

# B H GUR LIMITED

England & Wales · Charity number 1062929

## Details

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**Status** Registered

**Legal form** Charitable company

**Company number** [03235469](#)

**Registered** 1997-06-18

**Register** [View on the Charity Commission register](#)

## Contact

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**Address** 5 North End Road  
London  
NW11 7RJ

**Phone** 02084556789

## Activities

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**Objects:** (1) THE ADVANCEMENT OF RELIGION IN ACCORDANCE WITH THE ORTHODOX JEWISH FAITH. (2) THE RELIEF OF POVERTY.

**Activities:** Maintaing and running a synagogue

## Classification

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- **How:** Provides Buildings/facilities/open Space
- **What:** The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** People Of A Particular Ethnic Or Racial Origin

## Geography

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- Throughout London

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-08-31	£307,772	£299,484	-	-
2023-08-31	£243,662	£219,234	-	-
2022-08-31	£224,302	£163,274	-	-
2021-08-31	£248,731	£175,564	-	-
2020-08-31	£182,884	£144,012	-	-

## Trustees

Name	Role	Appointed
ABRAHAM FEINGOLD		
David Winegarten		2022-12-08
HENRY BONDI		2022-12-08
Sheldon Morgenstern		

**B H GUR LIMITED**

England & Wales - Charity number 1062929

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# Accounts

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**REGISTERED COMPANY NUMBER: 03235469 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1062929**

**Report of the Trustees and**  
**Unaudited Financial Statements for the Year Ended 31 August 2024**  
**for**  
**B H Gur Ltd**

Martin+Heller  
5 North End Road  
London  
NW11 7RJ

**Contents of the Financial Statements  
for the Year Ended 31 August 2024**

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**Report of the Trustees  
for the Year Ended 31 August 2024**

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The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 August 2024. The trustees have adopted the provisions of 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).

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

These continued to be the day-to-day running of the synagogue and the relief of poverty among the community.

**Public benefit**

The trustees confirm their compliance with the duty to have due regard to the public benefit guidance published by the Charity Commission when reviewing the charity's aims and objectives and in planning future activities.

**ACHIEVEMENT AND PERFORMANCE**

**Charitable activities**

The synagogue continues to be a popular venue for prayer and religious studies both for its members and also attracting many outsiders from the local community. We hope that this situation will continue into future years.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The charity is controlled by its governing document, the memorandum and articles of association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 1985.

**Risk management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**

03235469 (England and Wales)

**Registered Charity number**

1062929

**Registered office**

5 North End Road  
London  
NW11 7RJ

**Trustees**

A Feingold  
S Morgenstern  
D Winegarten  
H Bondi

**Company Secretary**

A Heller

**Independent Examiner**

A Heller, FCA  
Martin+Heller  
5 North End Road  
London  
NW11 7RJ

**B H Gur Ltd**

**Report of the Trustees  
for the Year Ended 31 August 2024**

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Approved by order of the board of trustees on ..... and signed on its behalf by:

.....  
A Feingold - Trustee

**Independent Examiner's Report to the Trustees of  
B H Gur Ltd**

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**Independent examiner's report to the trustees of B H Gur Ltd ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 August 2024.

**Responsibilities and basis of report**

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

**Independent examiner's statement**

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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.

A Heller, FCA

Martin+Heller  
5 North End Road  
London  
NW11 7RJ

Date: .....

**B H Gur Ltd****Statement of Financial Activities  
for the Year Ended 31 August 2024**

		31.8.24	31.8.23
		Unrestricted	Total funds
	Notes	fund	
		£	£
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies		229,344	163,899
Investment income	2	71,117	74,968
Other income		7,311	4,795
<b>Total</b>		<u>307,772</u>	<u>243,662</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Grants to Institutions		3,150	13,125
Donations to Individuals		36,062	10,280
Synagogue expenses		192,897	146,922
Other		67,375	48,907
<b>Total</b>		<u>299,484</u>	<u>219,234</u>
<b>NET INCOME</b>		8,288	24,428
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward		2,876,536	2,852,108
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>2,884,824</u></u>	<u><u>2,876,536</u></u>

The notes form part of these financial statements

**B H Gur Ltd****Balance Sheet  
31 August 2024**

	Notes	31.8.24 Unrestricted fund £	31.8.23 Total funds £
<b>FIXED ASSETS</b>			
Tangible assets	5	3,455,877	3,455,877
<b>CURRENT ASSETS</b>			
Debtors	6	111,560	91,620
Cash at bank		215,478	218,558
		<u>327,038</u>	<u>310,178</u>
<b>CREDITORS</b>			
Amounts falling due within one year	7	(314,951)	(287,651)
		<u>12,087</u>	<u>22,527</u>
<b>NET CURRENT ASSETS</b>			
		<u>12,087</u>	<u>22,527</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			
		3,467,964	3,478,404
<b>CREDITORS</b>			
Amounts falling due after more than one year	8	(583,140)	(601,868)
		<u>2,884,824</u>	<u>2,876,536</u>
<b>NET ASSETS</b>			
		<u>2,884,824</u>	<u>2,876,536</u>
<b>FUNDS</b>			
Unrestricted funds	10	2,884,824	2,876,536
		<u>2,884,824</u>	<u>2,876,536</u>
<b>TOTAL FUNDS</b>			
		<u>2,884,824</u>	<u>2,876,536</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 August 2024.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 August 2024 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

**B H Gur Ltd**

**Balance Sheet - continued**  
**31 August 2024**

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

The financial statements were approved by the Board of Trustees and authorised for issue on ..... and were signed on its behalf by:

.....  
A Feingold - Trustee

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

**2. INVESTMENT INCOME**

	31.8.24	31.8.23
	£	£
Rents received	70,889	74,941
Deposit account interest	228	27
	71,117	74,968
	71,117	74,968

**3. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 August 2024 nor for the year ended 31 August 2023.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 August 2024 nor for the year ended 31 August 2023.

