         1,106         1,106         1,247           9         GENERAL EXPENSES         185         185         262           Web site         0         0         54         492</f.1000<>		10112	1,779	0	1,779	1,977
Water         L,RL         2,422         2,986           Garden         1,612         1,121         190           Cleaning/ hygine consumables         1,527         1,527         1,527           Repairs and maintenance         2,219         2,219         2,219           Security: keyholding         366         368         368           Furniture and fittings <£1000	6	BUILDING				
Water         1,324         1,324         1,324         491           Garden         1,612         1,612         910           Cleaning/ hygiene consumables         1,527         1,527         1,527           Repairs and maintenance         2,219         2,219         2,219           Security: keyholding         368         368         368           Furniture and fittings <,000		Electricity	2 4 2 2		2 4 2 2	0
Garden         1,612         1,612         1,612         910           Cleaning/ hygiene consumables         1,527         1,527         1,527         1,527           Repairs and maintenance         2,219         2,219         2,219         2,559           Security: keyholding         368         368         368         368           Furniture and fittings <£1000		Water				
Cleaning/ Nygiene consumables         1,527         1,527         1,529           Repairs and maintenance         2,219         2,219         2,219         2,559           Security: keyholding         368         368         368         368           Furniture and fittings <£1000		Garden				
Repairs and maintenance         1,1,2,9         1,1,2,9         1,1,2,9           Security: keyholding         368         368         368         368           Furniture and fittings <2,000		Cleaning/ hygiene consumables				(The 1947)
Security:         keyholding         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         368         369         369         369         369         369			2018 • 10 20 10 10 10 10 10 10 10 10 10 10 10 10 10			
Furniture and fittings +£1000         303         303         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         308         30						
TOTAL         10,353         0         10,353         8,823           7         DEPRECIATION Depreciation on furniture and fittings         4,624         4,624         1,050           Depreciation on furniture and fittings         4,624         4,624         1,050           Depreciation on ritual assets         139         139         138           Depreciation on building         3,999         3,999         3,999           TOTAL         8,762         0         8,762         5,187           8         ADMINISTRATION         Postage         229         229         295           Stationery and printing         0         0         0         180           Data protection         35         35         35         35           TOTAL         1,106         0         1,247         9           9         GENERAL EXPENSES         185         185         262           Insurance         1,152         1,152         1,807           Professional fees         192         492         438           Web site         0         0         54           Web fare         747         747         671           Advertising         0         0<						
7         DEPRECIATION Depreciation on furniture and fittings         4,624         4,624         1,050           Depreciation on furniture and fittings         4,624         4,624         1,050           Depreciation on fundiassets         139         139         138           Depreciation on building         3,999         3,999         3,999           TOTAL         8,762         0         8,762         5,187           8         ADMINISTRATION           842         842         737           Postage         229         229         295         5180         1106         1,106         1,247           9         GENERAL EXPENSES         1,106         0         1,106         1,247           9         GENERAL EXPENSES         185         185         262           17avel expenses         185         185         262           Web site         0         0         0         641           Wetfare         747         747         671           Advertising         0         0         147           Bank charges         15         15         0           Funeral cost         0         0         0         0				0		
Depreciation on furniture and fittings         4,624         4,624         1,050           Depreciation on ritual assets         139         139         138           Depreciation on building         3,999         3,999         3,999           TOTAL         8,762         0         8,762           8         ADMINISTRATION         8         6         0           Postage         229         229         295           Stationery and printing         0         0         180           Telephone         842         842         737           Data protection         35         35         35           TOTAL         1,106         0         1,106         1,247           9         GENERAL EXPENSES         1         1,106         1,106         1,247           9         GENERAL EXPENSES         185         185         262           Web site         0         0         54         492         4438           Web site         0         0         54         492         4438           Web site         0         0         54         54         54           Welfare         747         747         747				0	10,353	8,823
Depreciation on ritual assets         139         139         138           Depreciation on building         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999	7	DEPRECIATION				
