THANET AND DISTRICT REFORM SYNAGOGUE

REPORT AND ACCOUNTS

For the year ended 31 December 2025

THANET AND DISTRICT REFORM SYNAGOGUE

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For the year ended 31 December 2025

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THANET AND DISTRICT REFORM SYNAGOGUE

SYNAGOGUE INFORMATION

FOR THE YEAR ENDED 31 DECEMBER 2025

The Synagogue Council (Board of Trustees)

Elected or co-opted during part or all of the year

Hélène Cohen	Chair
Laurence Ray	Vice Chair (Resigned May 2025)
Simon Wolfe	Vice Chair (Appointed May 2025)
Benna-Jayne Goldman	Hon Secretary
Ian Smiler	Hon Treasurer
Sally Roth	
James Breslaw	
Shelley Shocolinsky-Dwyer	(Appointed May 2025)
Zoë Jacobs	(Appointed May 2025)
Jennifer Leigh	(Resigned Feb 2025)
Lynn Matthews	(Resigned Nov 2025)

Address	293a Margate Road Ramsgate Kent CT12 6TE
Charity Commission Number	294859
Independent Examiner	Mr S J Wren FCCA Accountancy Matters (Kent) Ltd The Marlowe Innovation Centre Marlowe Way Ramsgate Kent CT12 6FA
Bankers	Barclays Bank Plc

THANET AND DISTRICT REFORM SYNAGOGUE

REPORT OF THE SYNAGOGUE COUNCIL

For the year ended 31 December 2025

The Synagogue Council presents its report together with the Accounts for the year ended 31 December 2025.

LEGAL STATUS

The Congregation of the Thanet & District Reform Synagogue is a charity registered with the Charity Commissioners for England and Wales and is governed by it's Constitution adopted on 26 March 2000 amended 29 March 2015 and 11 May 2025.

OBJECTS

The objects of the Synagogue are to provide and maintain a Synagogue for the purposes of public worship and of advancing religious, educational and charitable activities. The Public Benefit has been detailed in the Review of Progress on page 4.

THE SYNAGOGUE COUNCIL

The Synagogue Council comprises the members of the Synagogue who have the general control and management of the administration of the Synagogue and are the Trustees of the Synagogue. Members of the Synagogue Council are appointed under the Constitution of the Synagogue.

RESPONSIBILITIES OF THE SYNAGOGUE COUNCIL

The Constitution requires the Synagogue Council to prepare Accounts for each financial year which gives a true and fair view of the state of affairs of the Synagogue and the surplus or deficit of the Synagogue for the period covered by the Accounts. In preparing such accounts the Synagogue Council are required to:

Select suitable accounting policies and apply them consistently.

Make judgments and estimates that are reasonable and prudent.

State whether applicable accounting standards have been followed, subject to any material departures, which must be disclosed and explained in the accounts.

Prepare the accounts on a going concern basis unless it is inappropriate to do so. The Synagogue Council are also responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time, the financial position of the Synagogue. The Synagogue Council are also responsible for safeguarding the assets of the Synagogue and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

RESERVES POLICY

It is anticipated that future income will continue at a level to support expenditure and any reserves will be controlled by the Trustees. As at 31 December 2025 funds stood at £275,112 (2024 £263,852).

THANET AND DISTRICT REFORM SYNAGOGUE

REPORT OF THE SYNAGOGUE COUNCIL

For the year ended 31 December 2025

REVIEW OF PROGRESS

During 2025 the Synagogue held services for public worship on a regular basis, including additional special services for the High Holy Days and other festivals and notable religious events. Fund-raising and social activities were held throughout the year to help towards Synagogue finances and to foster a spirit of community. Our community care programme "Chesed" continued with additional strength at a time of great need. Our other links with our members and friends also continued as before, these being regular (e)mailshots, newsletter "Etz Chaim", "What's On" mailshots and our website, www.tdrs.org.uk.

