

# BIRMINGHAM HEBREW CONGREGATION AND CHARITABLE INSTITUTIONS

England & Wales · Charity number 222277

## Details

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**Status** Registered

**Legal form** Other

**Registered** 1965-12-17

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

## Contact

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**Address** Birmingham Hebrew Congregation  
Singers Hill  
Ellis Street  
Birmingham  
B1 1HL

**Phone** 01216430884

**Email** [office@singershill.com](mailto:office@singershill.com)

**Website** [www.singershill.com](http://www.singershill.com)

## Activities

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**Objects:** TO PROMOTE THE JEWISH RELIGION FOR THE PUBLIC BENEFIT

**Activities:** Promotion of the Jewish religion for the public benefit including; Provision and maintenance of a synagogue; teaching and education of people in the doctrines and practices of Judaism; provision and encouragement of social and cultural activities for its members and the wider community of the West Midlands; maintaining and developing relationships with other non Jewish religious leaders.

## Classification

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- **How:** Makes Grants To Individuals, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, Religious Activities, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies

## Geography

- Birmingham City

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£675,065	£679,576	£2,903,943	7
2023-12-31	£1,312,798	£637,790	£2,847,942	7
2022-12-31	£722,177	£652,019	£2,143,963	7
2021-12-31	£393,241	£419,315	-	-
2021-03-31	£468,927	£474,270	-	-

## Trustees

Name	Role	Appointed
Ben Johnson		2022-06-30
Bernard Shaffer		2019-11-24
Dr ALFRED CHARLES WHITE		
Dr LARRY SHALL		2025-11-25
GERALD BLOOM		2004-10-01
JOHN LEEK		2004-10-01
Jamie Bushell		2018-11-18
Jeremy Lang		2015-12-01
LAURA BUSHHELL		
Lynne Myers		2018-11-18
Stephen Bushell		2022-10-02
Steven Newman		2015-12-01

## Linked charities

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- BIRMINGHAM SCHECHITA BOARD (222277-1)
- THE PHOEBE AND MORRIS SHERWIN TRUST (222277-2)
- STAINED GLASS WINDOW CENTENARY APPEAL FUND (222277-3)
- RESTORATION APPEAL FUND (222277-4)
- CENTENARY APPEAL (222277-5)

**BIRMINGHAM HEBREW CONGREGATION AND CHARITABLE INSTITUTIONS**

England & Wales - Charity number 222277

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# Accounts

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**CHARITY NUMBER: 222277**

**Birmingham Hebrew Congregation  
and Charitable Institutions**

Consolidated Financial Statements for the year ended 31 December 2024

**Birmingham Hebrew Congregation and Charitable Institutions  
Contents of the Consolidated Financial Statements  
for the year ended 31 December 2024**

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# Birmingham Hebrew Congregation and Charitable Institutions Charity Information

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<b>KEY MANAGEMENT PERSONNEL:</b>	Trustees and Senior Management Team
<b>TRUSTEES:</b>	Mr G Bloom (LM) (Treasurer) (EM) Mr J S Leek (EM) Dr A C White Mrs L Bushell Mr S Newman Mr J Lang Ms L Myers Mr B Shaffer Mr J Bushell Mr P Marks Mr B Johnson Mr S Bushell  (LM) - Life member (EM) – Executive member
<b>SENIOR MANAGEMENT TEAM:</b>	Rabbi Y Jacobs J Wilkes
<b>ADDRESS:</b>	Singers Hill Ellis Street Birmingham B1 1HL
<b>REGISTERED CHARITY NUMBER:</b>	222277
<b>AUDITORS:</b>	UHY Hacker Young (Birmingham) LLP Registered Auditors 9-11 Vittoria Street Birmingham B1 3ND
<b>BANKERS:</b>	Handelsbanken 55 Calthorpe Road Edgbaston Birmingham
<b>CUSTODIAN TRUSTEE:</b>	Birmingham Hebrew Congregation Properties Limited Whose Directors are: Mr G Bloom Mr J S Leek Mr L O Bushell

# **Birmingham Hebrew Congregation and Charitable Institutions**

## **Report of the Trustees for the year ended 31 December 2024**

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The Trustees present their annual report and audited consolidated financial statements for the year ended 31 December 2024 and confirm they comply with the Charities Act 2011, the Trust Deed, Charities SORP 2019 and The Financial Reporting Standard Applicable in the UK and Republic of Ireland (FRS 102) (Effective 1 January 2019).

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

The Birmingham Hebrew Congregation is a registered charity (no. 222277) and is set up under its constitution and rules.

The members of the management council, who are also the Trustees, who served during the year are set out below. The council meet on a regular basis to manage the affairs of the charity and to formulate policy. The senior management team oversees the day to day operations of the charity in liaison with the Treasurer and Executive.

Mr G Bloom  
Mr J S Leek  
Dr A C White  
Mrs L Bushell  
Mr S Newman  
Mr J Lang  
Ms L Myers  
Mr B Shaffer  
Mr J Bushell  
Mr P Marks  
Mr B Johnson  
Mr S Bushell

### **Pay Policy for Senior Staff**

The pay of the senior staff is reviewed annually and in view of the nature of the charity, the Trustees benchmark remuneration against pay levels in other organisations of similar size. The remuneration benchmark is the mid-point of the range paid for similar roles. Where recruitment has proven difficult in the past a market addition has also been paid with the pay maximum no greater than the highest benchmarked salary for a comparable role.

### **OBJECTIVES AND ACTIVITIES**

The objects of the charity shall be to promote the Jewish religion for the public benefit by all or any of the following means:

- The provision and maintenance of a synagogue for prayer and to further and encourage the practice of Orthodox Judaism as prescribed by the office of the Chief Rabbi.
- To create and develop social and cultural activities for all ages for its membership and also to the wider Jewish Community of Birmingham and the West Midlands.
- To create programmes of Jewish learning in conjunction with other bodies to further aid and strengthen the practice of Orthodox Judaism.
- To provide and maintain two cemeteries at Witton and Brandwood End for the burying of Jewish deceased.
- To maintain and develop relationships with other non Jewish religious leaders and communities.
- To act as the Foundation body of the King David School.

# **Birmingham Hebrew Congregation and Charitable Institutions**

## **Report of the Trustees for the year ended 31 December 2024**

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### **STRATEGIC REPORT**

#### **Achievements and Performance**

The synagogue has continued to provide a full schedule of well attended daily, Sabbath and Festival prayer services. These included monthly services for children and special services for boys (Bar Mitzvah) and girls (Bat Mitzvah) marking their coming of age. The second Adult Bat Mitzvah course was started for women not fortunate enough to have had a Bat Mitzvah at aged 12.

A busy social and cultural activities programme included Sightseers' Club visits to Morocco, the Beth Shalom National Holocaust Museum, Nottingham and the Houses of Parliament; Film Club evenings showing films of Jewish interest; regular Coffee, Cake and Chat sessions; and Sabbath and Festival Eve dinners.

Programmes of Jewish learning continued with Torah Tots for pre-school children, Hebrew classes for school aged children and a programme of events for teenagers. The children's learning achievements were celebrated with a prize day. Adult education was delivered through regular Lunch and Learn sessions for men, Ladies Shiurim (lessons) and the Jewish Women's Learning Circle.

The cemeteries at Witton and Brandwood End were maintained to the required standards throughout the year including renovation of the facilities block at Witton.

The synagogue further strengthened its relationships with non-Jewish religious leaders and communities through participation in the Birmingham Faith Leaders' Forum; hosting some 5,000 children and their teachers in school parties led by qualified guides touring the synagogue; and leading synagogue tours for adult groups. The synagogue celebrated the 20th anniversary of the presentation of a Torah Scroll by the St Mary's Catholic Seminary with a service attended by current Seminarians and city Faith Leaders.

The synagogue supported the King David School as its Foundation body, receiving regular reports on activities at the school and contributing to the running of the school through its Foundation Governors.

#### **Future Plans**

The Council and Executive continue to review members' needs and views, providing support, activities and meeting facilities, where needed, to the relevant age profile of the membership. Attracting younger families into the congregation continues to be a priority.

### **FINANCIAL REVIEW**

The Statement of Financial Activities for the year shows an increase in reserves of £56,001 for the year, this is due to revaluation of the investment properties at December 2024. The senior management team are monitoring the overheads to ensure that the budgets are appropriate and that the charity can continue to support the community. The congregation continue to contribute to specific appeals as well as supporting the social and religious events.

The Trustees have examined the major strategic, business and operational risks which the charity faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen these risks.

# Birmingham Hebrew Congregation and Charitable Institutions Report of the Trustees for the year ended 31 December 2024

The Trustees' policy is to protect the charity's capital by investing in low risk investments whilst maximising income as far as possible. The portfolio of investments is annually reviewed against the above policy.

The Trustees regularly review the free reserves available to meet day to day expenses.

## Going Concern

After making appropriate enquiries, the board of Trustees has a reasonable expectation that Birmingham Hebrew Congregation and Charitable Institutions has adequate resources to continue in operational existence for the foreseeable future. For this reason it continues to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Statement of Accounting Policies.

## Trustees Responsibilities in relation to the financial statements

Charity law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. Under that law the Trustees have elected to prepare their accounts in accordance with The Financial Reporting Standard Applicable in the UK and Republic of Ireland (FRS 102) (Effective 1 January 2019). In preparing those financial statements, the Trustees have:

- selected suitable accounting policies and then applied them consistently;
- made judgements and estimates that are reasonable and prudent;
- stated whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepared the financial statements on the going concern basis.

The Trustees have overall responsibility for ensuring that the charity has appropriate system of controls, financial and otherwise. They are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities SORP 2019.