Depreciation on ritual assets         139         139         138           Depreciation on building         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999		Depreciation on furniture and fittings	4 624		4 624	1050
Depreciation on building         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,999         3,9						
TOTAL         8,762         0         8,762         5,877           8         ADMINISTRATION         229         229         295           Stationery and printing         0         0         180           Telephone         842         842         737           Data protection         35         35         35           TOTAL         1,106         0         1,247           9         GENERAL EXPENSES         1,152         1,152         1,807           Professional fees         4922         492         438           Travel expenses         185         185         262           Web site         0         0         54           Welfare         747         747         671           Advertising         0         0         147           Bank charges         15         15         0           Funeral cost         0         0         853           MRJ Conference         0         0         0         0		Depreciation on building				
8         ADMINISTRATION           Postage         229         229         295           Stationery and printing         0         0         180           Telephone         842         842         737           Data protection         35         35         35           TOTAL         1,106         0         1,106         1,247           9         GENERAL EXPENSES         1         1,152         1,807           Insurance         1,152         1,152         1,807           Professional fees         492         492         438           Travel expenses         185         185         262           Web site         0         0         54           Welfare         747         747         671           Advertising         0         0         147           Bank charges         15         15         0           Funeral cost         0         0         853           MRJ Conference         0         0         0         0		TOTAL		0		
Postage         229         229         295           Stationery and printing         0         0         180           Telephone         842         842         737           Data protection         35         35         35           TOTAL         1,106         0         1,247           9         GENERAL EXPENSES         1         1,152         1,807           Professional fees         492         492         438           Travel expenses         185         185         262           Web site         0         0         54           Welfare         747         747         671           Advertising         0         0         147           Bank charges         15         15         0           Funeral cost         0         0         853           MRJ Conference         0         0         0         0						0,101
Stationery and printing         229         295           Telephone         0         0         180           Data protection         35         35         35           TOTAL         1,106         0         1,247           9         GENERAL EXPENSES         1,152         1,152         1,807           Professional fees         492         492         438           Travel expenses         185         185         262           Web site         0         0         54           Welfare         747         747         671           Advertising         0         0         147           Bank charges         115         15         0           Funeral cost         0         0         853           MRJ Conference         0         0         0	8	ADMINISTRATION				
Stationery and printing         0         0         180           Telephone         842         842         737           Data protection         35         35         35           TOTAL         1,106         0         1,247           9         GENERAL EXPENSES         1,152         1,152         1,807           Professional fees         492         492         438           Travel expenses         185         185         262           Web site         0         0         54           Welfare         747         747         671           Advertising         0         0         147           Bank charges         115         15         0           Funeral cost         0         0         853           MRJ Conference         0         0         0		5	229		229	205
Telephone         842         842         737           Data protection         35         35         35           TOTAL         1,106         0         1,106         1,247           9         GENERAL EXPENSES         1,152         1,152         1,807           Professional fees         492         492         438           Travel expenses         185         185         262           Web site         0         0         54           Welfare         747         747         671           Advertising         0         0         147           Bank charges         15         15         0           Funeral cost         0         0         853           MRJ Conference         0         0         0			0			
Data protection         35         35         35           TOTAL         1,106         0         1,106         1,247           9         GENERAL EXPENSES         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1         1 <th< td=""><td></td><td></td><td>842</td><td></td><td></td><td></td></th<>			842			
