

**Bradford Hebrew Congregation
REGISTERED CHARITY
NUMBER
1189757**

ACCOUNTS

FOR THE YEAR TO 31ST DECEMBER 2025

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Bradford Hebrew Congregation
YEAR ENDED 31ST DECEMBER 2025

Trustees Report 2025

Bradford Hebrew Congregation (BHC), became a Charitable Incorporated Organisation (CIO) on 2nd June 2020 as Registered Charity Number 1189757.

The transfer of all the assets and three historic agreements with Bradford Metropolitan District Council regarding our Cemetery took place on 6th July 2020. Both the Charity Commissioners and BMDC gave their prior approval.

The CIO has a governing document and charitable objects, which are publicly available online: <https://register-of-charities.charitycommission.gov.uk/charity-search/-/charity-details/5159325/governing-document>

Robert Philips, nephew of the late Betty Korn was appointed Trustee on 21st April 2025. Any other person interested in becoming a BHC Trustee should contact Albert King.

The Trustees attach herewith the 2025 Accounts, which have been independently examined by Jody Kendall, Chartered Accountant, of Ilkley.

The Trustees remind Burial Scheme Members and certain others, who have expressed wishes to be buried in our Birks Fold cemetery, that they are also Burial Scheme Members of Etz Chaim Synagogue, Leeds and their funerals are assured.

The BHC Burial Scheme Levy on death was increased to £3000 in April 2025.

We are grateful to Etz Chaim Synagogue, Leeds and in particular to Rabbi Anthony Gilbert, for their continuing care to Bradford congregants.

The funeral for Ruth Kaye took place in March 2025.

Maintenance our cemetery by C Stewart Ltd, has been satisfactory. Ohel maintenance continues to be managed by Mrs Margaret Birch (ex-Waxman's).

Safety concerns on a large number of memorials in our cemetery have been identified and the relatives contacted where known and remedial action taken. Identification is continuing but significant funds will be needed to make memorials safe.

Bradford Hebrew Congregation
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Trustees Report 2025 (continued)

A very generous donation of £10000 was received from Graham, Nigel, and Stephen Morris via the J E Morris Charitable Trust Fund.

Approval has been received from HMRC to claim Gift Aid on personal donations.

Further donations would be very welcome and would alleviate the safety cost burden on BHC.

Bradford Civic Society have agreed to place a blue plaque at the Bradford Kindertransport Hostel in Manningham. Thomas Black has kindly funded the cost.

Our surplus for 2025 was £15,558, and our closing Bank/Building Society balances totalled £283,834.

No Specific Reserves have been allocated and our funds, in overall terms, are intended to cover future cemetery maintenance & costs, funeral and memorials expenses etc.

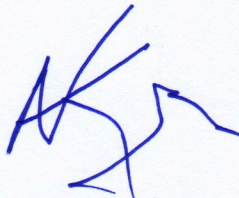
Albert King

Hanneke Dye

Michael Freund

Robert Phillips

SH February 2026



Bradford Hebrew Congregation
YEAR ENDED 31ST DECEMBER 2025

Independent Examiners Report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 / 12 / 2025. As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). I report in respect of my examination of the Trust's accounts 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

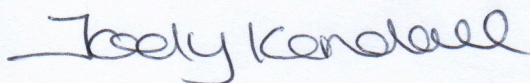
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

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

· the accounts did not accord with the accounting records;

or · the accounts did 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.



J Kendall ACA
8 Craiglands Park, Ilkley, LS29 8SX

7th
February 2026

Bradford Hebrew Congregation
YEAR ENDED 31ST DECEMBER 2025

STATEMENT OF FINANCIAL ACTIVITIES

	2025	2024
	<u>£</u>	<u>£</u>
Burial Income		
Burial levies	2,500	2,500
Non Member Funeral cost recoveries	6,927	3,842
Commissions etc	4,753	1,771
Cemetery collections	191	305
Total Burial Income	<u>14,371</u>	<u>8,417</u>
 Donations	 11,100	 0
Interest Received	8,344	8,714
 Total Income	 <u>33,815</u>	 <u>17,131</u>
 Burial Expenditure		
Undertakers Charges and Council fees	(8,032)	(5,719)
Ministers	(350)	(450)
Total Burial Expenditure	<u>(8,382)</u>	<u>(6,169)</u>
 Cemetery Expenditure		
Rates	(120)	(120)
Water	(82)	(59)
Electricity	(275)	(120)
Insurance	(693)	(637)
Ground Maintenance	(6,331)	(5,058)
Cemetery Supervision M Birch	(820)	(1,800)
 Special Cemetery Expenditure		
Hostel plaque	(943)	0
Trees	0	(800)
 General Expenditure		
Sundry Expenses	(412)	(174)
 Total Expenditure	 <u>(18,057)</u>	 <u>(14,936)</u>
 Surplus/(Deficit) for the year	 <u>15,758</u>	 <u>2,195</u>

Bradford Hebrew Congregation
YEAR ENDED 31ST DECEMBER 2025

BALANCE SHEET

	2025	2024
	<u>£</u>	<u>£</u>
Current Assets		
Barclays Bank	20,067	85,496
Charity Bank	85,000	0
Skipton Building Society	8,767	8,521
Hampshire Trust	85,000	85,000
Cambridge and Counties Bond	85,000	89,060
Total Net Assets	<u>283,834</u>	<u>268,076</u>
 Reserves		
Brought forward	268,076	265,881
Surplus/(Deficit) for the year	<u>15,758</u>	<u>2,195</u>
Carried forward	<u>283,834</u>	<u>268,076</u>

The constitution does not require the CIO to obtain an audit of its accounts for the year in question in accordance with the Charities SORP. The trustees acknowledge their responsibilities for complying with the requirements of the SORP with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to the CIO, FRS 102 (effective January 2019).


 Albert King
 (Chair)

5 February 2026

NOTES TO THE ACCOUNTS

1 Accounting policies

The accounts have been prepared in line with the applicable Charity Law in the Jurisdiction of registration. The CIO has adopted FRS 102 and the Charities SORP.

The Charity is exempt from the requirement to prepare a cashflow.

The Charity is required to have an independent examination as set out in the constitution.

The accounts are prepared on a receipts and payments basis.