## Statement as to Disclosure of Information to Auditors

In so far as the Trustees are aware at the time of approving our Trustees' annual report:

- there is no relevant information, being needed by the auditor in connection with preparing their report, of which the auditor is unaware
- the Trustees, having made enquiries of fellow Trustees and the auditor that they ought to have individually taken, have each taken all steps that he/she is obliged to take as a Trustee in order to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

On behalf of the Council

G Bloom – Trustee  
7 September 2025

**Independent Auditor's Report to the Members of Birmingham Hebrew Congregation and Charitable Institutions as at 31 December 2024**

**Opinion**

We have audited the financial statements of Birmingham Hebrew Congregation and Charitable Institutions (the 'parent charity') and its subsidiaries (the 'group') for the period ended 31 December 2024 which comprise group and parent charity statement of financial activities and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the group's and of the parent charity's affairs as at 31 December 2024 and of the group's incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

**Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the group in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Conclusions relating to going concern**

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statement is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the group or parent charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

**Other information**

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the financial statements. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

**Independent Auditor's Report to the Members of Birmingham Hebrew Congregation and Charitable Institutions as at 31 December 2024**

**Opinions on other matters prescribed by the financial statements**

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the strategic report and the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the strategic report and the trustees' report have been prepared in accordance with applicable legal requirements.

**Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the group and the parent charity and its environment obtained in the course of the audit, we have not identified material misstatements in the strategic report or the trustees' report.

We have nothing to report in respect of the following matters where the Charities Act 2011 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept by the parent charity, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charity financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

**Responsibilities of trustees**

As explained more fully in the trustees' responsibilities statement set out on page 4, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the group's and the parent charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the group or the parent charity or to cease operations, or have no realistic alternative but to do so.

**Auditor's responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Based on our understanding of the group and the sector in which it operates, we identified that the principal risks of non-compliance with laws and regulations related to the acts by the group, which were contrary to applicable laws and regulations including fraud, and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Charities Act 2011. We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls), and determined that the principal risks were related to inflated revenue and the group's net income for the year.

**Independent Auditor’s Report to the Members of Birmingham Hebrew Congregation and Charitable Institutions as at 31 December 2024**

Audit procedures performed included: review of the financial statement disclosures to underlying supporting documentation, review of correspondence with and reports to the regulators, including correspondence with the Charities Commission review of correspondence with legal advisors, enquiries of management and review of internal audit reports in so far as they related to the financial statements, and testing of journals and evaluating whether there was evidence of bias by the trustees that represented a risk of material misstatement due to fraud.

There are inherent limitations in the audit procedures described above and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

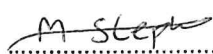
As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the group’s internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees’ use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the group’s or the parent charity’s ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor’s report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor’s report. However, future events or conditions may cause the group or the parent charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

**Use of our report**

This report is made solely to the group and charity’s members, as a body, in accordance with Section 144 of the Charities Act 2011 and report in accordance with regulations made under Section 154 of that Act. Our audit work has been undertaken so that we might state to the parent charity and group’s members those matters we are required to state to them in an auditor’s report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the parent charity and the parent charity’s members as a body, for our audit work, for this report, or for the opinions we have formed.

  
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**Matthew Stephens, Senior Statutory Auditor**  
**UHY Hacker Young (Birmingham) LLP, Statutory Auditor**  
**9-11 Vittoria Street, Birmingham, B1 3ND**  
**Date: 7 September 2025**

## Consolidated Statement of Financial Activities for the year ended 31 December 2024

	Notes	Unrestricted Funds 2024 £	Designated Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
<b>Incoming resources:</b>						
<i>Incoming resources from generated funds:-</i>						
Membership fees		124,193	-	-	124,193	100,954
Gift Aid tax receipts		18,051	-	-	18,051	19,106
Legacies		500	-	-	500	-
Donations		13,933	6,032	-	19,965	11,398
Car Park Fees		177,405	-	-	177,405	122,844
Investment income		35,670	-	-	35,670	2,841
Rents received		74,184	-	9,960	84,144	74,836
Activities for generating funds	2	59,460	-	-	59,460	76,691
<i>Incoming resources from charitable activities:</i>						
Bereavement activities	3	-	-	155,677	155,677	147,057
<b>Total incoming resources</b>		<b>503,396</b>	<b>6,032</b>	<b>165,637</b>	<b>675,065</b>	<b>555,727</b>
<b>Resources expended:</b>						
Cost of generating funds	4	77,036	-	1,330	78,366	80,234
Charitable activities	4	340,992	11,602	203,641	556,235	498,378
Governance costs	4	37,503	-	7,472	44,975	59,178
<b>Total resources expended</b>	4	<b>455,531</b>	<b>11,602</b>	<b>212,443</b>	<b>679,576</b>	<b>637,790</b>
<b>Net incoming/(outgoing) resources</b>		<b>47,865</b>	<b>(5,570)</b>	<b>(46,806)</b>	<b>(4,511)</b>	<b>(82,063)</b>
Surplus on disposal of assets	5	-	-	-	-	757,071
<b>Net incoming/(outgoing) resources before transfers</b>		<b>47,865</b>	<b>(5,570)</b>	<b>(46,806)</b>	<b>(4,511)</b>	<b>675,008</b>
Transfers between funds		796	(796)	-	-	-
<b>Net movements in funds</b>		<b>48,661</b>	<b>(6,366)</b>	<b>(46,806)</b>	<b>(4,511)</b>	<b>675,008</b>
Gain on value of investments	11	6,613	-	-	6,613	4,101
Revaluation of investment properties	12	55,000	-	-	55,000	25,000
<b>Net movements in funds before tax</b>		<b>110,274</b>	<b>(6,366)</b>	<b>(46,806)</b>	<b>57,102</b>	<b>704,109</b>
Taxation	8	(1,101)	-	-	(1,101)	(130)
<b>Net movement in funds after tax</b>		<b>109,173</b>	<b>(6,366)</b>	<b>(46,806)</b>	<b>56,001</b>	<b>703,979</b>
Reconciliation of funds						
Total funds brought forward		1,862,525	379,662	605,755	2,847,942	2,143,963
<b>Total funds carried forward</b>	16	<b>1,971,698</b>	<b>373,296</b>	<b>558,949</b>	<b>2,903,943</b>	<b>2,847,942</b>

All of Birmingham Hebrew Congregation and Charitable Institutions activities derive from continuing operations during the above two financial periods.


The notes form part of these financial statements.

**Birmingham Hebrew Congregation and Charitable Institutions**  
**Consolidated Balance Sheet as at 31 December 2024**

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		<b>GROUP</b>	
	<b>Notes</b>	<b>2024</b>	<b>2023</b>
		<b>£</b>	<b>£</b>
<b>FIXED ASSETS</b>			
Tangible assets	10	633,700	643,049
Investments	11	49,819	43,206
Investment property	12	<u>1,440,000</u>	<u>1,385,000</u>
		<u>2,123,519</u>	<u>2,071,255</u>
<b>CURRENT ASSETS</b>			
Debtors	13	50,419	57,264
Cash at bank		<u>937,556</u>	<u>971,287</u>
		<u>987,975</u>	<u>1,028,551</u>
<b>CREDITORS</b>			
Amounts falling due within one year	14	<u>(155,480)</u>	<u>(186,447)</u>
<b>NET CURRENT ASSETS</b>			
		<u>832,495</u>	<u>842,104</u>
		2,956,014	2,913,359
<b>CREDITORS</b>			
Amounts falling due after more than one year	15	(52,071)	(65,417)
<b>NET ASSETS</b>			
		<u>2,903,943</u>	<u>2,847,942</u>
<b>RESERVES</b>			
General funds (including fair value reserve of £1,099,253)		1,971,698	1,862,525
Designated funds		373,296	379,662
Restricted funds		<u>558,949</u>	<u>605,755</u>
	16	<u>2,903,943</u>	<u>2,847,942</u>

The financial statements were approved by the Board of Trustees on 7 September 2025 and were signed on its behalf by:

.....  
  
**J Leek - Trustee**

The notes on pages 11 to 22 form part of these financial statements

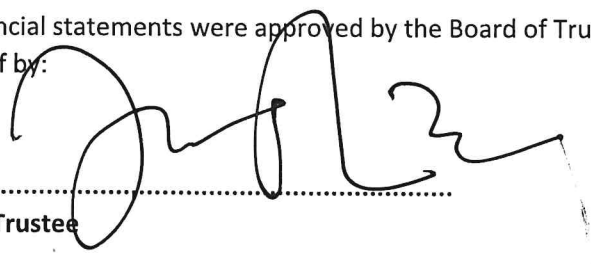
**Birmingham Hebrew Congregation and Charitable Institutions**  
**Charity Balance Sheet as at 31 December 2024**

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		<b>CHARITY</b>	
		<b>2024</b>	<b>2023</b>
		<b>£</b>	<b>£</b>
	<b>Notes</b>		
<b>FIXED ASSETS</b>			
Tangible assets	10	377,699	387,048
Investments	11	49,820	43,207
Investment property	12	<u>1,065,000</u>	<u>1,015,000</u>
		1,492,519	1,445,255
<b>CURRENT ASSETS</b>			
Debtors	13	45,691	55,272
Cash at bank		<u>900,403</u>	<u>966,046</u>
		946,094	1,021,318
<b>CREDITORS</b>			
Amounts falling due within one year	14	<u>(105,068)</u>	<u>(153,305)</u>
<b>NET CURRENT ASSETS</b>		<u>841,026</u>	<u>868,013</u>
		2,333,545	2,313,268
<b>DEBTORS</b>			
Amounts falling due after more than one year	13	403,828	395,110
<b>CREDITORS</b>			
Amounts falling due after more than one year	15	<u>(7,683)</u>	<u>(10,998)</u>
<b>NET ASSETS</b>		<u>2,729,690</u>	<u>2,697,380</u>
<b>RESERVES</b>			
General funds (including fair value reserve of £948,813)		1,797,445	1,711,963
Designated funds		373,296	379,662
Restricted funds		<u>558,949</u>	<u>605,755</u>
	16	<u>2,729,690</u>	<u>2,697,380</u>

The financial statements were approved by the Board of Trustees on 7 September 2025 and were signed on its behalf by:

.....  
**J Leek - Trustee**



**Notes to the Consolidated Financial Statements for the year ended 31 December 2024****1 ACCOUNTING POLICIES****General Information**

Birmingham Hebrew Congregation and Charitable Institutions is a group comprising one unincorporated charity; and two incorporated subsidiaries limited by shares and registered with Companies House. Birmingham Hebrew Congregation and Charitable Institutions is registered with the Charities Commission in England and Wales under charity number: 222277. It operates from its registered office of Singers Hill, Ellis Street, Birmingham, B1 1HL. The principal activity is the promotion of the Jewish religion for the public benefit.