TOTAL         1,106         0         1,106         1,247           9         GENERAL EXPENSES         1         1,152         1,152         1,807           Professional fees         492         492         438           Travel expenses         185         185         262           Web site         0         0         54           Welfare         747         747         671           Advertising         0         0         147           Bank charges         15         15         0           Funeral cost         0         0         853           MRJ Conference         0         0         0         0			35			
9       GENERAL EXPENSES         Insurance       1,152       1,152       1,807         Professional fees       492       492       438         Travel expenses       185       185       262         Web site       0       0       54         Welfare       747       747       671         Advertising       0       0       147         Bank charges       15       15       0         Funeral cost       0       0       853         MRJ Conference       0       0       0		TOTAL	1,106	0		
Insurance       1,152       1,152       1,807         Professional fees       492       492       438         Travel expenses       185       185       262         Web site       0       0       54         Welfare       747       747       671         Advertising       0       0       147         Bank charges       15       15       0         Funeral cost       0       0       853         MRJ Conference       0       0       0		· · · · · · · · · · · · · · · · · · ·				
Professional fees     1,152     1,152     1,807       Professional fees     492     492     438       Travel expenses     185     185     262       Web site     0     0     54       Welfare     747     747     671       Advertising     0     0     147       Bank charges     15     15     0       Funeral cost     0     0     853       MRJ Conference     0     0     0	9					
Professional fees     492     492     438       Travel expenses     185     185     262       Web site     0     0     54       Welfare     747     747     671       Advertising     0     0     147       Bank charges     15     15     0       Funeral cost     0     0     853       MRJ Conference     0     0     0			1,152		1,152	1.807
Irave expenses     185     185     262       Web site     0     0     54       Welfare     747     747     671       Advertising     0     0     147       Bank charges     15     15     0       Funeral cost     0     0     853       MRJ Conference     0     0     0			492		492	
Web site         0         0         54           Welfare         747         747         671           Advertising         0         0         147           Bank charges         15         15         0           Funeral cost         0         0         853           MRJ Conference         0         0         0			185		185	
Advertising         747         671           Bank charges         0         0         147           Bank charges         15         15         0           Funeral cost         0         0         853           MRJ Conference         0         0         0			0		0	
Advertising00147Bank charges15150Funeral cost00853MRJ Conference000			747		747	
Bank charges15150Funeral cost00853MRJ Conference000		5	0		0	
Funeral cost         0         0         853           MRJ Conference         0         0         0         0			15		15	
MRJ Conference 0 0			0		0	
		MRJ Conterence	0		0	
			2,591	0	2,591	

Included in Professional fees is £480 relating to the independent examination fee.

## MILTON KEYNES AND DISTRICT REFORM SYNAGOGUE NOTES TO ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2019

10 FUND RAISING Quiz 0 0 0 Social events 18 18 88 Judaica 90 90 112			Unrestricted	Restricted	Total Funds	
Quiz         0         0         0         0           Social events         18         18         18         38           Judaica         90         90         112           TOTAL         108         0         108         200           11         BORROWING CHARGES         0         0         0         259           Mortgage interest         0         0         0         259           12         DEBTORS AND REPAYMENTS         0         0         80         86           Torax refund on gift aid subscriptions         4.426         4.426         4.426         4.426           Insurance (prepayment)         86         86         141         1032           BT phone         0         0         0         0         212           Hall hire         1.0477         1.0477         1.289         212           TOTAL         0         0 <td>10</td> <td></td> <td>Funds</td> <td>Funds</td> <td>2019</td> <td>Total funds 2018</td>	10		Funds	Funds	2019	Total funds 2018
Social events         18         18         18         18         88           Judaica         90         90         102         200           TOTAL         108         0         108         200           11         BORROWING CHARGES         0         0         259           12         DEBTORS AND PREPAYMENTS         0         0         259           12         DEBTORS AND PREPAYMENTS         2019 subscriptions not yet received         0         0         0         259           12         DEBTORS AND PREPAYMENTS         2019 subscriptions not yet received         0         0         80           Tax refund on gift aid subscriptions         4.426         4.426         4.507           Tax refund on gift aid subscriptions         4.444         444         1.032           Insurance (prepayment)         86         86         141           BT phone         0         0         0         0           Hold hire         1.047         1.047         1.29         0         0           Hall hire         0         0         0         0         0         0           Mortgage interest         0         0         0         1.450 <td< td=""><td>10</td><td></td><td></td><td></td><td></td><td></td></td<>	10					