4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

Unrestricted  
fund  
£

**INCOME AND ENDOWMENTS FROM**

Donations and legacies	163,899
Investment income	74,968
Other income	4,795
<b>Total</b>	<u>243,662</u>

**EXPENDITURE ON**

**Charitable activities**

Grants to Institutions	13,125
Donations to Individuals	10,280
Synagogue expenses	146,922
Other	48,907
<b>Total</b>	<u>219,234</u>

**NET INCOME** 24,428

**RECONCILIATION OF FUNDS**

Total funds brought forward 2,852,108

**TOTAL FUNDS CARRIED FORWARD** 2,876,536

5. TANGIBLE FIXED ASSETS

Freehold  
property  
£

**COST**

At 1 September 2023 and 31 August 2024 3,455,877

**NET BOOK VALUE**

At 31 August 2024 3,455,877

At 31 August 2023 3,455,877

Notes to the Financial Statements - continued  
for the Year Ended 31 August 2024

<b>6. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>			
		31.8.24	31.8.23
		£	£
Other debtors		111,560	91,620
		<u>          </u>	<u>          </u>
<b>7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>			
		31.8.24	31.8.23
		£	£
Bank loans and overdrafts (see note 9)		18,833	18,833
Other loans (see note 9)		268,818	268,818
Other creditors		27,300	-
		<u>          </u>	<u>          </u>
		314,951	287,651
		<u>          </u>	<u>          </u>
<b>8. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR</b>			
		31.8.24	31.8.23
		£	£
Bank loans (see note 9)		583,140	601,868
		<u>          </u>	<u>          </u>
<b>9. LOANS</b>			
An analysis of the maturity of loans is given below:			
		31.8.24	31.8.23
		£	£
Amounts falling due within one year on demand:			
Bank loans		18,833	18,833
Loans		268,818	268,818
		<u>          </u>	<u>          </u>
		287,651	287,651
		<u>          </u>	<u>          </u>
Amounts falling between one and two years:			
Bank loans - 1-2 years		28,000	28,000
		<u>          </u>	<u>          </u>
Amounts falling due between two and five years:			
Bank loans - 2-5 years		555,140	573,868
		<u>          </u>	<u>          </u>
<b>10. MOVEMENT IN FUNDS</b>			
			Net
	At 1/9/23		movement
	£		in funds
			At 31/8/24
			£
<b>Unrestricted funds</b>			
General fund	2,876,536	8,288	2,884,824
	<u>          </u>	<u>          </u>	<u>          </u>
<b>TOTAL FUNDS</b>	2,876,536	8,288	2,884,824
	<u>          </u>	<u>          </u>	<u>          </u>

Notes to the Financial Statements - continued  
for the Year Ended 31 August 2024

10. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	307,772	(299,484)	8,288
	<u>          </u>	<u>          </u>	<u>          </u>
<b>TOTAL FUNDS</b>	<u>307,772</u>	<u>(299,484)</u>	<u>8,288</u>

Comparatives for movement in funds

	At 1/9/22 £	Net movement in funds £	At 31/8/23 £
<b>Unrestricted funds</b>			
General fund	2,852,108	24,428	2,876,536
	<u>          </u>	<u>          </u>	<u>          </u>
<b>TOTAL FUNDS</b>	<u>2,852,108</u>	<u>24,428</u>	<u>2,876,536</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	243,662	(219,234)	24,428
	<u>          </u>	<u>          </u>	<u>          </u>
<b>TOTAL FUNDS</b>	<u>243,662</u>	<u>(219,234)</u>	<u>24,428</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/9/22 £	Net movement in funds £	At 31/8/24 £
<b>Unrestricted funds</b>			
General fund	2,852,108	32,716	2,884,824
	<u>          </u>	<u>          </u>	<u>          </u>
<b>TOTAL FUNDS</b>	<u>2,852,108</u>	<u>32,716</u>	<u>2,884,824</u>

Notes to the Financial Statements - continued  
for the Year Ended 31 August 2024

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**10. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	551,434	(518,718)	32,716
<b>TOTAL FUNDS</b>	<u>551,434</u>	<u>(518,718)</u>	<u>32,716</u>

**11. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 August 2024.

**Detailed Statement of Financial Activities  
for the Year Ended 31 August 2024**

	31.8.24 £	31.8.23 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	229,344	163,899
<b>Investment income</b>		
Rents received	70,889	74,941
Deposit account interest	228	27
	<u>71,117</u>	<u>74,968</u>
<b>Other income</b>		
Security costs recovered	7,311	4,795
<b>Total incoming resources</b>	<u>307,772</u>	<u>243,662</u>
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Building repairs	29,757	9,275
Synagogue expenses	163,140	137,647
Grants to institutions	3,150	13,125
Grants to individuals	36,062	10,280
	<u>232,109</u>	<u>170,327</u>
<b>Other</b>		
Security costs	12,699	9,627
Bank charges	125	202
Bank loan interest	54,551	39,078
	<u>67,375</u>	<u>48,907</u>
Total resources expended	<u>299,484</u>	<u>219,234</u>
<b>Net income</b>	<u><u>8,288</u></u>	<u><u>24,428</u></u>

**B H GUR LIMITED**

England & Wales - Charity number 1062929

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# Accounts

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**REGISTERED COMPANY NUMBER: 03235469 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1062929**

**Report of the Trustees and**  
**Unaudited Financial Statements for the Year Ended 31 August 2023**  
**for**  
**B H Gur Ltd**

Martin+Heller  
5 North End Road  
London  
NW11 7RJ

**Contents of the Financial Statements  
for the Year Ended 31 August 2023**

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<b>Detailed Statement of Financial Activities</b>	12

**Report of the Trustees  
for the Year Ended 31 August 2023**

---

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 August 2023. The trustees have adopted the provisions of 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).

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

These continued to be the day-to-day running of the synagogue and the relief of poverty among the community.

**Public benefit**

The trustees confirm their compliance with the duty to have due regard to the public benefit guidance published by the Charity Commission when reviewing the charity's aims and objectives and in planning future activities.

**ACHIEVEMENT AND PERFORMANCE**

**Charitable activities**

The synagogue continues to be a popular venue for prayer and religious studies both for its members and also attracting many outsiders from the local community. We hope that this situation will continue into future years.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The charity is controlled by its governing document, the memorandum and articles of association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 1985.

