THE BURY AND WHITEFIELD JEWISH PRIMARY SCHOOL

England & Wales · Charity number 1065748

Details

Status	Registered
Legal form	Other
Registered	1997-11-13
Register	View on the Charity Commission register

Contact

Address	26 Old Hall Road Salford M7 4JH
Phone	01617403632

Activities

Objects: IN THE BURY AND WHITEFIELD AREA OF GREATER MANCHESTER, TO ADVANCE THE EDUCATION AND TRAINING OF YOUNG PEOPLE IN ACCORDANCE WITH THE PRINCIPLES OF THE JEWISH ORTHODOX FAITH. IN PARTICULAR BUT NOT EXCLUSIVELY THE PROVISION OF A SCHOOL FOR CHILDREN UP TO THE AGE OF 11.

Activities: Provision of Education in Accordance with Orthodox Jewish Doctrine

Classification

- **How:** Provides Human Resources, Provides Services
- **What:** Education/training, Religious Activities
- **Who:** Children/young People, People Of A Particular Ethnic Or Racial Origin

Geography

- **Area of benefit:** BURY AND WHITEFIELD AREA OF GREATER MANCHESTER
- Bury

Finances

Period end	Income	Expenditure	Assets	Employees
2025-08-31	£154,032	£165,881	-	-
2024-08-31	£292,179	£209,917	-	-
2023-08-31	£176,951	£265,661	-	-
2022-08-31	£344,902	£255,930	-	-
2021-08-31	£141,850	£162,966	-	-
2020-08-31	£150,534	£223,970	-	-

Trustees

Name	Role	Appointed
RABBI ANTHONY JAFFE		1997-11-13
RABBI DAVID JAFFE		

Accounts

CHARITY REGISTRATION NUMBER: 1065748

The Bury and Whitefield Jewish Primary School

Unaudited Financial Statements

31 August 2025

G A HARRIS & CO LIMITED
Chartered accountants
Brulimar House
Jubilee Road
Middleton
Manchester
England
M24 2LX

The Bury and Whitefield Jewish Primary School

Financial Statements

Year ended 31 August 2025

The Bury and Whitefield Jewish Primary School

Trustees' Annual Report

Year ended 31 August 2025

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 August 2025.

Reference and administrative details

Registered charity name	The Bury and Whitefield Jewish Primary School
Charity registration number	1065748
Principal office	26 Old Hall Road Salford M7 4JH
The trustees	
	Rabbi Anthony Jaffe Rabbi David Jaffe
Independent examiner	Stacey Whiting, FCCA Brulimar House Jubilee Road Middleton Manchester England M24 2LX

Structure, governance and management

The Bury and Whitefield Jewish Primary School was established with a declaration of trust dated 15th October 1997.

The trustees are Rabbi David Jaffe and Rabbi Anthony Jaffe.

The day to day affairs of the Jewish studies are undertaken by Mrs Louise Lewis on behalf of the trustees.

Objectives and activities

The school is located in the Bury and Whitefield area of greater Manchester. The primary objective is to advance the education and training of young people in accordance with the principles of the Jewish orthodox faith.In particular but not exclusively the provision of a school for children up to the age of 11.

Achievements and performance

There was no material fundraising costs during the year.

There was an overall deficit of resources for the year amounting to £11,849

Financial review

The trustees consider the financial performance by the charity during the year to have been satisfactory.

The trustees' annual report was approved on 30 June 2026 and signed on behalf of the board of trustees by:

Rabbi David Jaffe
Trustee

Independent Examiner's Report to the Trustees of The Bury and Whitefield Jewish Primary School

Year ended 31 August 2025

I report to the trustees on my examination of the financial statements of The Bury and Whitefield Jewish Primary School ('the charity') for the year ended 31 August 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (‘the Act’).

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or

2. the financial statements do not accord with those records; or

3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a ‘true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Stacey Whiting, FCCA
Independent Examiner

Brulimar House
Jubilee Road
Middleton
Manchester
England
M24 2LX

The Bury and Whitefield Jewish Primary School

Statement of Financial Activities

Year ended 31 August 2025

	Note	2025 Unrestricted funds £	2025 Total funds £	2024 Total funds £
Income and endowments				
Charitable activities	**4**	154,032	154,032	292,179
Total income		154,032	154,032	292,179
Expenditure				
Expenditure on charitable activities	**5,6**	165,881	165,881	209,917
Total expenditure		165,881	165,881	209,917
Net (expenditure)/income and net movement in funds		(11,849)	(11,849)	82,262
Reconciliation of funds				
Total funds brought forward		(44,589)	(44,589)	(126,851)
Total funds carried forward		(56,438)	(56,438)	(44,589)

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 6 to 10 form part of these financial statements.