Judaica         10         18         38         38           TOTAL         108         0         108         200           11         BORROWING CHARGES         0         0         0         259           Mortgage interest         0         0         0         259           12         DEBTORS AND PREPAYMENTS         2019 subscriptions not yet received         0         0         0         80           12         DEBTORS AND PREPAYMENTS         2019 subscriptions not yet received         0         0         0         80           14         A426         4,426         4,426         4,507         10.32         10.32         10.32         10.32           15         Tox refund on gift aid subscriptions         4,426         4,426         4,507         10.32         10.32         10.32         10.32         10.32         11.11         10.32         11.11         10.32         10.32         10.32         10.32         10.32         10.32         10.32         10.32         10.32         10.32         10.32         10.32         10.32         10.32         10.32         10.32         10.32         10.32         10.32         10.32         10.32         10.32         10.32		•			0	0
JO         SO         SO         112           108         0         108         0         008         2000           11         BORROWING CHARGES Mortgage interest TOTAL         0         0         0         259           12         DEBTORS AND PREPAYMENTS         2019 subscriptions not yet received         0         0         80           12         DEBTORS AND PREPAYMENTS         4.426         4.426         4.507           13         Tax refund on gift aid subscriptions         4.426         4.426         4.607           10         0         0         0         0         0           144         444         1.032         0         0         0           10         0         0         0         0         0         0           Funerals         0         0         0         0         0         0         0           10AT         1.0477         1.0477         1.247         1.229         7.231           13         CREDITORS         0         0         0         0         0           141 hire         1.0477         1.0477         1.247         7.231         7.231           13					18	88
Image         Image <th< td=""><td></td><td></td><td></td><td></td><td>90</td><td>112</td></th<>					90	112
Mortgage interest TOTAL         0         0         259           12         DEBTORS AND PREPAYMENTS         0         0         0         80           Tax refund on gift aid subscriptions         4,426         4,426         4,403         4,426         4,403           Tax refund on gift aid subscriptions         4,426         4,426         4,403         0         0         0         0           BT phone         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0 <td></td> <td>IOTAL</td> <td>108</td> <td>0</td> <td>108</td> <td>200</td>		IOTAL	108	0	108	200
TOTAL         0         0         0         259           12         DEBTORS AND PREPAYMENTS         0         0         0         80           Tax refund on gift aid subscriptions         4,426         4,426         4,507           Tax refund on gift aid donations         444         444         1,032           Insurance (prepayment)         86         86         141           BT phone         0         0         0         0           Honorarium         0         0         0         0         0           Hall hire         1,047         1,1047         1,259           MRJ levy (prepayment)         0         0         0         212           TOTAL         0         0         0         212           13         CREDITORS         0         0         3,307           Lay reader         0         0         0         3,307           Lay reader         0         0         0         0           Mortgage interest         0         0         0         0           Lay reader         0         0         0         0         0           Lay reader         0         0	11	BORROWING CHARGES				
TOTAL         0         0         0         0         259           12         DEBTORS AND PREPAYMENTS         2019 subscriptions on yet received         0         0         80           Tax refund on gift aid subscriptions         4,426         4,426         4,426         4,507           Tax refund on gift aid donations         444         444         1,032           Insurance (prepayment)         86         86         141           BT phone         0         0         0           Honorarium         0         0         0         0           Funerals         0         0         0         0           Hall hire         1,047         1,047         1,259           MRJ levy (prepayment)         0         0         212           TOTAL         0         0         3307           13         CREDITORS         0         0         3307           Mortgage repayment         payable within 1 year         0         0         3307           Lay reader         0         0         0         0         480           Key deposits         70         70         70         70         70           Listen magazine		Mortgage interest	0		0	250
12         DEBTORS AND REPAYMENTS           2019 subscriptions not yet received         0         0         80           Tax refund on gift aid subscriptions         4,426         4,426         4,507           Tax refund on gift aid donations         444         444         1,032           Insurance (prepayment)         86         86         141           BT phone         0         0         0           Honorarium         0         0         0         0           Hall hire         1,047         1,047         1,259           MRJ levy (prepayment)         0         0         0         212           TOTAL         6,003         0         6,003         7,231           13         CREDITORS         3,307         100         180           Key deposits         70         70         70           Listen magazine         0         0         0         0           Accountancy fee         480         480         444           BT phone         79         79         669           Gaucil expenses         0         0         0         0           JIBS refundable travel         0         1,450         0		TOTAL		0		the second se