Membership numbers have been stable for many years as people move into the area and join, and older members leave or pass away. Our Cheder has been enjoying the highest attendance levels in a generation, with several students celebrating their Bar/Bat Mitzvahs in the year, and more in to come in 2026.

In the wider community Rabbi Cohen participated in various Holocaust Memorial Day events including a service at Canterbury Cathedral and the Mayor of Ramsgate's National Holocaust Day event in Thanet. Rabbi Cohen continues to enjoy close links with leadership of civic and other faith communities and in what has been another difficult year has ensured that the Jewish community is represented. Rabbi Cohen has also continued to host the ever-popular school visits to the Synagogue premises.

At the close of 2025 the Movement for Reform Judaism moved to a new combined body with Liberal Judaism called Progressive Judaism, with our affiliation continuing to this new body. Also continuing unchanged was representation at both the Board of Deputies and local Kent Police IPAG meetings. Through our annual Kol Nidre Appeal we supported local & Jewish community charities. Also, we updated our Constitution to include a new category of Associate Membership.

In the year we were very well supported with grants and generously donated funds for the purpose of improving Synagogue security, including from The NLPS Trust for Progressive Judaism for a grant to cover construction of a side gate to the our building and a philanthropist for funds to cover new security fencing around the garden, all very timely in a climate of heightened risk to Jewish people and premises. This is an ongoing matter with more work planned for 2026. We are also grateful to The Community Security Trust for their ongoing support with security related advice and grant funding, and to Kent Police for their support.

The construction of a new pagoda in the garden for use as a succah was completed as planned. Further garden works are planned for 2026, as well as a planned construction of a new Education Centre building, fully funded with very generously donated funds by a philanthropist specific for this purpose. At the time of writing planning permission is under application, with immediate commencement of construction as soon as approval has been received.

ACCOUNTS

The Synagogue's accounts appear on pages 6 - 14 of this report.

By order of the Synagogue Council

Hélène Cohen – Chair
Dated: 19-07-26

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF

THANET AND DISTRICT REFORM SYNAGOGUE

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 December 2025, which are set out on pages 6 to 14.

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 as carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the Directions given by the Charity Commission under section 145(5) (b) of the Act.

Independent examiner's statement – matter of concern identified

I have completed my examination. I have identified a matter of concern in my report because I have concerns that there have been payments to trustees and related parties for specialist services which were not explicitly permitted under the Constitution dated 2025. Since the year end, the Charity Commission has consented for the Constitution to be amended to permit these payments, and the revised Constitution will therefore be forwarded to the Charity Commission for their formal approval.

I confirm that no other material matters have come to my attention in connection with the examination which give me cause to believe that in, any material respect:

1. accounting records were not kept in accordance with section 130 of the Charities Act; or

2. the accounts do not accord with the accounting 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 requirements that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I confirm that there are 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.

S J Wren FCCA
Accountancy Matters (Kent) Limited
Chartered Certified Accountants
The Marlowe Innovation Centre,
Marlowe Way, Ramsgate
Kent CT12 6FA