The Bury and Whitefield Jewish Primary School

Statement of Financial Position

31 August 2025

	Note	**2025** £	2024 £
Current assets			
Cash at bank and in hand		11,274	17,535
Creditors: amounts falling due within one year	**9**	32,344	32,425
Net current liabilities		21,070	14,890
Total assets less current liabilities		(21,070)	(14,890)
Creditors: amounts falling due after more than one year	**10**	35,368	29,699
Net liabilities		(56,438)	(44,589)
Funds of the charity			
Unrestricted funds		(56,438)	(44,589)
Total charity funds	**12**	(56,438)	(44,589)

These financial statements were approved by the board of trustees and authorised for issue on 30 June 2026, and are signed on behalf of the board by:

Rabbi David Jaffe
Trustee

The notes on pages 6 to 10 form part of these financial statements.

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 26 OLD HALL ROAD, SALFORD, M7 4JH.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements did not require management to make judgements, estimates or assumptions that affect the amounts reported besides the depreciation on fixed assets.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

3. Accounting policies *(continued)*

Financial instruments *(continued)*

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. Charitable activities

	Unrestricted Funds £	**Total Funds 2025 £**	Unrestricted Funds £	Total Funds 2024 £
Voluntary contributions	21,066	21,066	23,027	23,027
Grants / Donations	132,966	132,966	188,983	188,983
Fundraising campaign	–	–	80,169	80,169
	154,032	154,032	292,179	292,179

5. Expenditure on charitable activities by fund type

	Unrestricted Funds £	**Total Funds 2025 £**	Unrestricted Funds £	Total Funds 2024 £
Operating costs	165,881	165,881	209,917	209,917

6. Expenditure on charitable activities by activity type

	Activities undertaken directly £	**Total funds 2025 £**	Total fund 2024 £
Operating costs	165,881	165,881	209,917

7. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2025 £	2024 £
Wages and salaries	105,099	116,004
Employer contributions to pension plans	1,296	1,431
	106,395	117,435

The average head count of employees during the year was 14 (2024: 12).

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

8. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

9. Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	32,344	32,425

10. Creditors: amounts falling due after more than one year

	2025	2024
	£	£
Other creditors	35,368	29,699

11. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £1,296 (2024: £1,431).

12. Analysis of charitable funds

Unrestricted funds

	At 1 September 2024	Income	Expenditure	**At 31 August 2 025**
	£	£	£	**£**
General funds	(44,589)	154,032	(165,881)	(56,438)

	At 1 September 2023	Income	Expenditure	At 31 August 20 24
	£	£	£	£
General funds	(126,851)	292,179	(209,917)	(44,589)

Accounts

CHARITY REGISTRATION NUMBER: 1065748

The Bury and Whitefield Jewish Primary School

Unaudited Financial Statements

31 August 2024

G A HARRIS & CO LIMITED
Chartered accountants
Brulimar House
Jubilee Road,
Middleton,
Manchester
England
M24 2LX

The Bury and Whitefield Jewish Primary School

Financial Statements

Year ended 31 August 2024

The Bury and Whitefield Jewish Primary School

Trustees' Annual Report

Year ended 31 August 2024

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 August 2024.

Reference and administrative details

Registered charity name	The Bury and Whitefield Jewish Primary School
Charity registration number	1065748
Principal office	26 Old Hall Road Salford M7 4JH
The trustees	
	Rabbi Anthony Jaffe Rabbi David Jaffe
Independent examiner	Stacey Whiting, FCCA Brulimar House Jubilee Road, Middleton, Manchester England M24 2LX

Structure, governance and management

The Bury and Whitefield Jewish Primary School was established with a declaration of trust dated 15th October 1997.

The trustees are Rabbi David Jaffe and Rabbi Anthony Jaffe.

The day to day affairs of the Jewish studies are undertaken by Mrs Louise Lewis on behalf of the trustees.

Objectives and activities

The school is located in the Bury and Whitefield area of greater Manchester. The primary objective is to advance the education and training of young people in accordance with the principles of the Jewish orthodox faith.In particular but not exclusively the provision of a school for children up to the age of 11.

Achievements and performance

There was no material fundraising costs during the year.

There was an overall surplus of resources for the year amounting to £82,262

Financial review

The trustees consider the financial performance by the charity during the year to have been satisfactory.

