

**Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 December 2021
for
Bury Hebrew Congregation**

R Zoltie & Co
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Bury Hebrew Congregation
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for the Year Ended 31 December 2021

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Bury Hebrew Congregation
Report of the Trustees
for the Year Ended 31 December 2021

The trustees present their report with the financial statements of the charity for the year ended 31 December 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

The objects of the Congregation shall be:

- (a) To provide for people of the Jewish faith, a place of worship, religious services, religious education, and marriage and burial facilities, at such a scale of fees as may be laid down from time to time; and
- (b) In furtherance of the primary object, to provide social and cultural facilities compatible with an Orthodox Congregation.

Public benefit

The synagogue was established as a place of worship. Services are held 3 times a day and are open to all whether a person is a fee paying member or not. Study is available in many forms and we have a free library of tapes and books.

Also, we are a social centre for the Community with activities for young and old. Events are usually connected to Festivals, as well as the Brownies and Friendship Group which meet weekly. Also, The Jewish Theatre Group holds rehearsals & productions in the building.

The synagogue hall is used for Weddings and other celebrations.

Led by the Rabbi we offer help to those who are ill and those who are bereaved. Visits to hospitals and homes are made. Meals are prepared and delivered and prayers are said.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

As reported in previous years, the past 12 months has seen a decline in the Synagogue membership. This is due to the demographics of the community with little influx of new residents but in addition some families have moved to other parts of Manchester and the UK in general. As a result we have further reduced the number of services we hold. Our volunteer choir is still operating to ensure our Sabbath and High Holy Day services are appealing and engaging. Our core membership who are very committed to the Synagogue is reducing but they continue to be the lifeblood of our services.

Our social committee also put on events to raise money for the Synagogue. People who visit us from other communities report favourably on the very welcoming atmosphere in our Synagogue and the quality and ambience of our services.

Other activities continue on the premises including Brownies, the Jewish Theatre Company and Choir, the Manchester Jewish Soccer League, a very active men's discussion group, the League of Jewish Women, plus other fund-raising events for the community in general. The core ethos of our Synagogue is to promote it, not just as a place of worship but a focal point in the area for the Jewish Community of Sunnybank and Unsworth.

FINANCIAL REVIEW

Financial position

As membership continues to fall, so does our income and it is becoming harder to offset this. We continue to operate strict cost controls, tight governance and a focus on other areas that generate income to support our activities as above. Where expenditure is needed we will often try to get this sponsored by voluntary donations where appropriate. Operating costs have increased (utilities mainly) but funeral costs are hard to predict. The Trustees are committed to ensure the continuance of the synagogue through good fiscal management and the continued use of the building as a community facility as well as a place of worship.

Reserves policy

The charity does not have a reserves policy in place. On an annual basis, the Trustees aim to balance expected expenditure with income and subscriptions are set to achieve this aim.

At 31 December 2021 the free, unrestricted resources available to the charity were £(113,418). Total reserves are £496,159 of which £537,623 is the Restricted Burial Fund. That fund is to meet the funeral and associated obligations of its members and is by its nature long term.

Bury Hebrew Congregation
Report of the Trustees
for the Year Ended 31 December 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Organisational structure

The Congregation shall be governed by an Executive Committee and Board of Management. The Executive Committee shall consist of 5 elected members and is subject to the direction of the Board of Management. The Board of Management shall consist of a maximum of 9 elected members together with the officers and retiring officers of the Executive Committee. No person shall be eligible for nomination to the Board of Management until he has been a member of the Congregation for at least 12 months. No member shall be nominated for Executive Office unless he has served as a member of the Board of Management for at least 2 years unless otherwise expressly agreed at an Annual General Meeting.

The Annual General Meeting of the Congregation shall elect the Executive Committee and Board of Management. The Annual General meeting may also confirm that a past member of the Executive Committee may become Hon. Life President (retiring Chairman only) or Hon. Life Vice President.

There shall be 4 elected Trustees. No member of the Congregation shall be eligible for election as a Trustee unless he has served at least 2 years on the Board of Management or is a current member of the Board of Management.