Dated 30 October 2026

THANET AND DISTRICT REFORM SYNAGOGUE

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
		£	£	£	£
Income					
Donations :					
Donations	14	1,806	120	1,926	3,397
Gift Aid Claim		220	-	220	788
Building Improvements Grant		-	16,324	16,324	-
Charitable activities :					
Burial Grant & Levy	5	-	3,400	3,400	5,976
Subscriptions		18,952	-	18,952	20,546
Gift Aid Claim		3,211	-	3,211	3,184
Other trading activities :					
Community Fund Raising Income	2	1,195	915	2,110	3,112
Gift Aid Claim		-	30	30	3
Bank Interest		113	-	113	161
Total Income		25,497	20,789	46,286	37,167
Expenditure					
Raising funds :					
Community Fund Raising Costs	2	763	-	763	1,187
Charitable activities :					
Services	3	3,535	-	3,535	3,478
Religion School	4	1,062	-	1,062	1,041
Burial Expenses	5	352	3,400	3,752	6,095
Community Development	7	9,745	-	9,745	9,495
Depreciation	10	5,692	-	5,692	4,128
Other Charitable Expenses	6	1,276	915	2,191	4,766
Support Costs	8	8,286	-	8,286	9,571
Total Charitable Expenditure		29,948	4,315	34,263	38,574
Total Expenditure		30,711	4,315	35,026	39,761
Net (Expenses)/Income for the year		(5,214)	16,474	11,260	(2,594)
Transfer Between Funds		17,074	(17,074)	-	-
Balance brought forward 1 January 2025		259,435	4,417	263,852	266,446
Balance carried forward 31 December 2025		271,295	3,817	275,112	263,852

THANET AND DISTRICT REFORM SYNAGOGUE

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Notes	2025		2024	
		£	£	£	£
Fixed Assets	10		266,320		254,438
Current Assets					
Debtors & Prepayments	11	6,477		4,007	
Cash at Bank		7,516		7,356	
Cash in Hand		94		76	
		14,087		11,439	
Current Liabilities					
Creditors	12	5,295		2,025	
			8,792		9,414
Net Assets	13		275,112		263,852
Funds of the Charity	14				
Unrestricted Funds			271,295		259,435
Restricted Funds					
Kol Nidre Appeal			-		-
Other Events			-		-
Sonny Herman Memorial Fund			549		549
Garden Fund			756		756
Building Improvements Fund			-		750
MRJ Youth Community Award			128		128
Sefer Torah Fund			2,384		2,234
			275,112		263,852

These accounts were approved and signed for issue by the trustees on 19-07-26

Hélène Cohen - Trustee & Chair

Ian Smiler - Trustee & Hon Treasurer

THANET AND DISTRICT REFORM SYNAGOGUE

NOTES TO THE ACCOUNTS

For the year ended 31 December 2025

1. ACCOUNTING POLICIES

Accounting Convention

The accounts have been prepared under the historical cost convention and In accordance with the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Subscriptions

Subscriptions are accounted for net of the burial scheme levy and after making allowances for any subscriptions reduced through financial hardship.

Donations

Donations are accounted for on the earlier of the year in which they are pledged or received.

Functions

Functions are accounted for on a net profit basis that represents gross receipts less expense directly attributable to the event.

Income Tax Repayments

Credit has been taken in respect of available income tax payments on Gift Aid for subscriptions and donations received in the year.

Interest Received

Interest received is accounted for on the basis of amounts actually or due to be credited to interest bearing accounts in the year.

Depreciation

Assets are depreciated on a straight-line basis, at rates calculated to write off the cost, less estimated residual values over the life of the asset. The Freehold Property (excluding improvements), Sefer Torah Scroll and silverware have not been depreciated as the Trustees are of the opinion that there has been no diminution in value below cost.

The rates utilised in these accounts are as follows:

Furniture	20% per annum
Fixtures & Fittings	20% per annum
Freehold Improvements	2% or 10% per annum

Expenditure

All expenditure is accounted for on an accruals basis and includes VAT where applicable. Resources expended are shown as:

Charitable expenditure - comprises those costs incurred by the charity in the delivery of its activities and services for beneficiaries. It includes both those costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them, including governance costs (costs associated with meeting the constitutional and statutory requirements of the charity and includes the Independent Examiner's fee).