**Basis of Preparation**

The financial statements have been prepared in accordance with 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) - Charities SORP 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

**Going Concern**

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the company to continue as a going concern. The trustees believe that the going concern basis is appropriate and make this assessment in respect of a period of one year from the date of approval of the financial statements.

**Consolidated accounts**

The trustees have chosen to prepare consolidated accounts incorporating the activities of BHC Car Parks Limited for the year to 31 December 2024 and the transactions with Birmingham Hebrew Congregation Properties Limited for the year to 31 December 2024.

**Income**

Income includes donations received, fees charged for membership, funeral services and car park rental. All income is recognised once the company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

**Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefit will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

**Tangible fixed assets**

The trustees consider that the freehold properties are maintained in such a state of repair that their residual value is at least equal to their net book value. As a result, the corresponding depreciation would not be material and is, therefore, not charged in the Statement of Financial Activities.

Depreciation is provided at the following annual rates in order to write off each of the other assets over their estimated useful life.

Freehold property improvements	- 10 years
Fixtures and fittings	- 20% and 33% on cost
Motor Vehicles	- 25% reducing balance

**Notes to the Consolidated Financial Statements for the year ended 31 December 2024****1 ACCOUNTING POLICIES (continued)****Investment Property**

Investment properties for which fair value can be measured reliably without undue cost or effort are measured at fair value at each reporting date with changes in fair value recognised in profit or loss.

For the purposes of clarity, as this surplus or deficit is not realised, the amount is noted (net of any deferred tax provision arising on the surplus or deficit) against the general fund.

**Investments**

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the balance sheet date, unless fair value cannot be measured reliably in which case it is measured at cost less impairment.

Investment gains and losses, whether realised or unrealised, are combined and shown in the heading 'net gains on investment' in the statement of financial activities incorporating income and expenditure account.

**Debtors**

Trade and other debtors are recognised at the settlement amount after any trade discount offered.

**Cash at Bank and in Hand**

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**Liabilities and Provisions**

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation.

**Restricted and Unrestricted Funds**

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

**Notes to the Consolidated Financial Statements for the year ended 31 December 2024****1 ACCOUNTING POLICIES (continued)****Financial Instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

**Pension Costs**

The charity operates a defined contribution scheme for the benefit of its employees. The costs of contributions are written off against profits in the year they are paid.

**Taxation**

Taxation for the year comprises current and deferred tax, where deferred tax is material. Tax is recognised in the Income Statement, except where it relates to items recognised in other comprehensive income or directly in equity.

Current or deferred taxation assets and liabilities are not discounted.

Current tax is recognised at the amount of tax payable using the tax rates and laws that have been enacted or substantively enacted at the balance sheet date

No deferred tax is provided on the investment property revaluations as it is intended that any surplus realised on future sales will be used for charitable purposes and, therefore, will not be taxable.

2 INCOMING RESOURCES	Unrestricted	Restricted	Total	Total
	Funds	Funds	Funds	Funds
	2024	2024	2024	2023
	£	£	£	£
<b>Activities for generating funds</b>				
Functions and activities income	22,592	-	22,592	26,170
School visits	23,912	-	23,912	25,275
Other income	12,956	-	12,956	25,246
	<u>59,460</u>	<u>-</u>	<u>59,460</u>	<u>76,691</u>
<b>3 BEREAVEMENT ACTIVITIES</b>			<b>2024</b>	<b>2023</b>
			£	£
Bereavement charges (15 funerals - 2023: 15 funerals)			140,260	131,108
Additional charges			820	1,569
Stone setting charges			13,397	12,580
Reservations fees			1,200	1,800
			<u>155,677</u>	<u>147,057</u>

## Notes to the Consolidated Financial Statements for the year ended 31 December 2024

## 4 RESOURCES EXPENDED

	Unrestricted Funds 2024 £	Designated Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
<b>Costs of generating funds</b>					
Promotion and hospitality	27,164	-	1,330	28,494	24,045
Functions costs (inc Chai club & Torah Tots)	26,617	-	-	26,617	35,382
Car Park Maintenance	-	-	-	-	5,163
Visiting officials for services	16,176	-	-	16,176	9,264
Moseley – Costs of Services (inc caretaker fees £2,517: 2023 -£2,012)	7,079	-	-	7,079	6,380
	<u>77,036</u>	<u>-</u>	<u>1,330</u>	<u>78,366</u>	<u>80,234</u>
<b>Charitable activities</b>					
Staff costs	145,214	-	63,771	208,985	193,836
Funeral costs	-	-	21,403	21,403	18,772
Cemetery management fees	-	-	61,948	61,948	55,020
Motor and travelling expenses	15,613	-	1,181	16,794	14,883
Telephone	5,588	-	1,250	6,838	5,794
Postage	2,655	-	-	2,655	1,706
Printing and stationery	5,592	100	-	5,692	3,977
Computer running expenses	11,245	-	-	11,245	9,450
Sundry expenses	13,065	-	-	13,065	11,577
Bad debts	1,920	-	-	1,920	(4,482)
Light, heat and water	36,254	-	1,920	38,174	46,188
Cleaning, caretaking and security	27,459	-	182	27,641	15,122
Expenses of residences	46,868	-	17,656	64,524	75,023
Repairs and maintenance					
Synagogue buildings	12,573	-	34,283	46,856	28,803
BJEB/KDRES	-	11,100	-	11,100	12,000
Grants and donations paid	98	402	-	500	-
Bank charges	1,386	-	47	1,433	1,347
Bank loan interest	4,875	-	-	4,875	5,183
Hire purchase interest	1,238	-	-	1,238	1,363
Depreciation	9,349	-	-	9,349	9,890
Profit on disposal of assets	-	-	-	-	(7,074)
	<u>340,992</u>	<u>11,602</u>	<u>203,641</u>	<u>556,235</u>	<u>498,378</u>
<b>Governance costs</b>					
Auditors remuneration	4,000	-	800	4,800	3,600
Accountancy	6,470	-	1,000	7,470	8,772
Professional fees	7,746	-	-	7,746	20,698
Insurance	19,287	-	5,672	24,959	26,108
	<u>37,503</u>	<u>-</u>	<u>7,472</u>	<u>44,975</u>	<u>59,178</u>
<b>TOTAL RESOURCES EXPENDED</b>	<b><u>455,531</u></b>	<b><u>11,602</u></b>	<b><u>212,443</u></b>	<b><u>679,576</u></b>	<b><u>637,790</u></b>

## Notes to the Consolidated Financial Statements for the year ended 31 December 2024

**5 SURPLUS ON DISPOSAL OF ASSETS**

In December 2023, the wholly owned subsidiary Birmingham Hebrew Congregation Properties Limited, sold part of the land it owned at Brandwood End Cemetery and this resulted in a surplus of £757,071.

**6 STAFF COSTS****a Staff Costs**

	2024	2023
	£	£
Wages and salaries	192,738	178,833
Social security costs	12,775	11,788
Pension contributions	3,472	3,215
	<u>208,985</u>	<u>193,836</u>

**b Staff Numbers**

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

	2024	2023
Employees	<u>7</u>	<u>7</u>

**c Higher Paid Staff**

The number of employees whose employee benefits exceeded £60,000 was:

	2024	2023
	£	£
£60,001 -£70,000	-	1
£70,001 -£80,000	<u>1</u>	<u>-</u>

**d Key Management Personnel**

The key management personnel of the charity comprise the trustees and the senior management team as listed on page 1. The total amount of employee benefits (including employer pension contributions) received by key management personnel for their services to the charity was £104,661 (2023: £97,516).

**7 OPERATING DEFICIT**

The operating (deficit)/surplus is stated after charging:

	2024	2023
	£	£
Depreciation - owned assets	3,947	4,204
Depreciation – assets on hire purchase	5,402	5,686
Surplus on disposal of land	-	757,071
Operating lease rentals	836	466
Auditors' remuneration	<u>4,800</u>	<u>3,600</u>

**8 TAXATION**

The taxation charge arose on the ordinary activities of BHC Car Parks Limited and Birmingham Hebrew Congregation Properties Ltd.