The trust properties shall be vested in the names of the Congregation and the Trustees.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1165261

Principal address

Sunnybank Road
Bury
BL9 8ET

Trustees

I Joseph
H Kaye
Mrs S Curtis (deceased 27/3/2022)
Mrs A Isaacson
Mrs S Joseph
S Kay
B Myer
A Padwell
M Shayovitz
A Taylor
Mrs N Goldstone
M A Cowan
H Levy

Independent Examiner

R Zoltie & Co
Suite 43
Flexspace
Manchester Road
Bolton
BL3 2NZ

EVENTS SINCE THE END OF THE YEAR

Information relating to events since the end of the year is given in the notes to the financial statements.

Approved by order of the board of trustees on 12 March 2024 and signed on its behalf by:

I Joseph - Trustee

**Independent Examiner's Report to the Trustees of
Bury Hebrew Congregation**

Independent examiner's report to the trustees of Bury Hebrew Congregation

I report to the charity trustees on my examination of the accounts of Bury Hebrew Congregation (the Trust) for the year ended 31 December 2021.

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all 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 Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

R Zoltie

R Zoltie & Co
Suite 43
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BL3 2NZ

15 March 2024

Bury Hebrew Congregation

**Statement of Financial Activities
for the Year Ended 31 December 2021**

		Unrestricted fund £	Restricted funds £	2021 Total funds £	2020 Total funds £
	Notes				
INCOME AND ENDOWMENTS FROM					
Donations and legacies		76,791	29,807	106,598	125,518
Other trading activities	2	400	-	400	350
Investment income	3	430	157	587	600
Other income		4,000	-	4,000	6,000
Total		<u>81,621</u>	<u>29,964</u>	<u>111,585</u>	<u>132,468</u>
EXPENDITURE ON					
Charitable activities	4				
Charitable activities		<u>102,286</u>	<u>28,103</u>	<u>130,389</u>	<u>109,766</u>
NET INCOME/(EXPENDITURE)		(20,665)	1,861	(18,804)	22,702
RECONCILIATION OF FUNDS					
Total funds brought forward		(92,753)	580,716	487,963	465,261
TOTAL FUNDS CARRIED FORWARD		<u>(113,418)</u>	<u>582,577</u>	<u>469,159</u>	<u>487,963</u>

The notes form part of these financial statements

Bury Hebrew Congregation

**Balance Sheet
31 December 2021**

	Notes	Unrestricted fund £	Restricted funds £	2021 Total funds £	2020 Total funds £
FIXED ASSETS					
Tangible assets	8	338,786	-	338,786	341,248
CURRENT ASSETS					
Debtors	9	8,737	5,657	14,394	21,669
Cash at bank		101,695	31,334	133,029	139,614
		<u>110,432</u>	<u>36,991</u>	<u>147,423</u>	<u>161,283</u>
CREDITORS					
Amounts falling due within one year	10	(15,477)	(1,573)	(17,050)	(14,568)
NET CURRENT ASSETS		<u>94,955</u>	<u>35,418</u>	<u>130,373</u>	<u>146,715</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>433,741</u>	<u>35,418</u>	<u>469,159</u>	<u>487,963</u>
NET ASSETS		<u>433,741</u>	<u>35,418</u>	<u>469,159</u>	<u>487,963</u>
FUNDS	11				
Unrestricted funds				(113,418)	(92,753)
Restricted funds:					
Building Fund				18,417	18,417
Burial Levy				26,537	26,537
Burial Fund				537,623	535,762
				<u>582,577</u>	<u>580,716</u>
TOTAL FUNDS				<u>469,159</u>	<u>487,963</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 12 March 2024 and were signed on its behalf by:

I Joseph - Trustee

The notes form part of these financial statements

Bury Hebrew Congregation
Notes to the Financial Statements
for the Year Ended 31 December 2021

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, 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 Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Financial reporting standard 102 - reduced disclosure exemptions

The charity has taken advantage of the following disclosure exemption in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

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.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	- not provided
Burial plots	- not provided
Sifrei Torah & Appurtenances	- not provided
Fixtures and fittings	- 20% on cost and 10% on reducing balance

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Burial Levy and Burial Fund

This represents funds raised for the provision of funeral and associated services on the death of a member of the Burial Fund. The Burial Levy ceased raising income on 30 June 2010.