2019 subscriptions not yet received         0         0         80           Tax refund on gift aid subscriptions         4,426         4,426         4,426         4,507           Tax refund on gift aid donations         444         444         1,032           Insurance (prepayment)         86         86         141           BT phone         0         0         0           Honorarium         0         0         0         0           Funerals         0         0         0         0         0           Hall hire         1,047         1,047         1,259         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0						
2019 subscriptions not yet received0080Tax refund on gift aid subscriptions4,4264,4264,507Tax refund on gift aid donations4444441,032Insurance (prepayment)8686141BT phone000Funerals000Hall hire1,0471,0471,259MRJ levy (prepayment)000TOTAL000TOTAL003,307Lay reader000Mortgage interest00180Key deposits707070Listen magazine000Accountancy fee480480444BT phone797969Concil expenses01,4501,4500JJBS refundable travel01,4501,4500Concil expenses01,4501,4500Concil expenses01,4501,4500Concil expenses01,4501,4500Concil expenses01,4501,4500Concil expenses01,4501,4500Concil expenses01,4501,4500Concil expenses01,4501,4500Concil expenses01,4501,4500Concil expenses01,4501,4500Concil expenses01,4501,4	12	DEBTORS AND PREPAYMENTS				
Tax refund on gift aid subscriptions         4.426         4.426         4.607           Tax refund on gift aid donations         444         444         1.032           Insurance (prepayment)         86         86         141           BT phone         0         0         0           Honorarium         0         0         0         0           Funerals         0         0         0         0           Hall hire         1.047         1.047         1.259           MRJ levy (prepayment)         0         0         0         212           TOTAL         6,003         0         6,003         7,231           13         CREDITORS         0         0         840           Mortgage repayment         payable within 1 year         0         0         840           Mortgage interest         0         0         840         869           Key depositis         70         70         70         70           Listen magazine         0         0         0         0           Accountancy fee         480         480         444           BT phone         79         79         69           Gouncil ex			0		0	
Tax refund on gift aid donations       444       444       1,032         Insurance (prepayment)       86       86       141         BT phone       0       0       0         Honorarium       0       0       0         Funerals       0       0       0         Hall hire       1,047       1,047       1,259         MRJ levy (prepayment)       0       0       212         TOTAL       6,003       0       6,003       7,231         13       CREDITORS       0       0       86         Mortgage repayment       payable within 1 year       0       0       840         Mortgage interest       0       0       0       3,307         Lay reader       0       0       0       180         Key deposits       70       70       70       0         Listen magazine       0       0       0       0         Accountancy fee       480       480       444       444         BT phone       79       79       69       0         JJBS refundable travel       0       1,450       1,450       0         Electricity       394       394 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>						
Insurance (prepayment)         BG         BG         BG         111           BT phone         0         0         0         0         141           BT phone         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         1,047         1,047         1,047         1,259         0         0         0         0         212         0         0         0         212         0         0         0         0         0         0         1,047         1,047         1,259         0         0         0         0         122         0         0         0         122         0         0         0         0         122         0         122         0         122         0         122         0         122         0         123         0         0         0         0         0         0         0			1945 (DOMAN)			
BT phone         0         00         00         00           Honorarium         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0						
Honorarium         0         0         0         0           Funerals         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0						
Funerals         0         0         0         0           Hall hire         1,047         1,047         1,259           MRJ levy (prepayment)         0         0         212           TOTAL         6,003         0         6,003         7,231           13         CREDITORS         0         0         3,307           Lay reader         0         0         840           Mortgage interest         0         0         180           Key deposits         70         70         70           Listen magazine         0         0         0         0           Accountancy fee         480         480         444           BT phone         79         79         69           JJBS refundable travel         0         1,450         1,450         0           Electricity         394         394         270         505           TOTAL         0         1,450         1,450         590						