The trustees' annual report was approved on 9 June 2025 and signed on behalf of the board of trustees by:

Rabbi Anthony Jaffe
Trustee

The Bury and Whitefield Jewish Primary School

Independent Examiner's Report to the Trustees of The Bury and Whitefield Jewish Primary School

Year ended 31 August 2024

I report to the trustees on my examination of the financial statements of The Bury and Whitefield Jewish Primary School ('the charity') for the year ended 31 August 2024.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or

2. the financial statements do not accord with those records; or

3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Stacey Whiting, FCCA
Independent Examiner

Brulimar House
Jubilee Road,
Middleton,
Manchester
England
M24 2LX

The Bury and Whitefield Jewish Primary School

Statement of Financial Activities

Year ended 31 August 2024

	Note	2024 Unrestricted funds £	2024 Total funds £	2023 Total funds £
Income and endowments				
Charitable activities	4	292,179	292,179	176,951
Total income		292,179	292,179	176,951
Expenditure				
Expenditure on charitable activities	5,6	209,917	209,917	265,661
Total expenditure		209,917	209,917	265,661
Net income/(expenditure) and net movement in funds		82,262	82,262	(88,710)
Reconciliation of funds				
Total funds brought forward		(126,851)	(126,851)	(38,141)
Total funds carried forward		(44,589)	(44,589)	(126,851)

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 6 to 11 form part of these financial statements.

The Bury and Whitefield Jewish Primary School

Statement of Financial Position

31 August 2024

	Note	2024 £	2023 £
Fixed assets			
Tangible fixed assets	9	–	30,000
Current assets			
Debtors	10	–	3,250
Cash at bank and in hand		17,535	32,969
		17,535	36,219
Creditors: amounts falling due within one year	11	32,425	46,138
Net current liabilities		14,890	9,919
Total assets less current liabilities		(14,890)	20,081
Creditors: amounts falling due after more than one year	12	29,699	146,932
Net liabilities		(44,589)	(126,851)
Funds of the charity			
Unrestricted funds		(44,589)	(126,851)
Total charity funds	14	(44,589)	(126,851)

These financial statements were approved by the board of trustees and authorised for issue on 9 June 2025, and are signed on behalf of the board by:

Rabbi Anthony Jaffe
Trustee

The notes on pages 6 to 11 form part of these financial statements.

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 26 OLD HALL ROAD, SALFORD, M7 4JH.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements did not require management to make judgements, estimates or assumptions that affect the amounts reported besides the depreciation on fixed assets.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

- legacy income is recognised when receipt is probable and entitlement is established.

- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.

- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.

- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

3. Accounting policies *(continued)*

Tangible assets ***(continued)***

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

3. Accounting policies *(continued)*

Financial instruments *(continued)*

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

4. Charitable activities

	Unrestricted Funds £	**Total Funds 2024 £**	Unrestricted Funds £	Total Funds 2023 £
Creche / Nursery	–	–	67,203	67,203
Voluntary contributions	23,027	23,027	16,139	16,139
Grants / Donations	188,983	188,983	83,609	83,609
Fundraising campaign	80,169	80,169	10,000	10,000
	292,179	292,179	176,951	176,951

5. Expenditure on charitable activities by fund type

	Unrestricted Funds £	**Total Funds 2024 £**	Unrestricted Funds £	Total Funds 2023 £
Operating costs	209,917	209,917	265,661	265,661

6. Expenditure on charitable activities by activity type

	Activities undertaken directly £	**Total funds 2024 £**	Total fund 2023 £
Operating costs	209,917	209,917	265,661

7. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2024 £	2023 £
Wages and salaries	116,004	168,573
Employer contributions to pension plans	1,431	–
	117,435	168,573

The average head count of employees during the year was 12 (2023: 16).

No employee received employee benefits of more than £60,000 during the year (2023: Nil).

8. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

9. Tangible fixed assets

	Plant and machinery £
Cost	
At 1 September 2023	30,000
Disposals	(30,000)
At 31 August 2024	–
Depreciation	
At 1 September 2023 and 31 August 2024	–
Carrying amount	
At 31 August 2024	–
At 31 August 2023	30,000

10. Debtors

	2024 £	2023 £
Trade debtors	–	2,500
Other debtors	–	750
	–	3,250

11. Creditors: amounts falling due within one year

	2024	2023
	£	£
Other creditors	32,425	46,138

12. Creditors: amounts falling due after more than one year

	2024	2023
	£	£
Other creditors	29,699	146,932

13. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £1,431 (2023: £Nil).