## Notes to the Consolidated Financial Statements for the year ended 31 December 2024

## 9 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds 2023 £	Designated Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £
<b>Incoming resources:</b>				
<i>Incoming resources from generated funds:-</i>				
Membership fees	100,954	-	-	100,954
Gift Aid tax receipts	19,106	-	-	19,106
Legacies	-	-	-	-
Donations	8,687	2,711	-	11,398
Car Park Fees	122,844	-	-	122,844
Investment income	2,841	-	-	2,841
Rents received	64,876	-	9,960	74,836
Activities for generating funds	74,393	-	2,298	76,691
<i>Incoming resources from charitable activities:</i>				
Bereavement activities	-	-	147,057	147,057
<b>Total incoming resources</b>	<b>393,701</b>	<b>2,711</b>	<b>159,315</b>	<b>555,727</b>
<b>Resources expended:</b>				
Cost of generating funds	80,234	-	-	80,234
Charitable activities	319,623	12,000	166,755	498,378
Governance costs	52,169	-	7,009	59,178
<b>Total resources expended</b>	<b>452,026</b>	<b>12,000</b>	<b>173,764</b>	<b>637,790</b>
<b>Net outgoing resources</b>	<b>(58,325)</b>	<b>(9,289)</b>	<b>(14,449)</b>	<b>(82,063)</b>
Surplus on disposal of assets	757,071	-	-	757,071
<b>Net incoming/(outgoing) resources before transfers</b>	<b>698,746</b>	<b>(9,289)</b>	<b>(14,449)</b>	<b>675,008</b>
Transfers between funds	(12,000)	12,000	-	-
<b>Net movements in funds</b>	<b>686,746</b>	<b>2,711</b>	<b>(14,449)</b>	<b>675,008</b>
Gain on value of investments	4,101	-	-	4,101
Revaluation of investment properties	25,000	-	-	25,000
<b>Net movements in funds before tax</b>	<b>715,847</b>	<b>2,711</b>	<b>(14,449)</b>	<b>704,109</b>
Taxation	(130)	-	-	(130)
<b>Net movement in funds after tax</b>	<b>715,717</b>	<b>2,711</b>	<b>(14,449)</b>	<b>703,979</b>
Reconciliation of funds				
Total funds brought forward	1,146,808	376,951	620,204	2,143,963
<b>Total funds carried forward</b>	<b>1,862,525</b>	<b>379,662</b>	<b>605,755</b>	<b>2,847,942</b>

## Notes to the Consolidated Financial Statements for the year ended 31 December 2024

## 10 TANGIBLE FIXED ASSETS

	Freehold Land & Buildings £	Motor Vehicles £	Fixture & Fittings £	Total £
<b>GROUP</b>				
<b>Cost</b>				
Balance at 1 January 2024	614,321	27,295	68,170	709,786
Additions	-	-	-	-
Disposals	-	-	-	-
Balance at 31 December 2024	<u>614,321</u>	<u>27,295</u>	<u>68,170</u>	<u>709,786</u>
<b>Depreciation</b>				
Balance at 1 January 2024	2,387	5,686	58,664	66,737
Charge for the year	-	5,402	3,947	9,349
Eliminated on disposals	-	-	-	-
Balance at 31 December 2024	<u>2,387</u>	<u>11,088</u>	<u>62,611</u>	<u>76,086</u>
Net Book Value at 31 December 2024	<u>611,934</u>	<u>16,207</u>	<u>5,559</u>	<u>633,700</u>
Net Book Value at 31 December 2023	<u>611,934</u>	<u>21,609</u>	<u>9,506</u>	<u>643,049</u>
<b>CHARITY</b>				
<b>Cost</b>				
Balance at 1 January 2024	355,935	27,295	63,868	447,098
Additions	-	-	-	-
Disposals	-	-	-	-
Balance at 31 December 2024	<u>355,935</u>	<u>27,295</u>	<u>63,868</u>	<u>447,098</u>
<b>Depreciation</b>				
Balance at 1 January 2024	-	5,686	54,364	60,050
Charge for the year	-	5,402	3,947	9,349
Eliminated on disposals	-	-	-	-
Balance at 31 December 2024	<u>-</u>	<u>11,088</u>	<u>58,311</u>	<u>69,399</u>
Net Book Value at 31 December 2024	<u>355,935</u>	<u>16,207</u>	<u>5,557</u>	<u>377,699</u>
Net Book Value at 31 December 2023	<u>355,935</u>	<u>21,609</u>	<u>9,504</u>	<u>387,048</u>

The deeds for the charity's land and buildings were transferred into the name of Birmingham Hebrew Congregation Properties Limited on January 2011. This was done by order of The Charity Commission of England and Wales when Birmingham Hebrew Congregation Properties Limited was appointed custodian trustee replacing Barclays Bank Trust Company Ltd.

## Notes to the Consolidated Financial Statements for the year ended 31 December 2024

## 11 FIXED ASSET INVESTMENTS

	GROUP		CHARITY	
	2024	2023	2024	2023
	£	£	£	£
Market value as at 1 January 2024	43,206	57,660	43,207	57,661
Disposals		(18,554)		(18,554)
Net gain on revaluation	6,613	4,100	6,613	4,100
<b>Market Value 31 December 2024</b>	<b>49,819</b>	<b>43,206</b>	<b>49,820</b>	<b>43,207</b>

The main investments comprise listed and unitised investments and are valued at market values, also included in the Charity investments are shares of its subsidiary undertakings.

## Subsidiary Undertakings

	Type	Proportion held	Nature of business
BHC Car Parks Limited	£1 Ordinary	100%	Rental
Birmingham Hebrew Congregation Properties Limited	Limited by guarantee	100% Control	Investment

The aggregate of the share capital and reserves as at 31 December 2023 and of the profit and loss account for the year ending on that date for the subsidiary undertakings were as follows:

	Aggregate of share capital and reserves	Profit
	£	£
BHC Car Parks Limited	174,075	64,516
Birmingham Hebrew Congregation Properties Limited	180	67,178

## 12 INVESTMENT PROPERTY

	GROUP	CHARITY
	£	£
<b>Fair Value</b>		
Net book value before revaluations	340,747	116,187
Revaluations	1,099,253	948,813
At 31 December 2024	1,440,000	1,065,000
Net Book Value at 31 December 2023	1,440,000	1,065,000
Fair value at 31 December 2023 is analysed by:		
	£	£
Net book value before revaluations	340,747	116,187
Valuation at March 2021	904,253	808,813
Valuation at December 2021	95,000	85,000
Valuation at December 2022	20,000	20,000
Valuation at December 2023	25,000	(15,000)
Valuation at December 2024	55,000	50,000
	1,440,000	1,065,000

## Notes to the Consolidated Financial Statements for the year ended 31 December 2024

The investment properties were valued by Just Move Estate Agents and Lettings at 31 December 2024. The estate agents have based their opinion on the revalued fair value of the investment properties, by reference to their knowledge of the condition of the property and their judgement of the prevailing market prices for similar properties in the locality of the properties.

**13 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	GROUP		CHARITY	
	2024	2023	2024	2023
	£	£	£	£
<b>Amounts falling due within one year:</b>				
Trade Debtors and Membership dues	31,329	24,984	26,601	22,992
Sundry debtors and prepayments	14,708	12,205	14,708	12,205
Income tax re gift aid	1,132	8,625	1,132	8,625
Cemetery debtors	3,250	11,450	3,250	11,450
	<u>50,419</u>	<u>57,264</u>	<u>45,691</u>	<u>55,272</u>
<b>Amounts falling due after more than one year:</b>				
Amounts due from group companies	-	-	403,828	395,110
	<u>50,419</u>	<u>57,264</u>	<u>449,519</u>	<u>450,382</u>

**14 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	GROUP		CHARITY	
	2024	2023	2024	2023
	£	£	£	£
Bank loan	12,106	11,661	-	-
Hire purchase creditor	3,315	3,007	3,315	3,007
Trade creditors	11,254	18,576	7,149	14,587
Other taxation and social security	7,186	9,945	4,023	7,709
Other creditors and accruals	81,859	74,728	50,821	59,472
Cemetery creditors and accruals	39,760	68,530	39,760	68,530
	<u>155,480</u>	<u>186,447</u>	<u>105,068</u>	<u>153,305</u>

Deferred Income	2024	2023
	£	£
Deferred income at 1 January 2024	65,071	63,940
Resources deferred in the year	28,438	14,071
Amounts released from previous years	(31,571)	(12,940)
Deferred income at 31 December 2024	<u>61,938</u>	<u>65,071</u>

At the balance sheet date the group was holding funds received in advance for funerals £33,500 (2023: £61,500) and car park fees £28,438 (2023: £3,571).

## Notes to the Consolidated Financial Statements for the year ended 31 December 2024

## 15 CREDITORS: AMOUNTS FALLING DUE AFTER ONE YEAR

	GROUP		CHARITY	
	2024	2023	2024	2023
	£	£	£	£
Bank loan	44,388	54,419	-	-
Hire purchase creditor	7,683	10,998	7,683	10,998
	<u>52,071</u>	<u>65,417</u>	<u>7,683</u>	<u>10,998</u>

The bank loan is secured by legal charges over property in Commercial Street, Birmingham. The loan is repayable over 17 years commencing September 2014. Interest is calculated on a floating rate basis.

16 FUNDS	At					At	
	1 January	Incoming	Outgoing	Gains	Transfers	31 December	2024
GROUP	2024	Resources	Resources			2024	
	£	£	£	£	£	£	£
General Fund	1,862,525	503,396	(456,632)	61,613	796	1,971,698	
Designated Funds	379,662	6,032	(11,602)	-	(796)	373,296	
Restricted Funds	605,755	165,637	(212,443)	-	-	558,949	
<b>Total Funds</b>	<b><u>2,847,942</u></b>	<b><u>675,065</u></b>	<b><u>(680,677)</u></b>	<b><u>61,613</u></b>	<b><u>-</u></b>	<b><u>2,903,943</u></b>	
CHARITY	At					At	
	1 January	Incoming	Outgoing	Gains	Transfers	31 December	2024
	2024	Resources	Resources			2024	
	£	£	£	£	£	£	£
General Fund	<u>1,711,963</u>	<u>433,758</u>	<u>(405,685)</u>	<u>56,613</u>	<u>796</u>	<u>1,797,445</u>	
<b>Designated Funds</b>							
Restoration Fund	7,593	-	-	-	-	7,593	
Buildings Reserve	158,129	-	-	-	-	158,129	
Singers Hill Charity Box	15,824	5,932	(402)	-	(1,050)	20,304	
New Building	187,270	-	-	-	-	187,270	
Jewish Youth Institute	10,846	-	(11,100)	-	254	-	
	<u>379,662</u>	<u>5,932</u>	<u>(11,502)</u>	<u>-</u>	<u>(796)</u>	<u>373,296</u>	
<b>Restricted Funds</b>							
<i>Cemetery Funds</i>							
Family Trust	32,028	-	-	-	-	32,028	
Cemetery General	384,061	165,637	(212,443)	-	-	337,255	
Mikveh Fund	100,000	-	-	-	-	100,000	
Future Developments	26,938	-	-	-	-	26,938	
Repairs Reserve	50,283	-	-	-	-	50,283	
Tahara and Chevra Kadisha	12,445	-	-	-	-	12,445	
	<u>605,755</u>	<u>165,637</u>	<u>(212,443)</u>	<u>-</u>	<u>-</u>	<u>558,949</u>	
<b>Total Funds</b>	<b><u>2,697,380</u></b>	<b><u>605,327</u></b>	<b><u>(629,630)</u></b>	<b><u>56,613</u></b>	<b><u>-</u></b>	<b><u>2,729,690</u></b>	

**16 FUNDS (continued)**

**Restoration Fund:** Monies donated towards the restoration work needed on the Synagogue building.

**Buildings Reserve:** Monies set aside for any major works to the charity properties.

**Singers Hill Charity Box:** Monies donated at services by members and distributed to needy causes at the direction of the Rabbi.