THANET AND DISTRICT REFORM SYNAGOGUE

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£
2 COMMUNITY FUND RAISING ACTIVITIES				
Kol Nidre Appeal	-	355	355	635
Prayer Books	25	-	25	509
Festivals	133	-	133	172
Newsletter Subscription	65	-	65	-
Newsletter Advertising	-	-	-	-
Fund Raising Socal Events	900	-	900	514
Other Events	72	560	632	1,282
	1,195	915	2,110	3,112
Deduct:				
Prayer Books	152	-	152	367
Newsletter Costs	573	-	573	787
Other Events Costs	38	-	38	33
	763	-	763	1,187
	432	915	1,347	1,925
3 SERVICES				
Rabinical Attendances	3,054	-	3,054	2,965
High Holy Day Expenses	-	-	-	-
Shabbat & Festival Costs	338	-	338	446
Other Expenses	143	-	143	67
	3,535	-	3,535	3,478

THANET AND DISTRICT REFORM SYNAGOGUE

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£
4 RELIGION SCHOOL				
Teaching Expenses	946	-	946	832
Books & Stationery	116	-	116	209
	1,062	-	1,062	1,041
5 BURIAL INCOME & EXPENDITURE				
Subscription Levy	-	2,638	2,638	2,788
Member's Payment for Burial	-	762	762	-
Burial Grant	-	-	-	3,188
	-	3,400	3,400	5,976
Deduct:				
Burial Society Premium	222	2,838	3,060	2,907
Service Costs	130	-	130	-
Funeral Expenses	-	562	562	3,188
	352	3,400	3,752	6,095
	(352)	-	(352)	(119)
6 CHARITABLE EXPENSES				
Movement for Reform Judaism	949	-	949	896
Kol Nidre Appeal	-	355	355	635
Donations	-	560	560	1,287
Prayer Books	82	-	82	1,606
General Charitable Activities	245	-	245	342
	1,276	915	2,191	4,766
7 COMMUNITY DEVELOPMENT				
Rabbinical Consultancy	9,725	-	9,725	9,414
Inter Community Liaison	20	-	20	82
	9,745	-	9,745	9,495

	Unrestricted Funds	Restricted Funds	Total Funds 2025	Total Funds 2024
	£	£	£	£
8 SUPPORT COSTS				
Building & Contents Insurance	2,098	-	2,098	2,530
Cleaning & Hygiene	65	-	65	95
Light & Heat	1,982	-	1,982	2,115
Water Rates	300	-	300	223
Postage	7	-	7	-
Stationery	31	-	31	101
Computer Costs	541	-	541	399
Telephone & Internet	1,257	-	1,257	1,045
Building Repairs	581	-	581	1,829
Synagogue Maintenance	413	-	413	161
Travel	291	-	291	232
Bank & Credit Card Charges	13	-	13	6
Other Expenses	47	-	47	235
Governance costs :				
Independent Examiner's Fees	660	-	660	600
	8,286		8,286	9,571

9 TRUSTEE REMUNERATION

Rabbi Cliff Cohen is the spouse of a trustee and was paid a total of £13,697 (2024 - £13,247) for Rabbinical attendances, consultancy, community liaison, and works with the Synagogue's Newsletter. At the year-end, £1,089 (2024 - £990) was owed to Rabbi Cohen. Helene Cohen was absent from meetings whenever financial issues regarding Rabbi Cohen were discussed. Trustees were reimbursed for incidental travel costs whilst undertaking their duties on behalf of the Charity. In the year Cheder teacher Zoë Jacobs became a trustee of the community. Since that time payments of £635 were paid for teaching and £69.97 for resources have been made. At the year end the sum of £78.85 was owed to Ms. Jacobs. Ms. Jacobs was absent from meetings whenever financial matters concerning her remuneration were discussed. Since the year end, the Constitution has been updated to explicitly permit paying trustees and related parties for specialist services, and at the time of signature, the revised Constitution sits with the Charity Commission pending their approval.