**Risk management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**

03235469 (England and Wales)

**Registered Charity number**

1062929

**Registered office**

5 North End Road  
London  
NW11 7RJ

**Trustees**

A Feingold  
S Morgenstern  
D Winegarten (appointed 8.12.22)  
H Bondi (appointed 8.12.22)

**Company Secretary**

A Heller

**Independent Examiner**

A Heller, FCA  
Martin+Heller  
5 North End Road  
London  
NW11 7RJ

**B H Gur Ltd**

**Report of the Trustees  
for the Year Ended 31 August 2023**

---

Approved by order of the board of trustees on ..... and signed on its behalf by:

.....  
A Feingold - Trustee

**Independent Examiner's Report to the Trustees of  
B H Gur Ltd**

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**Independent examiner's report to the trustees of B H Gur Ltd ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 August 2023.

**Responsibilities and basis of report**

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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.

A Heller, FCA

Martin+Heller  
5 North End Road  
London  
NW11 7RJ

Date: .....

**B H Gur Ltd****Statement of Financial Activities  
for the Year Ended 31 August 2023**

		31.8.23	31.8.22
		Unrestricted	Total funds
	Notes	fund	
		£	£
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies		163,899	159,867
Investment income	2	74,968	59,265
Other income		4,795	5,170
<b>Total</b>		<u>243,662</u>	<u>224,302</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Grants to Institutions		13,125	10,941
Donations to Individuals		10,280	29,883
Synagogue expenses		146,922	82,639
Other		48,907	39,811
<b>Total</b>		<u>219,234</u>	<u>163,274</u>
<b>NET INCOME</b>		24,428	61,028
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward		2,852,108	2,791,080
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>2,876,536</u></u>	<u><u>2,852,108</u></u>

The notes form part of these financial statements

**B H Gur Ltd****Balance Sheet  
31 August 2023**

		31.8.23	31.8.22
		Unrestricted	Total funds
	Notes	fund	
		£	£
<b>FIXED ASSETS</b>			
Tangible assets	5	3,455,877	3,455,877
<b>CURRENT ASSETS</b>			
Debtors	6	91,620	79,330
Cash at bank		218,558	225,477
		<u>310,178</u>	<u>304,807</u>
<b>CREDITORS</b>			
Amounts falling due within one year	7	(287,651)	(287,651)
		<u>22,527</u>	<u>17,156</u>
<b>NET CURRENT ASSETS</b>			
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		3,478,404	3,473,033
<b>CREDITORS</b>			
Amounts falling due after more than one year	8	(601,868)	(620,925)
		<u>2,876,536</u>	<u>2,852,108</u>
<b>NET ASSETS</b>			
<b>FUNDS</b>	10		
Unrestricted funds		2,876,536	2,852,108
<b>TOTAL FUNDS</b>		<u>2,876,536</u>	<u>2,852,108</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 August 2023.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 August 2023 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

**B H Gur Ltd**

**Balance Sheet - continued**  
**31 August 2023**

---

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

The financial statements were approved by the Board of Trustees and authorised for issue on ..... and were signed on its behalf by:

.....  
A Feingold - Trustee

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

**2. INVESTMENT INCOME**

	31.8.23	31.8.22
	£	£
Rents received	74,941	59,254
Deposit account interest	27	11
	<u>74,968</u>	<u>59,265</u>

**3. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 August 2023 nor for the year ended 31 August 2022.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 August 2023 nor for the year ended 31 August 2022.

4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £
<b>INCOME AND ENDOWMENTS FROM</b>	
Donations and legacies	159,867
Investment income	59,265
Other income	5,170
<b>Total</b>	<u>224,302</u>
<b>EXPENDITURE ON</b>	
<b>Charitable activities</b>	
Grants to Institutions	10,941
Donations to Individuals	29,883
Synagogue expenses	82,639
Other	39,811
<b>Total</b>	<u>163,274</u>
<b>NET INCOME</b>	61,028
<b>RECONCILIATION OF FUNDS</b>	
Total funds brought forward	2,791,080
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u><u>2,852,108</u></u>

5. TANGIBLE FIXED ASSETS

	Freehold property £
<b>COST</b>	
At 1 September 2022 and 31 August 2023	<u>3,455,877</u>
<b>NET BOOK VALUE</b>	
At 31 August 2023	<u><u>3,455,877</u></u>
At 31 August 2022	<u><u>3,455,877</u></u>

Notes to the Financial Statements - continued  
for the Year Ended 31 August 2023

<b>6. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>		
	31.8.23	31.8.22
	£	£
Other debtors	91,620	79,330
	<u>          </u>	<u>          </u>
<b>7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>		
	31.8.23	31.8.22
	£	£
Bank loans and overdrafts (see note 9)	18,833	18,833
Other loans (see note 9)	268,818	268,818
	<u>          </u>	<u>          </u>
	<u>287,651</u>	<u>287,651</u>
<b>8. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR</b>		
	31.8.23	31.8.22
	£	£
Bank loans (see note 9)	601,868	620,925
	<u>          </u>	<u>          </u>
<b>9. LOANS</b>		
An analysis of the maturity of loans is given below:		
	31.8.23	31.8.22
	£	£
Amounts falling due within one year on demand:		
Bank loans	18,833	18,833
Loans	268,818	268,818
	<u>          </u>	<u>          </u>
	<u>287,651</u>	<u>287,651</u>
Amounts falling between one and two years:		
Bank loans - 1-2 years	28,000	28,000
	<u>          </u>	<u>          </u>
Amounts falling due between two and five years:		
Bank loans - 2-5 years	573,868	590,500
	<u>          </u>	<u>          </u>
Amounts falling due in more than five years:		
Repayable by instalments:		
Bank loans more 5 yr by instal	-	2,425

Notes to the Financial Statements - continued  
for the Year Ended 31 August 2023

10. MOVEMENT IN FUNDS

	At 1/9/22 £	Net movement in funds £	At 31/8/23 £
<b>Unrestricted funds</b>			
General fund	2,852,108	24,428	2,876,536
<b>TOTAL FUNDS</b>	<u>2,852,108</u>	<u>24,428</u>	<u>2,876,536</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	243,662	(219,234)	24,428
<b>TOTAL FUNDS</b>	<u>243,662</u>	<u>(219,234)</u>	<u>24,428</u>