**New Buildings:** Sale of Park Road spent on the Moseley Synagogue which is included in fixed assets..

**The Jewish Youth Institute Fund** has arisen from the proceeds of an insurance claim from the former youth centre and is used for assistance for Jewish Youth.

**Family Trust:** Donations and appeals made in the 1940's and 50's towards upkeep of shul.

**Cemetery General:** Maintenance of the grounds and buildings of the various cemeteries. Surplus to be made available for use in the synagogue.

**Mikveh Fund:** Legacy monies received towards building a new Mikveh.

**Future Developments:** To provide possible new cemetery location in the future.

**Repairs Reserve:** For any major work at the cemeteries.

**Tahara & Chevra Kadisha:** Reserve towards the cost of providing washing facilities for deceased persons.

**Fair Value Reserve:** Non distributable reserves on the revaluations of investment property in general funds

## Notes to the Consolidated Financial Statements for the year ended 31 December 2024

## 17 ANALYSIS OF GROUP NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £
Fixed Assets	1,901,392	183,778	38,349	2,123,519
Net Current Assets	122,377	189,518	520,600	832,495
Long Term Liabilities	(52,071)	-	-	(52,071)
<b>Net Assets as at 31 December 2024</b>	<b><u>1,971,698</u></b>	<b><u>373,296</u></b>	<b><u>558,949</u></b>	<b><u>2,903,943</u></b>

## 18 RELATED PARTY TRANSACTIONS

The following related party transactions took place in the period of account:

- *All Electric Garages Group plc* - motor repairs and staff recharges. The transactions in the year to 31 December 2024 amounted to £39,997 (2023: £30,583). £4,104 was outstanding at 31 December 2024 (2023: £3,989). J S Leek is chairman of the group.

All transactions were conducted at arm's length, in accordance with Birmingham Hebrew Congregation's normal procurement procedures and with Charities SORP 2019.

## 19 CAPITAL COMMITMENTS

	2024 £	2023 £
Contracted but not provided for in the financial statements	<u>69,432</u>	<u>-</u>

## 20 COMMITMENTS UNDER OPERATING LEASES

At 31 December 2024 the total of the Charity's future minimum lease payments under non-cancellable operating leases was:

	2024 £	2023 £
- Within one year	1,413	1,465
- Within two to 5 years	183	837
	<u>1,596</u>	<u>2,302</u>

**BIRMINGHAM HEBREW CONGREGATION AND CHARITABLE INSTITUTIONS**

England & Wales - Charity number 222277

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# Accounts

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CHARITY NUMBER: 222277

**Birmingham Hebrew Congregation  
and Charitable Institutions**

Consolidated Financial Statements for the year ended 31 December 2023

**Birmingham Hebrew Congregation and Charitable Institutions  
Contents of the Consolidated Financial Statements  
for the year ended 31 December 2023**

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# Birmingham Hebrew Congregation and Charitable Institutions Charity Information

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<b>KEY MANAGEMENT PERSONNEL:</b>	Trustees and Senior Management Team
<b>TRUSTEES:</b>	Mr G Bloom (LM) (Treasurer) (EM) Mr J S Leek (EM) Dr A C White Mrs L Bushell Mr S Newman Mr J Lang Ms L Myers Mr B Shaffer Mr J Bushell Mr P Marks Mr B Johnson Mr S Bushell  (LM) - Life member (EM) – Executive member
<b>SENIOR MANAGEMENT TEAM:</b>	Rabbi Y Jacobs J Wilkes
<b>ADDRESS:</b>	Singers Hill Ellis Street Birmingham B1 1HL
<b>REGISTERED CHARITY NUMBER:</b>	222277
<b>AUDITORS:</b>	UHY Hacker Young (Birmingham) LLP Registered Auditors 9-11 Vittoria Street Birmingham B1 3ND
<b>BANKERS:</b>	Handelsbanken 55 Calthorpe Road Edgbaston Birmingham
<b>CUSTODIAN TRUSTEE:</b>	Birmingham Hebrew Congregation Properties Limited Whose Directors are: Mr G Bloom Mr J S Leek Mr L O Bushell

# **Birmingham Hebrew Congregation and Charitable Institutions**

## **Report of the Trustees for the year ended 31 December 2023**

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The Trustees present their annual report and audited consolidated financial statements for the year ended 31 December 2023 and confirm they comply with the Charities Act 2011, the Trust Deed, Charities SORP 2019 and The Financial Reporting Standard Applicable in the UK and Republic of Ireland (FRS 102) (Effective 1 January 2019).

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

The Birmingham Hebrew Congregation is a registered charity (no. 222277) and is set up under its constitution and rules.

The members of the management council, who are also the Trustees, who served during the year are set out below. The council meet on a regular basis to manage the affairs of the charity and to formulate policy. The senior management team oversees the day to day operations of the charity in liaison with the Treasurer and Executive.

Mr G Bloom  
Mr J S Leek  
Dr A C White  
Mrs L Bushell  
Ms S Blumenthal (resigned 1 October 2023)  
Mr S Newman  
Mr J Lang  
Ms L Myers  
Mr B Shaffer  
Mr J Bushell  
Mr P Marks  
Mr B Johnson  
Mr S Bushell

### **Pay Policy for Senior Staff**

The pay of the senior staff is reviewed annually and in view of the nature of the charity, the Trustees benchmark remuneration against pay levels in other organisations of similar size. The remuneration benchmark is the mid-point of the range paid for similar roles. Where recruitment has proven difficult in the past a market addition has also been paid with the pay maximum no greater than the highest benchmarked salary for a comparable role.

### **OBJECTIVES AND ACTIVITIES**

The objects of the charity shall be to promote the Jewish religion for the public benefit by all or any of the following means:

- The provision and maintenance of a synagogue for prayer and to further and encourage the practice of Orthodox Judaism as prescribed by the office of the Chief Rabbi.
- To create and develop social and cultural activities for all ages for its membership and also to the wider Jewish Community of Birmingham and the West Midlands.
- To create programmes of Jewish learning in conjunction with other bodies to further aid and strengthen the practice of Orthodox Judaism.
- To provide and maintain two cemeteries at Witton and Brandwood End for the burying of Jewish deceased.
- To maintain and develop relationships with other non Jewish religious leaders and communities.
- To act as the Foundation body of the King David School.

# **Birmingham Hebrew Congregation and Charitable Institutions**

## **Report of the Trustees for the year ended 31 December 2023**

### **STRATEGIC REPORT**

#### **Achievements and Performance**

The synagogue has continued to provide a full schedule of well attended daily, Sabbath and Festival prayer services. In addition, it has held a baby blessing service, monthly services for the children and confirmation services for boy and girls marking their coming of age. A special Adult Batmitzvah (confirmation for women) celebration service was held in February for women who had not been fortunate enough to have had a Batmitzvah at aged 12.

The social and cultural activities programme was busy with, amongst other things, Sightseers' Club visits to Bournemouth and Dublin, Film Club evenings showing films of Jewish interest, bi-weekly Coffee, Cake and Chat sessions together with a programme of Sabbath eve, Rosh Hashana eve and Passover Eve dinners.

Programmes of Jewish learning continued with Torah Tots for pre-school children, Hebrew classes and Chai Club for school aged children and a full programme of events for teenagers. The children's learning achievements were celebrated with a prize day. Adult education was delivered with bi-weekly Lunch and Learn sessions for men and Ladies Shiurim (lessons).

The cemeteries at Witton and Brandwood End were maintained to the required standards throughout the year. In December, surplus land for future burials at Brandwood End cemetery was sold to a local Muslim burial society.

The synagogue developed relationships with other non-Jewish religious leaders and communities through its programme of hosting school parties led by qualified guides touring the synagogue. Some 5,000 children and their teachers participate in these tours each year. The synagogue also runs tours for adult groups. The Rabbi sits on the city's Faith Leaders' Group which, until recently, he chaired.

The synagogue continued to support the Kind David Jewish School as the Foundation body, receiving regular reports on activities at the school and contributing to the running of the school through its Foundation Governors.

#### **Future Plans**

The Council and Executive continue to review and consider members needs and views providing activities and meeting facilities, where required, to the relevant age profile of our membership and in particular attracting younger families.

We are committed to continually developing virtual services, which now run in parallel to in person services, as it has become apparent that it offers greater appeal across the age range.

### **FINANCIAL REVIEW**

The Statement of Financial Activities for the year shows an increase in reserves of £695,396 for the year, this is due to the sale of cemetery land which generated a surplus of £757,071. The senior management team are monitoring the overheads to ensure that the budgets are appropriate and that the charity is still able to support the community. The Executive are continuing to look for ways of generating additional income and new members. The congregation continue to contribute to specific appeals as well as supporting the social and religious events.

The Trustees have examined the major strategic, business and operational risks which the charity faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen these risks.