Hall hire       1,047       1,047       1,259         MRJ levy (prepayment)       0       0       212         TOTAL       6,003       0       6,003       7,231         13       CREDITORS       0       0       3,307         Mortgage repayment       payable within 1 year       0       0       3,307         Lay reader       0       0       840         Mortgage interest       0       0       180         Key deposits       70       70       70         Listen magazine       0       0       0         Accountancy fee       480       480       444         BT phone       79       79       69         JJBS refundable travel       0       1,450       1,450       0         Electricity       394       394       270         Subscriptions paid in advance       859       859       590		Funerals			•	
MRJ levy (prepayment)00212TOTAL6,00306,0037,23113CREDITORS003,307Lay reader00840Mortgage interest00840Mortgage interest00180Key deposits707070Listen magazine000Accountancy fee480480444BT phone797969JJBS refundable travel01,4500Electricity394394270Subscriptions paid in advance859859590TOTAL101010100		Hall hire			10Th	
TOTAL6,00306,0037,23113CREDITORSMortgage repayment payable within 1 year003,307Lay reader00840Mortgage interest00180Key deposits707070Listen magazine000Accountancy fee480480444BT phone797969Council expenses000JJBS refundable travel01,4501,450Electricity394394270Subscriptions paid in advance859859590TOTAL10101010		MRJ levy (prepayment)				
13       CREDITORS         Mortgage repayment       payable within 1 year       0       0       3,307         Lay reader       0       0       840         Mortgage interest       0       0       180         Key deposits       70       70       70         Listen magazine       0       0       0         Accountancy fee       480       480       444         BT phone       79       79       69         JJBS refundable travel       0       1,450       0         Electricity       394       394       270         Subscriptions paid in advance       859       859       590				0		
Mortgage repaymentpayable within 1 year003,307Lay reader00840Mortgage interest00180Key deposits707070Listen magazine000Accountancy fee480480444BT phone797969Council expenses000JJBS refundable travel01,4501,450Electricity394394270Subscriptions paid in advance859859590	13					
Lay reader03,307Mortgage interest00840Key deposits00180Listen magazine000Accountancy fee480480444BT phone797969Council expenses000JJBS refundable travel01,4501,450Electricity394394270Subscriptions paid in advance859859590	10					
Mortgage interest         0         840           Key deposits         0         0         180           Listen magazine         70         70         70           Accountancy fee         480         480         444           BT phone         79         79         69           Council expenses         0         0         0           JJBS refundable travel         0         1,450         0           Electricity         394         394         270           Subscriptions paid in advance         859         859         590						3,307
Key deposits         0         180           Listen magazine         70         70         70           Accountancy fee         480         480         444           BT phone         79         79         69           Council expenses         0         0         0         0           JJBS refundable travel         0         1,450         1,450         0           Subscriptions paid in advance         859         859         590						840
Listen magazine         70         70         70           Accountancy fee         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         144         0         1,450         1,450         10         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0         0 <td></td> <td></td> <td></td> <td></td> <td></td> <td>180</td>						180
Accountancy fee         0         0         0           BT phone         480         480         444           D occurrent expenses         79         79         69           Council expenses         0         0         0         0           JJBS refundable travel         0         1,450         1,450         0           Electricity         394         394         270           Subscriptions paid in advance         859         859         590					70	70
BT phone         480         440         440         444           Council expenses         79         79         69           JJBS refundable travel         0         0         0           Electricity         394         394         270           Subscriptions paid in advance         859         859         590		5			0	0
Council expenses         79         69           JJBS refundable travel         0         0         0           Electricity         394         394         270           Subscriptions paid in advance         859         859         590						444
JJBS refundable travel         0         1,450         0           Electricity         394         394         270           Subscriptions paid in advance         859         859         590		<ul> <li>CERTAINSER</li> </ul>			79	69
Electricity         394         394         270           Subscriptions paid in advance         859         859         590					0	0
Subscriptions paid in advance         394         270           TOTAL         859         859         590				1,450	1,450	0
TOTAL 839 590					394	270
<u>1,882</u> <u>1,450</u> <u>3,332</u> <u>5,770</u>						590
			1,882	1,450	3,332	5,770

14 RELATED PARTY TRANSACTIONS

There were no related party transactions that require disclosure.

# 15 TRUSTEE REMUNERATION AND EXPENSES

During the year no trustees received any remuneration. Travel expenses totalling £88 were reimbursed to two trustees.

16 STAFF COSTS

2 5

During the year two staff were employed by the charity with wages and salaries totalling  $\pounds$ 2176.