Comparatives for movement in funds

	At 1/9/21 £	Net movement in funds £	At 31/8/22 £
<b>Unrestricted funds</b>			
General fund	2,791,080	61,028	2,852,108
<b>TOTAL FUNDS</b>	<u>2,791,080</u>	<u>61,028</u>	<u>2,852,108</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	224,302	(163,274)	61,028
<b>TOTAL FUNDS</b>	<u>224,302</u>	<u>(163,274)</u>	<u>61,028</u>

Notes to the Financial Statements - continued  
for the Year Ended 31 August 2023

**10. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/9/21 £	Net movement in funds £	At 31/8/23 £
<b>Unrestricted funds</b>			
General fund	2,791,080	85,456	2,876,536
<b>TOTAL FUNDS</b>	<u>2,791,080</u>	<u>85,456</u>	<u>2,876,536</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	467,964	(382,508)	85,456
<b>TOTAL FUNDS</b>	<u>467,964</u>	<u>(382,508)</u>	<u>85,456</u>

**11. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 August 2023.

**Detailed Statement of Financial Activities  
for the Year Ended 31 August 2023**

	31.8.23 £	31.8.22 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	163,899	159,867
<b>Investment income</b>		
Rents received	74,941	59,254
Deposit account interest	27	11
	<u>74,968</u>	<u>59,265</u>
<b>Other income</b>		
Security costs recovered	4,795	5,170
<b>Total incoming resources</b>	<u>243,662</u>	<u>224,302</u>
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Building repairs	9,275	8,872
Synagogue expenses	137,647	73,767
Grants to institutions	13,125	10,941
Grants to individuals	10,280	29,883
	<u>170,327</u>	<u>123,463</u>
<b>Other</b>		
Security costs	9,627	9,863
Bank charges	202	843
Bank loan interest	39,078	29,105
	<u>48,907</u>	<u>39,811</u>
Total resources expended	<u>219,234</u>	<u>163,274</u>
<b>Net income</b>	<u><u>24,428</u></u>	<u><u>61,028</u></u>

**B H GUR LIMITED**

England & Wales - Charity number 1062929

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# Accounts

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**REGISTERED COMPANY NUMBER: 03235469 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1062929**

**Report of the Trustees and**  
**Unaudited Financial Statements for the Year Ended 31 August 2022**  
**for**  
**B H Gur Ltd**

Martin+Heller  
5 North End Road  
London  
NW11 7RJ

**B H Gur Ltd**

**Contents of the Financial Statements  
for the Year Ended 31 August 2022**

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## **B H Gur Ltd**

### **Report of the Trustees for the Year Ended 31 August 2022**

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The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 August 2022. The trustees have adopted the provisions of 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).

#### **OBJECTIVES AND ACTIVITIES**

##### **Objectives and aims**

These continued to be the day-to-day running of the synagogue and the relief of poverty among the community.

##### **Public benefit**

The trustees confirm their compliance with the duty to have due regard to the public benefit guidance published by the Charity Commission when reviewing the charity's aims and objectives and in planning future activities.

#### **ACHIEVEMENT AND PERFORMANCE**

##### **Charitable activities**

The synagogue continues to be a popular venue for prayer and religious studies both for its members and also attracting many outsiders from the local community. We hope that this situation will continue into future years.

#### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

##### **Governing document**

The charity is controlled by its governing document, the memorandum and articles of association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 1985.

##### **Risk management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

#### **REFERENCE AND ADMINISTRATIVE DETAILS**

##### **Registered Company number**

03235469 (England and Wales)

##### **Registered Charity number**

1062929

##### **Registered office**

5 North End Road  
London  
NW11 7RJ

##### **Trustees**

A Feingold  
S Morgenstern  
D Winegarten (appointed 8.12.22)  
H Bondi (appointed 8.12.22)

##### **Company Secretary**

A Heller

**B H Gur Ltd**

**Report of the Trustees  
for the Year Ended 31 August 2022**

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**REFERENCE AND ADMINISTRATIVE DETAILS**

**Independent Examiner**

A Heller, FCA  
Martin+Heller  
5 North End Road  
London  
NW11 7RJ

Approved by order of the board of trustees on ..... and signed on its behalf by:

.....  
A Feingold - Trustee

**Independent Examiner's Report to the Trustees of  
B H Gur Ltd**

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**Independent examiner's report to the trustees of B H Gur Ltd ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 August 2022.

**Responsibilities and basis of report**

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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.

A Heller, FCA

Martin+Heller  
5 North End Road  
London  
NW11 7RJ

Date: .....

**B H Gur Ltd****Statement of Financial Activities  
for the Year Ended 31 August 2022**

		31.8.22	31.8.21
		Unrestricted	Total funds
		fund	
		£	£
<b>INCOME AND ENDOWMENTS FROM</b>	Notes		
Donations and legacies		159,867	179,251
Investment income	2	59,265	61,132
Other income		5,170	8,348
<b>Total</b>		<u>224,302</u>	<u>248,731</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Grants to Institutions		10,941	4,213
Donations to Individuals		29,883	46,612
Synagogue expenses		82,639	88,517
Other		39,811	36,222
<b>Total</b>		<u>163,274</u>	<u>175,564</u>
<b>NET INCOME</b>		61,028	73,167
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward		2,791,080	2,717,913
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>2,852,108</u></u>	<u><u>2,791,080</u></u>

The notes form part of these financial statements

**B H Gur Ltd****Balance Sheet  
31 August 2022**

	Notes	31.8.22 Unrestricted fund £	31.8.21 Total funds £
<b>FIXED ASSETS</b>			
Tangible assets	5	3,455,877	3,455,877
<b>CURRENT ASSETS</b>			
Debtors	6	79,330	62,930
Cash at bank		225,477	205,591
		<u>304,807</u>	<u>268,521</u>
<b>CREDITORS</b>			
Amounts falling due within one year	7	(287,651)	(287,651)
<b>NET CURRENT ASSETS</b>		<u>17,156</u>	<u>(19,130)</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		3,473,033	3,436,747
<b>CREDITORS</b>			
Amounts falling due after more than one year	8	(620,925)	(645,667)
<b>NET ASSETS</b>		<u>2,852,108</u>	<u>2,791,080</u>
<b>FUNDS</b>	10		
Unrestricted funds		2,852,108	2,791,080
<b>TOTAL FUNDS</b>		<u>2,852,108</u>	<u>2,791,080</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 August 2022.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 August 2022 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

**B H Gur Ltd**

**Balance Sheet - continued**  
**31 August 2022**

---

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

The financial statements were approved by the Board of Trustees and authorised for issue on .....  
and were signed on its behalf by:

.....  
A Feingold - Trustee

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

**2. INVESTMENT INCOME**

	31.8.22	31.8.21
	£	£
Rents received	59,254	61,112
Deposit account interest	11	20
	<u>59,265</u>	<u>61,132</u>

**3. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 August 2022 nor for the year ended 31 August 2021.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 August 2022 nor for the year ended 31 August 2021.