14. Analysis of charitable funds

Unrestricted funds

	At 1 September 2023	Income	Expenditure	**At 31 August 2024**
	£	£	£	£
General funds	(126,851)	292,179	(209,917)	(44,589)

	At 1 September 2022	Income	Expenditure	At 31 August 2023
	£	£	£	£
General funds	(38,141)	176,951	(265,661)	(126,851)

Accounts

CHARITY REGISTRATION NUMBER: 1065748

The Bury and Whitefield Jewish Primary School

Unaudited Financial Statements

31 August 2023

G A HARRIS & CO LIMITED
Chartered accountants
Brulimar House
Jubilee Road,
Middleton,
Manchester
England
M24 2LX

The Bury and Whitefield Jewish Primary School

Financial Statements

Year ended 31 August 2023

The Bury and Whitefield Jewish Primary School

Trustees' Annual Report

Year ended 31 August 2023

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 August 2023.

Reference and administrative details

Registered charity name	The Bury and Whitefield Jewish Primary School
Charity registration number	1065748
Principal office	26 Old Hall Road Salford M7 4JH
The trustees	
	Rabbi Anthony Jaffe Rabbi David Jaffe
Independent examiner	Gary Harris Brulimar House Jubilee Road, Middleton, Manchester England M24 2LX

Structure, governance and management

The Bury and Whitefield Jewish Primary School was established with a declaration of trust dated 15th October 1997.

The trustees are Rabbi David Jaffe and Rabbi Anthony Jaffe.

The day to day affairs of the nursery are undertaken by Mrs Miri Hanson on behalf of the trustees and the Jewish studies are undertaken by Mrs Louise Lewis.

Objectives and activities

The school is located in the Bury and Whitefield area of greater Manchester. The primary objective is to advance the education and training of young people in accordance with the principles of the Jewish orthodox faith.In particular but not exclusively the provision of a school for children up to the age of 11.

Achievements and performance

There was no material fundraising costs during the year.

There was an overall deficit of resources for the year amounting to £88,710

Financial review

The trustees consider the financial performance by the charity during the year to have been satisfactory.

The trustees' annual report was approved on 26 June 2024 and signed on behalf of the board of trustees by:

Rabbi Anthony Jaffe
Trustee

Independent Examiner's Report to the Trustees of The Bury and Whitefield Jewish Primary School

Year ended 31 August 2023

I report to the trustees on my examination of the financial statements of The Bury and Whitefield Jewish Primary School ('the charity') for the year ended 31 August 2023.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or

2. the financial statements do not accord with those records; or

3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Gary Harris
Independent Examiner

Brulimar House
Jubilee Road,
Middleton,
Manchester
England
M24 2LX

26 June 2024

The Bury and Whitefield Jewish Primary School

Statement of Financial Activities

Year ended 31 August 2023

	Note	2023 Unrestricted funds £	2023 Total funds £	2022 Total funds £
Income and endowments				
Charitable activities	4	176,951	176,951	344,902
Total income		176,951	176,951	344,902
Expenditure				
Expenditure on charitable activities	5,6	265,661	265,661	255,930
Total expenditure		265,661	265,661	255,930
Net (expenditure)/income and net movement in funds		(88,710)	(88,710)	88,972
Reconciliation of funds				
Total funds brought forward		(38,141)	(38,141)	(127,113)
Total funds carried forward		(126,851)	(126,851)	(38,141)

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The Bury and Whitefield Jewish Primary School

Statement of Financial Position

31 August 2023

	Note	2023 £	2022 £
Fixed assets			
Tangible fixed assets	9	30,000	–
Current assets			
Debtors	10	3,250	25,772
Cash at bank and in hand		32,969	104,855
		36,219	130,627
Creditors: amounts falling due within one year	11	46,138	93,318
Net current liabilities		(9,919)	37,309
Total assets less current liabilities		20,081	37,309
Creditors: amounts falling due after more than one year	12	146,932	75,450
Net liabilities		(126,851)	(38,141)
Funds of the charity			
Unrestricted funds		(126,851)	(38,141)
Total charity funds	13	(126,851)	(38,141)

These financial statements were approved by the board of trustees and authorised for issue on 26 June 2024, and are signed on behalf of the board by:

Rabbi Anthony Jaffe
Trustee

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 26 OLD HALL ROAD, SALFORD, M7 4JH.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements did not require management to make judgements, estimates or assumptions that affect the amounts reported besides the depreciation on fixed assets.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