## **Birmingham Hebrew Congregation and Charitable Institutions Report of the Trustees for the year ended 31 December 2023**

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The Trustees' policy is to protect the charity's capital by investing in low risk investments whilst maximising income as far as possible. The portfolio of investments is being reviewed against the above policy.

The Trustees regularly review the free reserves available to meet day to day expenses.

### **Going Concern**

After making appropriate enquiries, the board of Trustees has a reasonable expectation that Birmingham Hebrew Congregation and Charitable Institutions has adequate resources to continue in operational existence for the foreseeable future. For this reason it continues to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Statement of Accounting Policies.

### **Trustees Responsibilities in relation to the financial statements**

Charity law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. Under that law the Trustees have elected to prepare their accounts in accordance with The Financial Reporting Standard Applicable in the UK and Republic of Ireland (FRS 102) (Effective 1 January 2019). In preparing those financial statements, the Trustees have:

- selected suitable accounting policies and then applied them consistently;
- made judgements and estimates that are reasonable and prudent;
- stated whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepared the financial statements on the going concern basis.

The Trustees have overall responsibility for ensuring that the charity has appropriate system of controls, financial and otherwise. They are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities SORP 2019.

### **Statement as to Disclosure of Information to Auditors**

In so far as the Trustees are aware at the time of approving our Trustees' annual report:

- there is no relevant information, being needed by the auditor in connection with preparing their report, of which the auditor is unaware
- the Trustees, having made enquiries of fellow Trustees and the auditor that they ought to have individually taken, have each taken all steps that he/she is obliged to take as a Trustee in order to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

On behalf of the Council

  
**G Bloom – Trustee**  
**22 September 2024**

**Independent Auditor's Report to the Members of Birmingham Hebrew Congregation and Charitable Institutions as at 31 December 2023**

**Opinion**

We have audited the financial statements of Birmingham Hebrew Congregation and Charitable Institutions (the 'parent charity') and its subsidiaries (the 'group') for the period ended 31 December 2023 which comprise group and parent charity statement of financial activities and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the group's and of the parent charity's affairs as at 31 December 2023 and of the group's incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

**Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the group in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Conclusions relating to going concern**

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statement is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the group or parent charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

**Other information**

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the financial statements. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

**Independent Auditor's Report to the Members of Birmingham Hebrew Congregation and Charitable Institutions as at 31 December 2023**

**Opinions on other matters prescribed by the financial statements**

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the strategic report and the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the strategic report and the trustees' report have been prepared in accordance with applicable legal requirements.

**Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the group and the parent charity and its environment obtained in the course of the audit, we have not identified material misstatements in the strategic report or the trustees' report.

We have nothing to report in respect of the following matters where the Charities Act 2011 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept by the parent charity, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charity financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

**Responsibilities of trustees**

As explained more fully in the trustees' responsibilities statement set out on page 4, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the group's and the parent charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the group or the parent charity or to cease operations, or have no realistic alternative but to do so.

**Auditor's responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Based on our understanding of the group and the sector in which it operates, we identified that the principal risks of non-compliance with laws and regulations related to the acts by the group, which were contrary to applicable laws and regulations including fraud, and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Charities Act 2011. We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls), and determined that the principal risks were related to inflated revenue and the group's net income for the year.

**Independent Auditor's Report to the Members of Birmingham Hebrew Congregation and Charitable Institutions as at 31 December 2023**

Audit procedures performed included: review of the financial statement disclosures to underlying supporting documentation, review of correspondence with and reports to the regulators, including correspondence with the Charities Commission review of correspondence with legal advisors, enquiries of management and review of internal audit reports in so far as they related to the financial statements, and testing of journals and evaluating whether there was evidence of bias by the trustees that represented a risk of material misstatement due to fraud.

There are inherent limitations in the audit procedures described above and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the group's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the group's or the parent charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the group or the parent charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

**Use of our report**

This report is made solely to the group and charity's members, as a body, in accordance with Section 144 of the Charities Act 2011 and report in accordance with regulations made under Section 154 of that Act. Our audit work has been undertaken so that we might state to the parent charity and group's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the parent charity and the parent charity's members as a body, for our audit work, for this report, or for the opinions we have formed.



.....  
**Malcolm Winston, Senior Statutory Auditor**  
**UHY Hacker Young (Birmingham) LLP, Statutory Auditor**  
**9-11 Vittoria Street, Birmingham, B1 3ND**

Date: 22 September 2024

## Consolidated Statement of Financial Activities for the year ended 31 December 2023

	Notes	Unrestricted Funds 2023 £	Designated Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Total Funds 2022 £
<b>Incoming resources:</b>						
<i>Incoming resources from generated funds:-</i>						
Membership fees		100,954	-	-	100,954	110,255
Gift Aid tax receipts		19,106	-	-	19,106	18,237
Legacies		-	-	-	-	78,561
Donations		8,687	2,711	-	11,398	16,114
Car Park Fees		122,844	-	-	122,844	96,371
Investment income		2,841	-	-	2,841	1,506
Rents received		64,876	-	9,960	74,836	82,105
Activities for generating funds	2	74,393	-	2,298	76,691	97,706
<i>Incoming resources from charitable activities:</i>						
Bereavement activities	3	-	-	147,057	147,057	221,322
<b>Total incoming resources</b>		<b>393,701</b>	<b>2,711</b>	<b>159,315</b>	<b>555,727</b>	<b>722,177</b>
<b>Resources expended:</b>						
Cost of generating funds	4	80,234	-	-	80,234	108,784
Charitable activities	4	319,623	12,000	166,755	498,378	481,314
Governance costs	4	52,169	-	7,009	59,178	61,921
<b>Total resources expended</b>	4	<b>452,026</b>	<b>12,000</b>	<b>173,764</b>	<b>637,790</b>	<b>652,019</b>
<b>Net incoming/(outgoing) resources</b>		<b>(58,325)</b>	<b>(9,289)</b>	<b>(14,449)</b>	<b>(82,063)</b>	<b>70,158</b>
Surplus on disposal of assets	5	757,071	-	-	757,071	-
<b>Net incoming/(outgoing) resources before transfers</b>		<b>698,746</b>	<b>(9,289)</b>	<b>(14,449)</b>	<b>675,008</b>	<b>70,158</b>
Transfers between funds		(12,000)	12,000	-	-	-
<b>Net movements in funds</b>		<b>686,746</b>	<b>2,711</b>	<b>(14,449)</b>	<b>675,008</b>	<b>70,158</b>
Gain/(loss) on value of investments	11	4,101	-	-	4,101	(16,171)
Revaluation of investment properties	12	25,000	-	-	25,000	20,000
<b>Net movements in funds before tax</b>		<b>715,847</b>	<b>2,711</b>	<b>(14,449)</b>	<b>704,109</b>	<b>73,987</b>
Taxation	8	(130)	-	-	(130)	(230)
<b>Net movement in funds after tax</b>		<b>715,717</b>	<b>2,711</b>	<b>(14,449)</b>	<b>703,979</b>	<b>73,757</b>
Reconciliation of funds						
Total funds brought forward		1,146,808	376,951	620,204	2,143,963	2,070,206
<b>Total funds carried forward</b>	16	<b>1,862,525</b>	<b>379,662</b>	<b>605,755</b>	<b>2,847,942</b>	<b>2,143,963</b>

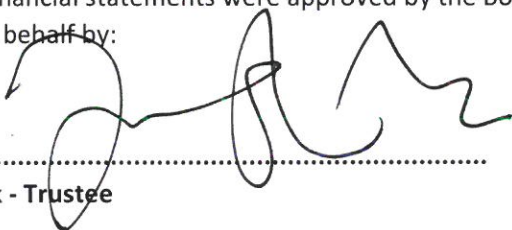
All of Birmingham Hebrew Congregation and Charitable Institutions activities derive from continuing operations during the above two financial periods.

The notes form part of these financial statements.

**Birmingham Hebrew Congregation and Charitable Institutions**  
**Consolidated Balance Sheet as at 31 December 2023**

	Notes	GROUP	
		2023 £	2022 £
<b>FIXED ASSETS</b>			
Tangible assets	10	643,049	704,914
Investments	11	43,206	57,660
Investment property	12	<u>1,385,000</u>	<u>1,360,000</u>
		2,071,255	2,122,574
<b>CURRENT ASSETS</b>			
Debtors	13	57,264	99,221
Cash at bank		<u>971,287</u>	<u>150,759</u>
		1,028,551	249,980
<b>CREDITORS</b>			
Amounts falling due within one year	14	<u>(186,447)</u>	<u>(164,975)</u>
<b>NET CURRENT ASSETS</b>			
		<u>842,104</u>	<u>85,005</u>
		2,913,359	2,207,579
<b>CREDITORS</b>			
Amounts falling due after more than one year	15	(65,417)	(63,616)
<b>NET ASSETS</b>			
		<u>2,847,942</u>	<u>2,143,963</u>
<b>RESERVES</b>			
General funds (including fair value reserve of £1,044,253)		1,862,525	1,146,808
Designated funds		379,662	376,951
Restricted funds		<u>605,755</u>	<u>620,204</u>
	16	<u>2,847,942</u>	<u>2,143,963</u>

The financial statements were approved by the Board of Trustees on 22 September 2024 and were signed on its behalf by:

  
 .....  
 J Leek - Trustee

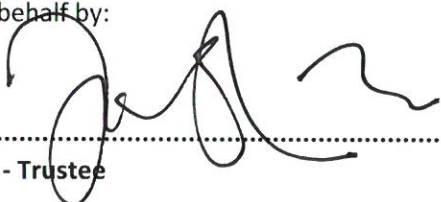
The notes on pages 11 to 22 form part of these financial statements