**4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted fund £
<b>INCOME AND ENDOWMENTS FROM</b>	
Donations and legacies	179,251
Investment income	61,132
Other income	8,348
<b>Total</b>	<u>248,731</u>
<b>EXPENDITURE ON</b>	
<b>Charitable activities</b>	
Grants to Institutions	4,213
Donations to Individuals	46,612
Synagogue expenses	88,517
Other	36,222
<b>Total</b>	<u>175,564</u>
<b>NET INCOME</b>	73,167
<b>RECONCILIATION OF FUNDS</b>	
Total funds brought forward	2,717,913
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u><u>2,791,080</u></u>

Notes to the Financial Statements - continued  
for the Year Ended 31 August 2022

5. TANGIBLE FIXED ASSETS

Freehold  
property  
£

**COST**

At 1 September 2021 and 31 August 2022

3,455,877

**NET BOOK VALUE**

At 31 August 2022

3,455,877

At 31 August 2021

3,455,877

6. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

31.8.22 31.8.21  
£ £

Other debtors

79,330 62,930

7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

31.8.22 31.8.21  
£ £

Bank loans and overdrafts (see note 9)

18,833 18,833

Other loans (see note 9)

268,818 268,818

287,651 287,651

8. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

31.8.22 31.8.21  
£ £

Bank loans (see note 9)

620,925 645,667

9. LOANS

An analysis of the maturity of loans is given below:

31.8.22 31.8.21  
£ £

Amounts falling due within one year on demand:

Bank loans

18,833 18,833

Loans

268,818 268,818

287,651 287,651

Amounts falling between one and two years:

Bank loans - 1-2 years

28,000 28,000

Amounts falling due between two and five years:

Bank loans - 2-5 years

590,500 608,500

Notes to the Financial Statements - continued  
for the Year Ended 31 August 2022

9. LOANS - continued

	31.8.22	31.8.21
	£	£
Amounts falling due in more than five years:		
Repayable by instalments:		
Bank loans more 5 yr by instal	2,425	9,167

10. MOVEMENT IN FUNDS

	At 1/9/21	Net movement in funds	At 31/8/22
	£	£	£
<b>Unrestricted funds</b>			
General fund	2,791,080	61,028	2,852,108
<b>TOTAL FUNDS</b>	<u>2,791,080</u>	<u>61,028</u>	<u>2,852,108</u>

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
<b>Unrestricted funds</b>			
General fund	224,302	(163,274)	61,028
<b>TOTAL FUNDS</b>	<u>224,302</u>	<u>(163,274)</u>	<u>61,028</u>

Comparatives for movement in funds

	At 1/9/20	Net movement in funds	At 31/8/21
	£	£	£
<b>Unrestricted funds</b>			
General fund	2,717,913	73,167	2,791,080
<b>TOTAL FUNDS</b>	<u>2,717,913</u>	<u>73,167</u>	<u>2,791,080</u>

Notes to the Financial Statements - continued  
for the Year Ended 31 August 2022

10. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	248,731	(175,564)	73,167
	<u>          </u>	<u>          </u>	<u>          </u>
<b>TOTAL FUNDS</b>	<u>248,731</u>	<u>(175,564)</u>	<u>73,167</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/9/20 £	Net movement in funds £	At 31/8/22 £
<b>Unrestricted funds</b>			
General fund	2,717,913	134,195	2,852,108
	<u>          </u>	<u>          </u>	<u>          </u>
<b>TOTAL FUNDS</b>	<u>2,717,913</u>	<u>134,195</u>	<u>2,852,108</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	473,033	(338,838)	134,195
	<u>          </u>	<u>          </u>	<u>          </u>
<b>TOTAL FUNDS</b>	<u>473,033</u>	<u>(338,838)</u>	<u>134,195</u>

**11. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 August 2022.

**Detailed Statement of Financial Activities  
for the Year Ended 31 August 2022**

	31.8.22 £	31.8.21 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	159,867	179,251
<b>Investment income</b>		
Rents received	59,254	61,112
Deposit account interest	11	20
	<u>59,265</u>	<u>61,132</u>
<b>Other income</b>		
Security costs recovered	5,170	8,348
	<u>5,170</u>	<u>8,348</u>
<b>Total incoming resources</b>	<u>224,302</u>	<u>248,731</u>
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Building repairs	8,872	-
Synagogue expenses	73,767	88,517
Grants to institutions	10,941	4,213
Grants to individuals	29,883	46,612
	<u>123,463</u>	<u>139,342</u>
<b>Other</b>		
Professional fees	-	4,468
Security costs	9,863	9,619
Bank charges	843	678
Bank loan interest	29,105	21,457
	<u>39,811</u>	<u>36,222</u>
Total resources expended	<u>163,274</u>	<u>175,564</u>
<b>Net income</b>	<u><u>61,028</u></u>	<u><u>73,167</u></u>

**B H GUR LIMITED**

England & Wales - Charity number 1062929

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# Accounts

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**REGISTERED COMPANY NUMBER: 03235469 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1062929**

**Report of the Trustees and**  
**Unaudited Financial Statements for the Year Ended 31 August 2021**  
**for**  
**B H Gur Ltd**

Martin+Heller  
5 North End Road  
London  
NW11 7RJ

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**Report of the Trustees  
for the Year Ended 31 August 2021**

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The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 August 2021. The trustees have adopted the provisions of 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).

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

These continued to be the day-to-day running of the synagogue and the relief of poverty among the community.