3. Accounting policies ***(continued)***

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

3. Accounting policies *(continued)*

Tangible assets *(continued)*

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

3. Accounting policies *(continued)*

Financial instruments *(continued)*

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

4. Charitable activities

	Unrestricted Funds £	**Total Funds 2023 £**	Unrestricted Funds £	Total Funds 2022 £
Creche / Nursery	67,203	67,203	121,083	121,083
Voluntary contributions	16,139	16,139	29,922	29,922
Grants / Donations	83,609	83,609	33,939	33,939
Fundraising campaign	10,000	10,000	159,958	159,958
	176,951	176,951	344,902	344,902

5. Expenditure on charitable activities by fund type

	Unrestricted Funds £	**Total Funds 2023 £**	Unrestricted Funds £	Total Funds 2022 £
Operating costs	265,661	265,661	255,930	255,930

6. Expenditure on charitable activities by activity type

	Activities undertaken directly £	**Total funds 2023 £**	Total fund 2022 £
Operating costs	265,661	265,661	255,930

7. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2023 £	2022 £
Wages and salaries	168,573	158,223

The average head count of employees during the year was 16 (2022: 13).

7. Staff costs *(continued)*

No employee received employee benefits of more than £60,000 during the year (2022: Nil).

8. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

9. Tangible fixed assets

	Building Improvements £
Cost	
At 1 September 2022	–
Additions	30,000
At 31 August 2023	30,000
Depreciation	
At 1 September 2022 and 31 August 2023	–
Carrying amount	
At 31 August 2023	30,000
At 31 August 2022	–

10. Debtors

	2023 £	2022 £
Trade debtors	2,500	6,761
Other debtors	750	19,011
	3,250	25,772

11. Creditors: amounts falling due within one year

	2023 £	2022 £
Trade creditors	46,138	93,318

12. Creditors: amounts falling due after more than one year

	2023 £	2022 £
Other creditors	146,932	75,450

13. Analysis of charitable funds

Unrestricted funds

	At 1 September 2022	Income	Expenditure	**At 31 August 2023**
	£	£	£	£
General funds	(38,141)	176,951	(265,661)	(126,851)

	At 1 September 2021	Income	Expenditure	At 31 August 2022
	£	£	£	£
General funds	(127,113)	344,902	(255,930)	(38,141)

Accounts

CHARITY REGISTRATION NUMBER: 1065748

The Bury and Whitefield Jewish Primary School

Unaudited Financial Statements

31 August 2022

G A HARRIS AND CO. LTD
Chartered accountants
Brulimar House
Jubilee Road,
Middleton,
Manchester
ENGLAND
M24 2LX

Financial review

The trustees consider the financial performance by the charity during the year to have been satisfactory.

The trustees' annual report was approved on 23 June 2023 and signed on behalf of the board of trustees by:

Rabbi Anthony Jaffe
Trustee

The Bury and Whitefield Jewish Primary School

Independent Examiner's Report to the Trustees of The Bury and Whitefield Jewish Primary School

Year ended 31 August 2022

I report to the trustees on my examination of the financial statements of The Bury and Whitefield Jewish Primary School ('the charity') for the year ended 31 August 2022.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales (ICAEW), which is one of the listed bodies.

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or

2. the financial statements do not accord with those records; or

3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Gary Harris
Independent Examiner

Brulimar House
Jubilee Road,
Middleton,
Manchester
ENGLAND
M24 2LX

23 June 2023

The Bury and Whitefield Jewish Primary School

Statement of Financial Activities

Year ended 31 August 2022

	Note	2022 Unrestricted funds £	2022 Total funds £	2021 Total funds £
Income and endowments				
Charitable activities	4	344,902	344,902	141,850
Total income		344,902	344,902	141,850
Expenditure				
Expenditure on charitable activities	5,6	255,930	255,930	162,966
Total expenditure		255,930	255,930	162,966
Net income/(expenditure) and net movement in funds		88,972	88,972	(21,116)
Reconciliation of funds				
Total funds brought forward		(127,113)	(127,113)	(105,997)
Total funds carried forward		(38,141)	(38,141)	(127,113)

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The Bury and Whitefield Jewish Primary School

Statement of Financial Position

31 August 2022

	Note	2022 £	2021 £
Current assets			
Debtors	9	25,772	7,543
Cash at bank and in hand		104,855	10,794
		130,627	18,337
Creditors: amounts falling due within one year	10	168,768	145,450
Net current liabilities		38,141	127,113
Total assets less current liabilities		(38,141)	(127,113)
Funds of the charity			
Unrestricted funds		(38,141)	(127,113)
Total charity funds	11	(38,141)	(127,113)

These financial statements were approved by the board of trustees and authorised for issue on 23 June 2023, and are signed on behalf of the board by:

Rabbi Anthony Jaffe
Trustee

The notes on pages 6 to 10 form part of these financial statements.