**Birmingham Hebrew Congregation and Charitable Institutions  
Charity Balance Sheet as at 31 December 2023**

10

		<b>CHARITY</b>	
		<b>2023</b>	<b>2022</b>
		<b>£</b>	<b>£</b>
	<b>Notes</b>		
<b>FIXED ASSETS</b>			
Tangible assets	10	387,048	376,504
Investments	11	43,207	57,661
Investment property	12	<u>1,015,000</u>	<u>1,030,000</u>
		1,445,255	1,464,165
<b>CURRENT ASSETS</b>			
Debtors	13	55,272	79,878
Cash at bank		<u>966,046</u>	<u>140,510</u>
		1,021,318	220,388
<b>CREDITORS</b>			
Amounts falling due within one year	14	<u>(153,305)</u>	<u>(121,244)</u>
<b>NET CURRENT ASSETS</b>			
		<u>868,013</u>	<u>99,144</u>
		2,313,268	1,563,309
<b>DEBTORS</b>			
Amounts falling due after more than one year	13	395,110	471,408
<b>CREDITORS</b>			
Amounts falling due after more than one year	15	<u>(10,998)</u>	<u>(873)</u>
<b>NET ASSETS</b>			
		<u>2,697,380</u>	<u>2,033,844</u>
<b>RESERVES</b>			
General funds (including fair value reserve of £898,813)		1,711,963	1,036,689
Designated funds		379,662	376,951
Restricted funds		<u>605,755</u>	<u>620,204</u>
	16	<u>2,697,380</u>	<u>2,033,844</u>

The financial statements were approved by the Board of Trustees on 22 September 2024 and were signed on its behalf by:

  
 .....  
 J Leek - Trustee

**Notes to the Consolidated Financial Statements for the year ended 31 December 2023****1 ACCOUNTING POLICIES****General Information**

Birmingham Hebrew Congregation and Charitable Institutions is a group comprising one unincorporated charity; and two incorporated subsidiaries limited by shares and registered with Companies House. Birmingham Hebrew Congregation and Charitable Institutions is registered with the Charities Commission in England and Wales under charity number: 222277. It operates from its registered office of Singers Hill, Ellis Street, Birmingham, B1 1HL. The principal activity is the promotion of the Jewish religion for the public benefit.

**Basis of Preparation**

The financial statements have been prepared in accordance with 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) - Charities SORP 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

**Going Concern**

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the company to continue as a going concern. The worldwide outbreak of the COVID-19 virus has affected the way the charity operates and has had an impact on the charity's income, however, costs have also reduced and the trustees believe that the going concern basis is still appropriate. The trustees make this assessment in respect of a period of one year from the date of approval of the financial statements.

**Consolidated accounts**

The trustees have chosen to prepare consolidated accounts incorporating the activities of BHC Car Parks Limited for the year to 31 December 2023 and the transactions with Birmingham Hebrew Congregation Properties Limited for the year to 31 December 2023.

**Income**

Income includes donations received, fees charged for membership, funeral services and car park rental.

All income is recognised once the company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

**Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefit will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

**Notes to the Consolidated Financial Statements for the year ended 31 December 2023****1 ACCOUNTING POLICIES (continued)****Government grants**

Grants received under the various Covid-19 measures are recognised using the performance model. A grant that does not impose specified future performance-related conditions is recognised in income when the grant proceeds are received or receivable. A grant that imposes future performance-related conditions is recognised in income when the performance-related conditions are met. Any grants received before the revenue recognition criteria are satisfied are recognised as a liability.

**Tangible fixed assets**

The trustees consider that the freehold properties are maintained in such a state of repair that their residual value is at least equal to their net book value. As a result, the corresponding depreciation would not be material and is, therefore, not charged in the Statement of Financial Activities.

Depreciation is provided at the following annual rates in order to write off each of the other assets over their estimated useful life.

Freehold property improvements	- 10 years
Fixtures and fittings	- 20% and 33% on cost
Motor Vehicles	- 25% reducing balance

**Investment Property**

Investment properties for which fair value can be measured reliably without undue cost or effort are measured at fair value at each reporting date with changes in fair value recognised in profit or loss.

For the purposes of clarity, as this surplus or deficit is not realised, the amount is noted (net of any deferred tax provision arising on the surplus or deficit) against the general fund.

**Investments**

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the balance sheet date, unless fair value cannot be measured reliably in which case it is measured at cost less impairment.

Investment gains and losses, whether realised or unrealised, are combined and shown in the heading 'net gains on investment' in the statement of financial activities incorporating income and expenditure account.

**Debtors**

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

**Cash at Bank and in Hand**

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**Liabilities and Provisions**

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation.

## Notes to the Consolidated Financial Statements for the year ended 31 December 2023

**1 ACCOUNTING POLICIES (continued)****Financial Instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

**Restricted and Unrestricted Funds**

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements. Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Endowment funds represent those assets which must be held permanently by the charity, principally investments. Income arising on the endowment funds can be used in accordance with the objects of the charity and is included as unrestricted income. Any capital gains or losses arising on the investments form part of the fund.

**Pension Costs**

The charity operates a defined contribution scheme for the benefit of its employees. The costs of contributions are written off against profits in the year they are paid.

**2 INCOMING RESOURCES**

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Total Funds 2022 £
<b>Activities for generating funds</b>				
Functions and activities income	26,170	-	26,170	65,289
School visits	25,275	-	25,275	15,874
Other income	22,948	2,298	25,246	16,543
	<u>74,393</u>	<u>2,298</u>	<u>76,691</u>	<u>97,706</u>

**3 BEREAVEMENT ACTIVITIES**

	2023 £	2022 £
Bereavement charges (15 funerals - 2022: 24 funerals)	131,108	200,070
Additional charges	1,569	2,553
Stone setting charges	12,580	15,999
Reservations fees	1,800	2,700
	<u>147,057</u>	<u>221,322</u>

## Notes to the Consolidated Financial Statements for the year ended 31 December 2023

## 4 RESOURCES EXPENDED

	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds	Total Funds
	2023	2023	2023	2023	2022
	£	£	£	£	£
<b>Costs of generating funds</b>					
Promotion and hospitality	24,045	-	-	24,045	21,643
Functions costs (inc Chai club & Torah Tots)	35,382	-	-	35,382	68,305
Car Park Maintenance	5,163	-	-	5,163	1,975
Visiting officials for services	9,264	-	-	9,264	12,110
Moseley – Costs of Services (inc caretaker fees £2,012: 2022 -£1,974)	6,380	-	-	6,380	4,751
	<u>80,234</u>	<u>-</u>	<u>-</u>	<u>80,234</u>	<u>108,784</u>
<b>Charitable activities</b>					
Staff costs	134,564	-	59,272	193,836	198,519
Funeral costs	-	-	18,772	18,772	29,298
Cemetery management fees	-	-	55,020	55,020	50,435
Motor and travelling expenses	13,427	-	1,456	14,883	15,424
Telephone	4,791	-	1,003	5,794	6,029
Postage	1,706	-	-	1,706	1,355
Printing and stationery	3,977	-	-	3,977	5,250
Computer running expenses	9,450	-	-	9,450	8,738
Sundry expenses	11,577	-	-	11,577	13,191
Bad debts	(4,482)	-	-	(4,482)	8,496
Light, heat and water	43,791	-	2,397	46,188	25,451
Cleaning, caretaking and security	14,940	-	182	15,122	11,988
Expenses of residences	57,334	-	17,689	75,023	59,067
Repairs and maintenance					
Synagogue buildings	17,889	-	10,914	28,803	23,356
BJEB/KDRES	-	12,000	-	12,000	12,000
Grants and donations paid	-	-	-	-	-
Bank charges	1,297	-	50	1,347	1,359
Bank loan interest	5,183	-	-	5,183	3,324
Hire purchase interest	1,363	-	-	1,363	393
Depreciation	9,890	-	-	9,890	7,641
Profit on disposal of assets	(7,074)	-	-	(7,074)	-
	<u>319,623</u>	<u>12,000</u>	<u>166,755</u>	<u>498,378</u>	<u>481,314</u>
<b>Governance costs</b>					
Auditors remuneration	3,000	-	600	3,600	3,600
Accountancy	8,172	-	600	8,772	8,244
Professional fees	20,698	-	-	20,698	21,604
Insurance	20,299	-	5,809	26,108	28,473
	<u>52,169</u>	<u>-</u>	<u>7,009</u>	<u>59,178</u>	<u>61,921</u>
<b>TOTAL RESOURCES EXPENDED</b>	<u><b>452,026</b></u>	<u><b>12,000</b></u>	<u><b>173,764</b></u>	<u><b>637,790</b></u>	<u><b>652,019</b></u>

## Notes to the Consolidated Financial Statements for the year ended 31 December 2023

**5 SURPLUS ON DISPOSAL OF ASSETS**

In December 2023, the wholly owned subsidiary Birmingham Hebrew Congregation Properties Limited, sold part of the land it owned at Brandwood End Cemetery and this resulted in a surplus of £757,071.

**6 STAFF COSTS****a Staff Costs**

	2023	2022
	£	£
Wages and salaries	178,833	182,776
Social security costs	11,788	12,476
Pension contributions	3,215	3,267
Pensions paid	-	-
	<u>193,836</u>	<u>198,519</u>

**b Staff Numbers**

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

	2023	2022
Employees	<u>7</u>	<u>7</u>

**c Higher Paid Staff**

The number of employees whose employee benefits exceeded £60,000 was:

	2023	2022
	£	£
£60,001 -£70,000	<u>1</u>	<u>1</u>

**d Key Management Personnel**

The key management personnel of the charity comprise the trustees and the senior management team as listed on page 1. The total amount of employee benefits (including employer pension contributions) received by key management personnel for their services to the charity was £97,516 (2022: £98,525).

**7 OPERATING DEFICIT**

The operating (deficit)/surplus is stated after charging:

	2023	2022
	£	£
Depreciation - owned assets	4,204	5,268
Depreciation – assets on hire purchase	5,686	2,373
Surplus on disposal of land	757,071	-
Operating lease rentals	466	562
Auditors' remuneration	<u>3,600</u>	<u>3,600</u>

**8 TAXATION**

The taxation charge arose on the ordinary activities of BHC Car Parks Limited.