THANET AND DISTRICT REFORM SYNAGOGUE

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2025

10 FIXED ASSETS

	Freehold Building	Furniture, Fixtures & Fittings	Sefer Torah & Silverware	Total
	£	£	£	£
Cost				
As at 1 January 2024	243,152	24,174	16,550	283,876
Additions	17,573	-	-	17,573
Disposals	-	-	-	-
As at 31 December 2025	260,725	24,174	16,550	301,449
Depreciation				
As at 1 January 2024	8,220	21,217	-	29,437
Charge for the year	4,666	1,026	-	5,692
Disposals	-	-	-	-
As at 31 December 2025	12,886	22,243	-	35,129
Net book value				
As at 31 December 2025	247,839	1,930	16,550	266,320
As at 31 December 2024	234,932	2,958	16,550	254,438

Two Sefer Torah Scrolls are on permanent loan to the Synagogue and are therefore not included in Fixed Assets.

11 DEBTORS & PREPAYMENTS	2025 £	2024 £
Members & Debtors	1,849	1,043
Gift Aid Claim	3,461	1,999
Burial Grant Receivable	-	-
Prepayments	1,167	965
	6,477	4,007

12 CREDITORS	2025 £	2024 £
Burial Surcharge	200	-
Sundry Creditors	1,215	185
Accruals	3,880	1,840
	5,295	2,025

13 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Tangible Fixed Assets £	Current Assets £	Current Liabilities £	Total £
Unrestricted				
General Fund	266,320	10,270	(5,295)	271,295
Restricted				
Kol Nidre Appeal	-	-	-	-
Sonny Herman Memorial Fund	-	549	-	549
Garden Fund	-	756	-	756
Burial Fund	-	-	-	-
Building Improvements Fund	-	-	-	-
MRJ Youth Community Award	-	128	-	128
Sefer Torah Fund	-	2,384	-	2,384
	266,320	14,087	(5,295)	275,112

ANALYSIS OF NET ASSETS BETWEEN FUNDS - PREVIOUS YEAR

	Tangible Fixed Assets £	Current Assets £	Current Liabilities £	Total £
Unrestricted				
General Fund	254,438	7,022	(2,025)	259,435
Restricted				
Kol Nidre Appeal	-	-	-	-
Sonny Herman Memorial Fund	-	549	-	549
Garden Fund	-	756	-	756
Burial Fund	-	-	-	-
Building Improvements Fund	-	750	-	750
MRJ Youth Community Award	-	128	-	128
Sefer Torah Fund	-	2,234	-	2,234
Prayer Book Fund	-	-	-	-
	254,438	11,439	(2,025)	263,852

14 MOVEMENT IN FUNDS

	As at 01.01.2025 £	Income £	Expenditure £	Transfer	As at 31.12.2025 £
Unrestricted					
General Fund	259,435	25,497	30,711	17,074	271,295
Restricted					
Kol Nidre Appeal	-	355	355	-	-
Other Events	-	560	560	-	-
Garden Fund	756	-	-	-	756
Burial Funds	-	3,400	3,400	-	-
MRJ Youth Community Award	128	-	-	-	128
Sefer Torah Fund	2,234	150	-	-	2,384
Sonny Herman Memorial Fund	549	-	-	-	549
Building Improvements Fund	750	16,324	-	(17,074)	-
	263,852	46,286	35,026	-	275,112

Restricted Funds

Funds subject to restrictions imposed by the donor or by the specific terms of the appeal under which the funds are raised

Kol Nidre Appeal

Annual fundraising appeal for onwards donation to outside beneficiaries

Garden Fund

Funds for the upkeep of the front garden

Burial Fund

Funds for burial costs linked with the funerals

MRJ Youth Community Award

Funds awarded for the development of community youth

Sefer Torah Fund

Funds dedicated to matters concerning the Synagogue's Sefer Torah Scrolls including repairs

Sonny Herman Memorial Fund

Funds for community awards for excellence in memory of former Rabbi Sonny Herman

Building Improvement Fund

Funds received specific for building improvement works, fully spent in the year on capitalised assets. We are grateful to The NLPS Trust for Progressive Judaism for funds received to cover the cost of a new side gate to our building and a philanthropic doner for funds received to cover the cost of security fencing around the garden

Other Events

Other funds raised for onwards donation to outside beneficeries