1. **General information**

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 26 OLD HALL ROAD, SALFORD, M7 4JH.

2. **Statement of compliance**

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. **Accounting policies**

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements did not require management to make judgements, estimates or assumptions that affect the amounts reported besides the depreciation on fixed assets.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

3. Accounting policies *(continued)*

Financial instruments *(continued)*

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

4. Charitable activities

	Unrestricted Funds	**Total Funds 2022**	Unrestricted Funds	Total Funds 2021
	£	**£**	£	£
Creche / Nursery	121,083	121,083	76,684	76,684
Voluntary contributions	29,922	29,922	32,489	32,489
Grants / Donations	33,939	33,939	18,638	18,638
JRS Furlough Grant	–	–	14,039	14,039
Fundraising campaign	159,958	159,958	–	–
	344,902	344,902	141,850	141,850

5. Expenditure on charitable activities by activity type

	Activities undertaken directly	**Total funds 2022**	Total fund 2021
	£	**£**	£
Operating costs	255,930	255,930	162,966

6. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2022	2021
	£	£
Wages and salaries	158,223	136,712

The average head count of employees during the year was 13 (2021: 16).

No employee received employee benefits of more than £60,000 during the year (2021: Nil).

7. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

8. Debtors

	2022	2021
	£	£
Trade debtors	6,761	7,543
Other debtors – Gift Aid	19,011	–
	25,772	7,543

9. Creditors: amounts falling due within one year

	2022	2021
	£	£
Trade creditors	168,768	145,450

10. Analysis of charitable funds

Unrestricted funds

	At 1 September 2021 £	Income £	Expenditure £	**At 31 August 2022 £**
General funds	(127,113)	344,902	(255,930)	(38,141)

	At 1 September 2020 £	Income £	Expenditure £	At 31 August 2021 £
General funds	(105,997)	141,850	(162,966)	(127,113)

THE BURY AND WHITEFIELD JEWISH PRIMARY SCHOOL

England & Wales - Charity number 1065748

Accounts

CHARITY REGISTRATION NUMBER: 1065748

The Bury and Whitefield Jewish Primary School

Unaudited Financial Statements

31 August 2021

G A HARRIS AND CO. LTD
Chartered accountants
Brulimar House
Jubilee Road,
Middleton,
Manchester
ENGLAND
M24 2LX

The Bury and Whitefield Jewish Primary School

Financial Statements

Year ended 31 August 2021

The Bury and Whitefield Jewish Primary School

Trustees' Annual Report

Year ended 31 August 2021

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 August 2021.

Reference and administrative details

Registered charity name	The Bury and Whitefield Jewish Primary School
Charity registration number	1065748
Principal office	26 Old Hall Road Salford M7 4JH
The trustees	
	Rabbi Anthony Jaffe Rabbi David Jaffe
Independent examiner	Gary Harris Brulimar House Jubilee Road, Middleton, Manchester ENGLAND M24 2LX

Structure, governance and management

The Bury and Whitefield Jewish Primary School was established with a declaration of trust dated 15th October 1997.

The trustees are Rabbi David Jaffe and Rabbi Anthony Jaffe.

The day to day affairs of the nursery are undertaken by Mrs Miri Hanson on behalf of the trustees and the Jewish studies are undertaken by Mrs Louise Lewis.

Objectives and activities

The school is located in the Bury and Whitefield area of greater Manchester. The primary objective is to advance the education and training of young people in accordance with the principles of the Jewish orthodox faith. In particular but not exclusively the provision of a school for children up to the age of 11.

Achievements and performance

There was no material fundraising costs during the year.

There was an overall net deficit of resources for the year amounting to £21,116

Financial review

The trustees consider the financial performance by the charity during the year to have been satisfactory.