Building Fund

This represents funds raised specifically to be used for the maintenance and repair of the Synagogue building.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Bury Hebrew Congregation

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

2. OTHER TRADING ACTIVITIES

	2021 £	2020 £
Hall income	400	350
	<u>400</u>	<u>350</u>

3. INVESTMENT INCOME

	2021 £	2020 £
Deposit account interest	587	600
	<u>587</u>	<u>600</u>

4. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs £	Totals £
Charitable activities	130,089	300	130,389
	<u>130,089</u>	<u>300</u>	<u>130,389</u>

5. TRUSTEES' REMUNERATION AND BENEFITS

	2021 £	2020 £
Trustees' salaries	10,766	7,574
	<u>10,766</u>	<u>7,574</u>

Trustees' expenses

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

6. STAFF COSTS

The average monthly number of employees during the year was as follows:

	2021	2020
Charitable activities	-	2
Management, administration & support	-	2
	<u>-</u>	<u>4</u>

No employees received emoluments in excess of £60,000.

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	82,177	43,341	125,518
Other trading activities	350	-	350
Investment income	600	-	600
Other income	6,000	-	6,000
Total	<u>89,127</u>	<u>43,341</u>	<u>132,468</u>
EXPENDITURE ON			
Charitable activities			
Charitable activities	90,243	19,523	109,766
NET INCOME/(EXPENDITURE)	(1,116)	23,818	22,702

Bury Hebrew Congregation

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

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Restricted funds £	Total funds £
RECONCILIATION OF FUNDS			
Total funds brought forward	(91,637)	556,898	465,261
TOTAL FUNDS CARRIED FORWARD	<u>(92,753)</u>	<u>580,716</u>	<u>487,963</u>

8. TANGIBLE FIXED ASSETS

	Freehold property £	Burial plots £	Sifrei Torah & Appurtenances £	Fixtures and fittings £	Totals £
COST					
At 1 January 2021 and 31 December 2021	<u>286,134</u>	<u>6,165</u>	<u>24,330</u>	<u>102,250</u>	<u>418,879</u>
DEPRECIATION					
At 1 January 2021	-	-	-	77,631	77,631
Charge for year	<u>-</u>	<u>-</u>	<u>-</u>	<u>2,462</u>	<u>2,462</u>
At 31 December 2021	<u>-</u>	<u>-</u>	<u>-</u>	<u>80,093</u>	<u>80,093</u>
NET BOOK VALUE					
At 31 December 2021	<u>286,134</u>	<u>6,165</u>	<u>24,330</u>	<u>22,157</u>	<u>338,786</u>
At 31 December 2020	<u>286,134</u>	<u>6,165</u>	<u>24,330</u>	<u>24,619</u>	<u>341,248</u>

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Trade debtors	10,000	11,555
Gift aid tax recoverable	2,480	8,787
Other debtors	<u>1,914</u>	<u>1,327</u>
	<u>14,394</u>	<u>21,669</u>

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020 £
Trade creditors	1,573	1,573
Taxation and social security	461	1,304
Other creditors	<u>15,016</u>	<u>11,691</u>
	<u>17,050</u>	<u>14,568</u>

Bury Hebrew Congregation

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

11. MOVEMENT IN FUNDS

	At 1.1.21 £	Net movement in funds £	At 31.12.21 £
Unrestricted funds			
General fund	(92,753)	(20,665)	(113,418)
Restricted funds			
Building Fund	18,417	-	18,417
Burial Levy	26,537	-	26,537
Burial Fund	535,762	1,861	537,623
	<u>580,716</u>	<u>1,861</u>	<u>582,577</u>
TOTAL FUNDS	<u>487,963</u>	<u>(18,804)</u>	<u>469,159</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	81,621	(102,286)	(20,665)
Restricted funds			
Burial Fund	29,964	(28,103)	1,861
	<u>111,585</u>	<u>(130,389)</u>	<u>(18,804)</u>
TOTAL FUNDS	<u>111,585</u>	<u>(130,389)</u>	<u>(18,804)</u>