**Public benefit**

The trustees confirm their compliance with the duty to have due regard to the public benefit guidance published by the Charity Commission when reviewing the charity's aims and objectives and in planning future activities.

**ACHIEVEMENT AND PERFORMANCE**

**Charitable activities**

The synagogue continues to be a popular venue for prayer and religious studies both for its members and also attracting many outsiders from the local community. We hope that this situation will continue into future years.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The charity is controlled by its governing document, the memorandum and articles of association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 1985.

**Risk management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**

03235469 (England and Wales)

**Registered Charity number**

1062929

**Registered office**

5 North End Road  
London  
NW11 7RJ

**Trustees**

A Feingold  
S Morgenstern

**Company Secretary**

A Heller

**Independent Examiner**

A Heller, FCA  
Martin+Heller  
5 North End Road  
London  
NW11 7RJ

Approved by order of the board of trustees on ..... and signed on its behalf by:

**B H Gur Ltd**

**Report of the Trustees  
for the Year Ended 31 August 2021**

---

.....  
A Feingold - Trustee

**Independent Examiner's Report to the Trustees of  
B H Gur Ltd**

---

**Independent examiner's report to the trustees of B H Gur Ltd ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 August 2021.

**Responsibilities and basis of report**

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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.

A Heller, FCA  
Martin+Heller  
5 North End Road  
London  
NW11 7RJ

Date: .....

**B H Gur Ltd****Statement of Financial Activities  
for the Year Ended 31 August 2021**

		31.8.21 Unrestricted fund £	31.8.20 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>	Notes		
Donations and legacies		179,251	118,200
Investment income	2	61,132	60,616
Other income		8,348	4,068
<b>Total</b>		<u>248,731</u>	<u>182,884</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Grants to Institutions		4,213	11,050
Donations to Individuals		46,612	31,507
Synagogue expenses		88,517	71,889
Other		36,222	29,014
<b>Total</b>		<u>175,564</u>	<u>143,460</u>
<b>NET INCOME</b>		<u>73,167</u>	<u>39,424</u>
<b>RECONCILIATION OF FUNDS</b>			
<b>Total funds brought forward</b>		<u>2,717,913</u>	<u>2,678,489</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>2,791,080</u></u>	<u><u>2,717,913</u></u>

The notes form part of these financial statements

**B H Gur Ltd****Balance Sheet  
31 August 2021**

	Notes	31.8.21 Unrestricted fund £	31.8.20 Total funds £
<b>FIXED ASSETS</b>			
Tangible assets	5	3,455,877	3,455,877
<b>CURRENT ASSETS</b>			
Debtors	6	62,930	51,930
Cash at bank		205,591	161,424
		<u>268,521</u>	<u>213,354</u>
<b>CREDITORS</b>			
Amounts falling due within one year	7	(287,651)	(287,651)
<b>NET CURRENT ASSETS</b>		<u>(19,130)</u>	<u>(74,297)</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		3,436,747	3,381,580
<b>CREDITORS</b>			
Amounts falling due after more than one year	8	(645,667)	(663,667)
<b>NET ASSETS</b>		<u>2,791,080</u>	<u>2,717,913</u>
<b>FUNDS</b>	10		
Unrestricted funds		<u>2,791,080</u>	<u>2,717,913</u>
<b>TOTAL FUNDS</b>		<u>2,791,080</u>	<u>2,717,913</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 August 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 August 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

**B H Gur Ltd**

**Balance Sheet - continued**

**31 August 2021**

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

The financial statements were approved by the Board of Trustees and authorised for issue on ..... and were signed on its behalf by:

.....  
A Feingold - Trustee

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

**2. INVESTMENT INCOME**

	31.8.21	31.8.20
	£	£
Rents received	61,112	60,535
Deposit account interest	20	81
	<u>61,132</u>	<u>60,616</u>

**3. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 August 2021 nor for the year ended 31 August 2020.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 August 2021 nor for the year ended 31 August 2020.

4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES	Unrestricted fund £
<b>INCOME AND ENDOWMENTS FROM</b>	
Donations and legacies	118,200
Investment income	60,616
Other income	4,068
<b>Total</b>	<u>182,884</u>
<b>EXPENDITURE ON</b>	
<b>Charitable activities</b>	
Grants to Institutions	11,050
Donations to Individuals	31,507
Synagogue expenses	71,889
Other	29,014
<b>Total</b>	<u>143,460</u>
<b>NET INCOME</b>	<u>39,424</u>
<b>RECONCILIATION OF FUNDS</b>	
<b>Total funds brought forward</b>	2,678,489
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u><u>2,717,913</u></u>
<b>5. TANGIBLE FIXED ASSETS</b>	
	Freehold property £
<b>COST</b>	
At 1 September 2020 and 31 August 2021	<u>3,455,877</u>
<b>NET BOOK VALUE</b>	
At 31 August 2021	<u><u>3,455,877</u></u>
At 31 August 2020	<u><u>3,455,877</u></u>

**Notes to the Financial Statements - continued  
for the Year Ended 31 August 2021**

<b>6. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	31.8.21	31.8.20
	£	£
Other debtors	<u>62,930</u>	<u>51,930</u>
<b>7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	31.8.21	31.8.20
	£	£
Bank loans and overdrafts (see note 9)	18,833	18,833
Other loans (see note 9)	<u>268,818</u>	<u>268,818</u>
	<u>287,651</u>	<u>287,651</u>
<b>8. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR</b>	31.8.21	31.8.20
	£	£
Bank loans (see note 9)	<u>645,667</u>	<u>663,667</u>
<b>9. LOANS</b>		
An analysis of the maturity of loans is given below:		
	31.8.21	31.8.20
	£	£
Amounts falling due within one year on demand:		
Bank loans	18,833	18,833
Loans	<u>268,818</u>	<u>268,818</u>
	<u>287,651</u>	<u>287,651</u>
Amounts falling between one and two years:		
Bank loans - 1-2 years	<u>28,000</u>	<u>28,000</u>
Amounts falling due between two and five years:		
Bank loans - 2-5 years	<u>608,500</u>	<u>626,500</u>
Amounts falling due in more than five years:		
Repayable by instalments:		
Bank loans more 5 yr by instal	9,167	9,167

Notes to the Financial Statements - continued  
for the Year Ended 31 August 2021**10. MOVEMENT IN FUNDS**