The trustees' annual report was approved on 13 June 2022 and signed on behalf of the board of trustees by:

Rabbi Anthony Jaffe
Trustee

Independent Examiner's Report to the Trustees of The Bury and Whitefield Jewish Primary School

Year ended 31 August 2021

I report to the trustees on my examination of the financial statements of The Bury and Whitefield Jewish Primary School ('the charity') for the year ended 31 August 2021.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Gary Harris
Independent Examiner

Brulimar House
Jubilee Road,
Middleton,
Manchester
ENGLAND
M24 2LX

The Bury and Whitefield Jewish Primary School

Statement of Financial Activities

Year ended 31 August 2021

	Note	2021 Unrestricted funds £	2021 Total funds £	2020 Total funds £
Income and endowments				
Charitable activities	4	141,850	141,850	150,534
Total income		141,850	141,850	150,534
Expenditure				
Expenditure on charitable activities	5,6	162,966	162,966	223,970
Total expenditure		162,966	162,966	223,970
Net expenditure and net movement in funds		(21,116)	(21,116)	(73,436)
Reconciliation of funds				
Total funds brought forward		(105,997)	(105,997)	(32,561)
Total funds carried forward		(127,113)	(127,113)	(105,997)

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The Bury and Whitefield Jewish Primary School

Statement of Financial Position

31 August 2021

	Note	2021 £	2020 £
Current assets			
Debtors	9	7,543	3,694
Cash at bank and in hand		10,794	13,362
		18,337	17,056
Creditors: amounts falling due within one year	10	145,450	123,053
Net current liabilities		127,113	105,997
Total assets less current liabilities		(127,113)	(105,997)
Funds of the charity			
Unrestricted funds		(127,113)	(105,997)
Total charity funds	11	(127,113)	(105,997)

These financial statements were approved by the board of trustees and authorised for issue on 13 June 2022, and are signed on behalf of the board by:

Rabbi Anthony Jaffe
Trustee

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 26 OLD HALL ROAD, SALFORD, M7 4JH.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements did not require management to make judgements, estimates or assumptions that affect the amounts reported besides the depreciation on fixed assets.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

3. Accounting policies *(continued)*

Financial instruments *(continued)*

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

4. Charitable activities

	Unrestricted Funds	**Total Funds 2021**	Unrestricted Funds	Total Funds 2020
	£	**£**	£	£
Creche / Nursery	76,684	76,684	73,669	73,669
Voluntary contributions	32,489	32,489	25,460	25,460
Grants / Donations	18,638	18,638	20,655	20,655
JRS Furlough Grant	14,039	14,039	30,750	30,750
	141,850	141,850	150,534	150,534

5. Expenditure on charitable activities by fund type

	Unrestricted Funds	**Total Funds 2021**	Unrestricted Funds	Total Funds 2020
	£	**£**	£	£
Operating costs	162,966	162,966	223,970	223,970

6. Expenditure on charitable activities by activity type

	Activities undertaken directly	**Total funds 2021**	Total fund 2020
	£	**£**	£
Operating costs	162,966	162,966	223,970

7. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2021	2020
	£	£
Wages and salaries	136,712	199,269

The average head count of employees during the year was Nil (2020: 16).

No employee received employee benefits of more than £60,000 during the year (2020: Nil).

8. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

9. Debtors

	2021	2020
	£	£
Trade debtors	7,543	3,694

10. Creditors: amounts falling due within one year

	2021	2020
	£	£
Trade creditors	145,450	123,053

11. Analysis of charitable funds

Unrestricted funds

	At 1 September 2020	Income	Expenditure	**At 31 August 2021**
	£	£	£	£
General funds	(105,997)	141,850	(162,966)	(127,113)

	At 1 September 2019	Income	Expenditure	At 31 August 2020
	£	£	£	£
General funds	(32,561)	150,534	(223,970)	(105,997)

Accounts

CHARITY REGISTRATION NUMBER: 1065748

The Bury and Whitefield Jewish Primary School

Unaudited Financial Statements

31 August 2020

G A HARRIS AND CO. LTD
Chartered accountant
Brulimar House
Jubilee Road,
Middleton,
Manchester
ENGLAND
M24 2LX

The Bury and Whitefield Jewish Primary School

Financial Statements

Year ended 31 August 2020

The Bury and Whitefield Jewish Primary School

Trustees' Annual Report

Year ended 31 August 2020

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 August 2020.

Reference and administrative details

Registered charity name	The Bury and Whitefield Jewish Primary School
Charity registration number	1065748
Principal office	26 OLD HALL ROAD SALFORD M7 4JH
The trustees	Rabbi Anthony Jaffe Rabbi David Jaffe
Independent examiner	Gary Harris Brulimar House Jubilee Road, Middleton, Manchester ENGLAND M24 2LX

Structure, governance and management

The Bury and Whitefield Jewish Primary School was established with a declaration of trust dated 15th October 1997.

The trustees are Rabbi David Jaffe and Rabbi Anthony Jaffe.

The day to day affairs of the nursery are undertaken by Mrs Miri Hanson on behalf of the trustees and the Jewish studies are undertaken by Mrs Louise Lewis.