Comparatives for movement in funds

	At 1.1.20 £	Net movement in funds £	At 31.12.20 £
Unrestricted funds			
General fund	(91,637)	(1,116)	(92,753)
Restricted funds			
Building Fund	18,417	-	18,417
Burial Levy	26,537	-	26,537
Burial Fund	511,944	23,818	535,762
	<u>556,898</u>	<u>23,818</u>	<u>580,716</u>
TOTAL FUNDS	<u>465,261</u>	<u>22,702</u>	<u>487,963</u>

Bury Hebrew Congregation

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

11. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	89,127	(90,243)	(1,116)
Restricted funds			
Burial Fund	43,341	(19,523)	23,818
TOTAL FUNDS	<u>132,468</u>	<u>(109,766)</u>	<u>22,702</u>

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

	At 1.1.20 £	Net movement in funds £	At 31.12.21 £
Unrestricted funds			
General fund	(91,637)	(21,781)	(113,418)
Restricted funds			
Building Fund	18,417	-	18,417
Burial Levy	26,537	-	26,537
Burial Fund	511,944	25,679	537,623
	<u>556,898</u>	<u>25,679</u>	<u>582,577</u>
TOTAL FUNDS	<u>465,261</u>	<u>3,898</u>	<u>469,159</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 £
Unrestricted funds			
General fund	170,748	(192,529)	(21,781)
Restricted funds			
Burial Fund	73,305	(47,626)	25,679
TOTAL FUNDS	<u>244,053</u>	<u>(240,155)</u>	<u>3,898</u>

Bury Hebrew Congregation

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

12. RELATED PARTY DISCLOSURES

During the year, Trustees made donations or paid subscriptions totalling £3,539 to the charity.

13. POST BALANCE SHEET EVENTS

The continuing COVID-19 pandemic still affects the Synagogue in various ways. The Synagogue premises have remained partially closed and alternative arrangements have been put in place to allow the members to participate in a limited range of services and to support the community, primarily using Zoom as the core technology. The situation is continually under review and a further expansion of the arrangements will be introduced whilst still in full compliance with Government regulations and guidance from the Office of the Chief Rabbi. It is anticipated that when full re-opening is permitted, with no restrictions, it will take many months for attendance levels to return to normal due to ongoing concern over Covid 19.

Bury Hebrew Congregation
Detailed Statement of Financial Activities
for the Year Ended 31 December 2021

	2021 £	2020 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	420	388
Gift aid	9,990	8,787
Subscriptions	96,188	109,395
No description	-	6,948
	<u>106,598</u>	<u>125,518</u>
Other trading activities		
Hall income	400	350
Investment income		
Deposit account interest	587	600
Other income		
Service charge - Burial fund	4,000	6,000
	<u>111,585</u>	<u>132,468</u>
Total incoming resources		
	111,585	132,468
EXPENDITURE		
Charitable activities		
Trustees' salaries	10,766	7,574
Wages	39,071	42,503
Social security	1,618	627
Pension contributions	594	508
Ground rent	335	555
Insurance	4,707	4,485
Light and heat	6,130	9,767
Telephone	723	702
Printing, postage and stationery	473	1,172
Advertising	-	362
Sundries	603	193
Cleaning and laundry	3,320	5,662
Repairs and renewals	23,567	1,593
Catering costs	1,623	1,931
Prayer books, etrogim, religious material and presentations etc	977	1,221
Funeral expenses	24,103	13,523
Bank charges	101	140
Service charge	4,000	6,000
Water rates	306	276
Internet charges	210	288
Computer running costs	1,042	634
Credit card charges	502	367
Donations	200	403
Subscriptions	293	275
Security	1,943	2,652
Plaques	60	15
BHC Future	-	3,146
Youth events	-	560
Payroll charges	360	-
Fixtures and fittings	2,462	2,732
	<u>130,089</u>	<u>109,866</u>

This page does not form part of the statutory financial statements

Bury Hebrew Congregation
Detailed Statement of Financial Activities
for the Year Ended 31 December 2021

	2021 £	2020 £
Support costs		
Governance costs		
Independent Examiner	300	(100)
Total resources expended	130,389	109,766
Net (expenditure)/income	<u>(18,804)</u>	<u>22,702</u>