	At 1/9/20 £	Net movement in funds £	At 31/8/21 £
<b>Unrestricted funds</b>			
General fund	2,717,913	73,167	2,791,080
<b>TOTAL FUNDS</b>	<u>2,717,913</u>	<u>73,167</u>	<u>2,791,080</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	248,731	(175,564)	73,167
<b>TOTAL FUNDS</b>	<u>248,731</u>	<u>(175,564)</u>	<u>73,167</u>

**Comparatives for movement in funds**

	At 1/9/19 £	Net movement in funds £	At 31/8/20 £
<b>Unrestricted funds</b>			
General fund	2,678,489	39,424	2,717,913
<b>TOTAL FUNDS</b>	<u>2,678,489</u>	<u>39,424</u>	<u>2,717,913</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	182,884	(143,460)	39,424
<b>TOTAL FUNDS</b>	<u>182,884</u>	<u>(143,460)</u>	<u>39,424</u>

Notes to the Financial Statements - continued  
for the Year Ended 31 August 2021

**10. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/9/19 £	Net movement in funds £	At 31/8/21 £
<b>Unrestricted funds</b>			
General fund	2,678,489	112,591	2,791,080
<b>TOTAL FUNDS</b>	<u>2,678,489</u>	<u>112,591</u>	<u>2,791,080</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	431,615	(319,024)	112,591
<b>TOTAL FUNDS</b>	<u>431,615</u>	<u>(319,024)</u>	<u>112,591</u>

**11. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 August 2021.

**Detailed Statement of Financial Activities  
for the Year Ended 31 August 2021**

	31.8.21 £	31.8.20 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	179,251	118,200
<b>Investment income</b>		
Rents received	61,112	60,535
Deposit account interest	20	81
	<u>61,132</u>	<u>60,616</u>
<b>Other income</b>		
Security costs recovered	8,348	4,068
<b>Total incoming resources</b>	<u>248,731</u>	<u>182,884</u>
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Synagogue expenses	88,517	71,889
Grants to institutions	4,213	11,050
Grants to individuals	46,612	31,507
	<u>139,342</u>	<u>114,446</u>
<b>Other</b>		
Professional fees	4,468	-
Security costs	9,619	6,442
Bank charges	678	557
Bank loan interest	21,457	22,015
	<u>36,222</u>	<u>29,014</u>
Total resources expended	<u>175,564</u>	<u>143,460</u>
<b>Net income</b>	<u><u>73,167</u></u>	<u><u>39,424</u></u>

**B H GUR LIMITED**

England & Wales - Charity number 1062929

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# Accounts

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**REGISTERED COMPANY NUMBER: 03235469 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1062929**

**Report of the Trustees and**  
**Unaudited Financial Statements for the Year Ended 31 August 2020**  
**for**  
**B H Gur Ltd**

Martin+Heller  
5 North End Road  
London  
NW11 7RJ

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<b>Detailed Statement of Financial Activities</b>	12

**Report of the Trustees  
for the Year Ended 31 August 2020**

---

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 August 2020. The trustees have adopted the provisions of 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).

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

These continued to be the day-to-day running of the synagogue and the relief of poverty among the community.

**Public benefit**

The trustees confirm their compliance with the duty to have due regard to the public benefit guidance published by the Charity Commission when reviewing the charity's aims and objectives and in planning future activities.

**ACHIEVEMENT AND PERFORMANCE**

**Charitable activities**

Having moved into our newly built premises the synagogue has proved to be a popular venue for prayer and religious studies both for its members and also attracting many outsiders from the local community. We hope that this situation will continue into future years.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The charity is controlled by its governing document, the memorandum and articles of association, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 1985.

**Risk management**

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**

03235469 (England and Wales)

**Registered Charity number**

1062929

**Registered office**

5 North End Road  
London  
NW11 7RJ

**Trustees**

A Feingold  
S Morgenstern

**Company Secretary**

A Heller

**Independent Examiner**

A Heller, FCA  
Martin+Heller  
5 North End Road  
London  
NW11 7RJ

Approved by order of the board of trustees on ..... and signed on its behalf by:

**B H Gur Ltd**

**Report of the Trustees  
for the Year Ended 31 August 2020**

---

.....  
A Feingold - Trustee

**Independent Examiner's Report to the Trustees of  
B H Gur Ltd**

---

**Independent examiner's report to the trustees of B H Gur Ltd ('the Company')**

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 August 2020.

**Responsibilities and basis of report**

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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.

A Heller, FCA  
Martin+Heller  
5 North End Road  
London  
NW11 7RJ

Date: .....

**B H Gur Ltd****Statement of Financial Activities  
for the Year Ended 31 August 2020**

		31.8.20 Unrestricted fund £	31.8.19 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>	Notes		
Donations and legacies		118,200	136,389
Investment income	2	60,616	64,606
Other income		4,068	4,491
<b>Total</b>		<u>182,884</u>	<u>205,486</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Grants to Institutions		11,050	17,360
Donations to Individuals		31,507	8,750
Synagogue expenses		71,889	69,639
Other		29,014	35,774
<b>Total</b>		<u>143,460</u>	<u>131,523</u>
<b>NET INCOME</b>		<u>39,424</u>	<u>73,963</u>
<b>RECONCILIATION OF FUNDS</b>			
<b>Total funds brought forward</b>		<u>2,678,489</u>	<u>2,604,526</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u><u>2,717,913</u></u>	<u><u>2,678,489</u></u>

The notes form part of these financial statements

**B H Gur Ltd****Balance Sheet  
31 August 2020**

	Notes	31.8.20 Unrestricted fund £	31.8.19 Total funds £
<b>FIXED ASSETS</b>			
Tangible assets	5	3,455,877	3,417,916
<b>CURRENT ASSETS</b>			
Debtors	6	51,930	51,930
Cash at bank		161,424	127,961
		<u>213,354</u>	<u>179,891</u>
<b>CREDITORS</b>			
Amounts falling due within one year	7	(287,651)	(286,818)
<b>NET CURRENT ASSETS</b>		<u>(74,297)</u>	<u>(106,927)</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		3,381,580	3,310,989
<b>CREDITORS</b>			
Amounts falling due after more than one year	8	(663,667)	(632,500)
<b>NET ASSETS</b>		<u>2,717,913</u>	<u>2,678,489</u>
<b>FUNDS</b>	10		
Unrestricted funds		<u>2,717,913</u>	<u>2,678,489</u>
<b>TOTAL FUNDS</b>		<u>2,717,913</u>	<u>2,678,489</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 August 2020.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 August 2020 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

**B H Gur Ltd**

**Balance Sheet - continued**

**31 August 2020**

---

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

The financial statements were approved by the Board of Trustees and authorised for issue on ..... and were signed on its behalf by:

.....  
A Feingold - Trustee

**1. ACCOUNTING POLICIES**

**Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

**Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

**Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

**Taxation**

The charity is exempt from corporation tax on its charitable activities.

**Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

**2. INVESTMENT INCOME**

	31.8.20	31.8.19
	£	£
Rents received	60,535	64,455
Deposit account interest	81	151
	<u>60,616</u>	<u>64,606</u>

**3. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 August 2020 nor for the year ended 31 August 2019.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 August 2020 nor for the year ended 31 August 2019.

**4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted fund £
<b>INCOME AND ENDOWMENTS FROM</b>	
Donations and legacies	136,389
Investment income	64,606
Other income	4,491
<b>Total</b>	<u>205,486</u>
<b>EXPENDITURE ON</b>	
<b>Charitable activities</b>	
Grants to Institutions	17,360
Donations to Individuals	8,750
Synagogue expenses	69,639
Other	35,774
<b>Total</b>	<u>131,523</u>
<b>NET INCOME</b>	<u>73,963</u>
<b>RECONCILIATION OF FUNDS</b>	
<b>Total funds brought forward</b>	2,604,526
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u><u>2,678,489</u></u>

**5. TANGIBLE FIXED ASSETS**

	Freehold property £
<b>COST</b>	
At 1 September 2019	3,417,916
Additions	37,961
At 31 August 2020	<u>3,455,877</u>
<b>NET BOOK VALUE</b>	
At 31 August 2020	<u><u>3,455,877</u></u>
At 31 August 2019	<u><u>3,417,916</u></u>

Notes to the Financial Statements - continued  
for the Year Ended 31 August 2020

<b>6. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	31.8.20	31.8.19
	£	£
Other debtors	<u>51,930</u>	<u>51,930</u>
<b>7. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR</b>	31.8.20	31.8.19
	£	£
Bank loans and overdrafts (see note 9)	18,833	18,000
Other loans (see note 9)	<u>268,818</u>	<u>268,818</u>
	<u>287,651</u>	<u>286,818</u>
<b>8. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR</b>	31.8.20	31.8.19
	£	£
Bank loans (see note 9)	<u>663,667</u>	<u>632,500</u>
<b>9. LOANS</b>		
An analysis of the maturity of loans is given below:		
	31.8.20	31.8.19
	£	£
Amounts falling due within one year on demand:		
Bank loans	18,833	18,000
Loans	<u>268,818</u>	<u>268,818</u>
	<u>287,651</u>	<u>286,818</u>
Amounts falling between one and two years:		
Bank loans - 1-2 years	<u>28,000</u>	<u>18,000</u>
Amounts falling due between two and five years:		
Bank loans - 2-5 years	<u>626,500</u>	<u>614,500</u>
Amounts falling due in more than five years:		
Repayable by instalments:		
Bank loans more 5 yr by instal	9,167	-

Notes to the Financial Statements - continued  
for the Year Ended 31 August 2020**10. MOVEMENT IN FUNDS**

	At 1/9/19 £	Net movement in funds £	At 31/8/20 £
<b>Unrestricted funds</b>			
General fund	2,678,489	39,424	2,717,913
<b>TOTAL FUNDS</b>	<u>2,678,489</u>	<u>39,424</u>	<u>2,717,913</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	182,884	(143,460)	39,424
<b>TOTAL FUNDS</b>	<u>182,884</u>	<u>(143,460)</u>	<u>39,424</u>

**Comparatives for movement in funds**

	At 1/9/18 £	Net movement in funds £	At 31/8/19 £
<b>Unrestricted funds</b>			
General fund	2,604,526	73,963	2,678,489
<b>TOTAL FUNDS</b>	<u>2,604,526</u>	<u>73,963</u>	<u>2,678,489</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	205,486	(131,523)	73,963
<b>TOTAL FUNDS</b>	<u>205,486</u>	<u>(131,523)</u>	<u>73,963</u>

**Notes to the Financial Statements - continued  
for the Year Ended 31 August 2020**

**10. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/9/18 £	Net movement in funds £	At 31/8/20 £
<b>Unrestricted funds</b>			
General fund	2,604,526	113,387	2,717,913
	<u>2,604,526</u>	<u>113,387</u>	<u>2,717,913</u>
<b>TOTAL FUNDS</b>	<u>2,604,526</u>	<u>113,387</u>	<u>2,717,913</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	388,370	(274,983)	113,387
	<u>388,370</u>	<u>(274,983)</u>	<u>113,387</u>
<b>TOTAL FUNDS</b>	<u>388,370</u>	<u>(274,983)</u>	<u>113,387</u>

**11. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 August 2020.

**Detailed Statement of Financial Activities  
for the Year Ended 31 August 2020**

	31.8.20 £	31.8.19 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	118,200	136,389
<b>Investment income</b>		
Rents received	60,535	64,455
Deposit account interest	81	151
	<u>60,616</u>	<u>64,606</u>
<b>Other income</b>		
Security costs recovered	4,068	4,491
	<u>4,068</u>	<u>4,491</u>
<b>Total incoming resources</b>	<u>182,884</u>	<u>205,486</u>
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Synagogue expenses	71,889	69,639
Grants to institutions	11,050	17,360
Grants to individuals	31,507	8,750
	<u>114,446</u>	<u>95,749</u>
<b>Other</b>		
Security costs	6,442	8,847
Bank charges	557	321
Bank loan interest	22,015	22,567
Finance charges	-	4,039
	<u>29,014</u>	<u>35,774</u>
Total resources expended	<u>143,460</u>	<u>131,523</u>
<b>Net income</b>	<u><u>39,424</u></u>	<u><u>73,963</u></u>