Objectives and activities

The school is located in the Bury and Whitefield area of greater Manchester. The primary objective is to advance the education and training of young people in accordance with the principles of the Jewish orthodox faith.In particular but not exclusively the provision of a school for children up to the age of 11.

Achievements and performance

There was no material fundraising costs during the year.

There was an overall net deficit of resources for the year amounting to £73,436

Financial review

The year end 31st August 2020 has been a challenging year due to covid-19 with the school and nursery being closed for part of the year due to covid restrictions. Taking this into consideration the trustees consider the financial performance by the charity during the year to have been satisfactory.

The trustees' annual report was approved on 4 June 2021 and signed on behalf of the board of trustees by:

Rabbi Anthony Jaffe
Trustee

Independent Examiner's Report to the Trustees of The Bury and Whitefield Jewish Primary School

Year ended 31 August 2020

I report to the trustees on my examination of the financial statements of The Bury and Whitefield Jewish Primary School ('the charity') for the year ended 31 August 2020.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Gary Harris
Independent Examiner

Brulimar House
Jubilee Road,
Middleton,
Manchester
ENGLAND
M24 2LX

The Bury and Whitefield Jewish Primary School

Statement of Financial Activities

Year ended 31 August 2020

	Note	2020 Unrestricted funds £	2020 Total funds £	2019 Total funds £
Income and endowments				
Charitable activities	4	150,534	150,534	214,001
Investment income	5	–	–	300
Total income		150,534	150,534	214,301
Expenditure				
Expenditure on charitable activities	6,7	223,970	223,970	222,942
Total expenditure		223,970	223,970	222,942
Net expenditure and net movement in funds		(73,436)	(73,436)	(8,641)
Reconciliation of funds				
Total funds brought forward		(32,561)	(32,561)	(23,920)
Total funds carried forward		(105,997)	(105,997)	(32,561)

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 6 to 10 form part of these financial statements.

The Bury and Whitefield Jewish Primary School

Statement of Financial Position

31 August 2020

	Note	2020 £	2019 £
Current assets			
Debtors	10	3,694	18,881
Cash at bank and in hand		13,362	541
		17,056	19,422
Creditors: amounts falling due within one year	11	123,053	51,983
Net current liabilities		105,997	32,561
Total assets less current liabilities		(105,997)	(32,561)
Funds of the charity			
Unrestricted funds		(105,997)	(32,561)
Total charity funds	12	(105,997)	(32,561)

These financial statements were approved by the board of trustees and authorised for issue on 4 June 2021, and are signed on behalf of the board by:

Rabbi Anthony Jaffe
Trustee

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is 26 OLD HALL ROAD, SALFORD, M7 4JH.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements did not require management to make judgements, estimates or assumptions that affect the amounts reported besides the depreciation on fixed assets.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

3. **Accounting policies** *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

3. Accounting policies *(continued)*

Financial instruments *(continued)*

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

4. Charitable activities

	Unrestricted Funds	**Total Funds 2020**	Unrestricted Funds	Total Funds 2019
	£	**£**	£	£
Creche / Nursery	73,669	73,669	143,229	143,229
Voluntary contributions	25,460	25,460	31,339	31,339
Grants / Donations	20,655	20,655	33,043	33,043
Sale of shares	–	–	6,390	6,390
JRS Furlough Grant	30,750	30,750	–	–
	150,534	150,534	214,001	214,001

5. Investment income

	Unrestricted Funds £	**Total Funds 2020 £**	Unrestricted Funds £	Total Funds 2019 £
Bank interest receivable	–	–	300	300

6. Expenditure on charitable activities by fund type

	Unrestricted Funds £	**Total Funds 2020 £**	Unrestricted Funds £	Total Funds 2019 £
Operating costs	223,970	223,970	222,942	222,942

7. Expenditure on charitable activities by activity type

	Activities undertaken directly £	**Total funds 2020 £**	Total fund 2019 £
Operating costs	223,970	223,970	222,942

8. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2020 £	2019 £
Wages and salaries	199,269	196,345

The average head count of employees during the year was 16 (2019: 13).

No employee received employee benefits of more than £60,000 during the year (2019: Nil).

9. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

10. Debtors

	2020 £	2019 £
Trade debtors	3,694	18,881

11. Creditors: amounts falling due within one year

	2020 £	2019 £
Trade creditors	123,053	51,983

12. Analysis of charitable funds

Unrestricted funds

	At 1 September 2019	Income	Expenditure	At 31 August 2020
	£	£	£	£
General funds	(32,561)	150,534	(223,970)	(105,997)