## Notes to the Consolidated Financial Statements for the year ended 31 December 2023

## 9 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds 2022 £	Designated Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £
<b>Incoming resources:</b>				
<i>Incoming resources from generated funds:-</i>				
Membership fees	110,255	-	-	110,255
Gift Aid tax receipts	18,237	-	-	18,237
Legacies	78,561	-	-	78,561
Government grants	-	-	-	-
Donations	12,991	3,123	-	16,114
Car Park Fees	96,371	-	-	96,371
Investment income	1,506	-	-	1,506
Rents received	72,565	-	9,540	82,105
Activities for generating funds	97,706	-	-	97,706
<i>Incoming resources from charitable activities:</i>				
Bereavement activities	-	-	221,322	221,322
<b>Total incoming resources</b>	<b>488,192</b>	<b>3,123</b>	<b>230,862</b>	<b>722,177</b>
<b>Resources expended:</b>				
Cost of generating funds	107,957	-	827	108,784
Charitable activities	289,806	12,000	179,508	481,314
Governance costs	33,759	-	28,162	61,921
<b>Total resources expended</b>	<b>431,522</b>	<b>12,000</b>	<b>208,497</b>	<b>652,019</b>
<b>Net incoming/(outgoing) resources before transfers between funds</b>	<b>56,670</b>	<b>(8,877)</b>	<b>22,365</b>	<b>70,158</b>
Transfers between funds	(11,740)	11,740	-	-
<b>Net movements in funds</b>	<b>44,930</b>	<b>2,863</b>	<b>22,365</b>	<b>70,158</b>
Unrealised (loss)/gain on investments	(16,171)	-	-	(16,171)
Revaluation of investment properties	20,000	-	-	20,000
<b>Net movements in funds before tax</b>	<b>48,759</b>	<b>2,863</b>	<b>22,365</b>	<b>73,987</b>
Taxation	(230)	-	-	(230)
<b>Net movement in funds after tax</b>	<b>48,529</b>	<b>2,863</b>	<b>22,365</b>	<b>73,757</b>
Reconciliation of funds				
Total funds brought forward	1,098,279	374,088	597,839	2,070,206
<b>Total funds carried forward</b>	<b>1,146,808</b>	<b>376,951</b>	<b>620,204</b>	<b>2,143,963</b>

## Notes to the Consolidated Financial Statements for the year ended 31 December 2023

## 10 TANGIBLE FIXED ASSETS

	Freehold Land & Buildings £	Motor Vehicles £	Fixture & Fittings £	Total £
<b>GROUP</b>				
<b>Cost</b>				
Balance at 1 January 2023	686,621	13,350	68,170	768,141
Additions	63,129	27,295	-	90,424
Disposals	(135,429)	(13,350)	-	(148,779)
Balance at 31 December 2023	<u>614,321</u>	<u>27,295</u>	<u>68,170</u>	<u>709,786</u>
<b>Depreciation</b>				
Balance at 1 January 2023	2,387	6,232	54,608	63,227
Charge for the year	-	5,834	4,056	9,890
Eliminated on disposals	-	(6,380)	-	(6,380)
Balance at 31 December 2023	<u>2,387</u>	<u>5,686</u>	<u>58,664</u>	<u>66,737</u>
Net Book Value at 31 December 2023	<u>611,934</u>	<u>21,609</u>	<u>9,506</u>	<u>643,049</u>
Net Book Value at 31 December 2022	<u>684,234</u>	<u>7,118</u>	<u>13,562</u>	<u>704,914</u>
<b>CHARITY</b>				
<b>Cost</b>				
Balance at 1 January 2023	355,935	13,350	63,868	433,153
Additions	135,429	27,295	-	162,724
Disposals	(135,429)	(13,350)	-	(148,779)
Balance at 31 December 2023	<u>355,935</u>	<u>27,295</u>	<u>63,868</u>	<u>447,098</u>
<b>Depreciation</b>				
Balance at 1 January 2023	-	6,232	50,417	56,649
Charge for the year	-	5,834	3,947	9,781
Eliminated on disposals	-	(6,380)	-	(6,380)
Balance at 31 December 2023	<u>-</u>	<u>5,686</u>	<u>54,364</u>	<u>60,050</u>
Net Book Value at 31 December 2023	<u>355,935</u>	<u>21,609</u>	<u>9,504</u>	<u>387,048</u>
Net Book Value at 31 December 2022	<u>355,935</u>	<u>7,118</u>	<u>13,451</u>	<u>376,504</u>

The deeds for the charity's land and buildings were transferred into the name of Birmingham Hebrew Congregation Properties Limited on January 2011. This was done by order of The Charity Commission of England and Wales when Birmingham Hebrew Congregation Properties Limited was appointed custodian trustee replacing Barclays Bank Trust Company Ltd.

## Notes to the Consolidated Financial Statements for the year ended 31 December 2023

11 FIXED ASSET INVESTMENTS	GROUP		CHARITY	
	2023	2022	2023	2022
	£	£	£	£
Market value as at 1 January 2023	57,660	73,831	57,661	73,832
Disposals	(18,554)		(18,554)	
Net gain on revaluation	4,100	(16,171)	4,100	(16,171)
<b>Market Value 31 December 2023</b>	<b>43,206</b>	<b>57,660</b>	<b>43,207</b>	<b>57,661</b>

The main investments comprise listed and unitised investments and are valued at market values, also included in the Charity investments are shares of its subsidiary undertakings.

**Subsidiary Undertakings**

	Type	Proportion held	Nature of business
BHC Car Parks Limited	£1 Ordinary	100%	Rental
Birmingham Hebrew Congregation Properties Limited	Limited by guarantee	100% Control	Investment

The aggregate of the share capital and reserves as at 31 December 2023 and of the profit and loss account for the year ending on that date for the subsidiary undertakings were as follows:

	Aggregate of share capital and reserves	Profit
	£	£
BHC Car Parks Limited	150,559	121,442
Birmingham Hebrew Congregation Properties Limited	2	757,072

**12 INVESTMENT PROPERTY**

	GROUP	CHARITY
	£	£
<b>Fair Value</b>		
Net book value before revaluations	340,747	116,187
Revaluations	1,044,253	898,813
At 31 December 2023	1,385,000	1,015,000
Net Book Value at 31 December 2023	1,385,000	1,015,000
Fair value at 31 December 2023 is analysed by:		
	£	£
Net book value before revaluations	340,747	116,187
Valuation at March 2021	904,253	808,813
Valuation at December 2021	95,000	85,000
Valuation at December 2022	20,000	20,000
Valuation at December 2023	25,000	(15,000)
	1,385,000	1,015,000

## Notes to the Consolidated Financial Statements for the year ended 31 December 2023

The investment properties were valued by Just Move Estate Agents and Lettings at 31 December 2023. The estate agents have based their opinion on the revalued fair value of the investment properties, by reference to their knowledge of the condition of the property and their judgement of the prevailing market prices for similar properties in the locality of the properties.

## 13 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	GROUP		CHARITY	
	2023	2022	2023	2022
	£	£	£	£
<b>Amounts falling due within one year:</b>				
Trade Debtors and Membership dues	24,984	47,679	22,992	28,336
Sundry debtors and prepayments	12,205	13,375	12,205	13,375
Income tax re gift aid	8,625	7,817	8,625	7,817
Cemetery debtors	11,450	30,350	11,450	30,350
	<u>57,264</u>	<u>99,221</u>	<u>55,272</u>	<u>79,878</u>
<b>Amounts falling due after more than one year:</b>				
Amounts due from group companies	-	-	395,110	471,408
	<u>57,264</u>	<u>99,221</u>	<u>450,382</u>	<u>551,286</u>

## 14 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	GROUP		CHARITY	
	2023	2022	2023	2022
	£	£	£	£
Bank loan	11,661	11,072	-	-
Hire purchase creditor	3,007	3,350	3,007	3,350
Trade creditors	18,576	12,373	14,587	8,385
Other taxation and social security	9,945	7,948	7,709	4,668
Other creditors and accruals	74,728	72,247	59,472	46,856
Cemetery creditors and accruals	68,530	57,985	68,530	57,985
	<u>186,447</u>	<u>164,975</u>	<u>153,305</u>	<u>121,244</u>

## Deferred Income

	2023	2022
	£	£
Deferred income at 1 January 2023	63,940	76,476
Resources deferred in the year	14,071	10,964
Amounts released from previous years	(12,940)	(23,500)
Deferred income at 31 December 2023	<u>65,071</u>	<u>63,940</u>

At the balance sheet date the group was holding funds received in advance for funerals £61,500 (22: £51,000) and car park fees £3,571 (2022: £12,940).

## Notes to the Consolidated Financial Statements for the year ended 31 December 2023

## 15 CREDITORS: AMOUNTS FALLING DUE AFTER ONE YEAR

	GROUP		CHARITY	
	2023	2022	2023	2022
	£	£	£	£
Bank loan	54,419	62,743	-	-
Hire purchase creditor	10,998	873	10,998	873
	<u>65,417</u>	<u>63,616</u>	<u>10,998</u>	<u>873</u>

The bank loan is secured by legal charges over property in Commercial Street, Birmingham. The loan is repayable over 17 years commencing September 2014. Interest is calculated on a floating rate basis.

16 FUNDS GROUP	At					At
	1 January 2023	Incoming Resources	Outgoing Resources	Gains	Transfers	31 December 2023
	£	£	£	£	£	£
General Fund	1,146,808	1,150,772	(452,156)	29,101	(12,000)	1,862,525
Designated Funds	376,951	2,711	(12,000)	-	12,000	379,662
Restricted Funds	620,204	159,315	(173,764)	-	-	605,755
<b>Total Funds</b>	<u><b>2,143,963</b></u>	<u><b>1,312,798</b></u>	<u><b>(637,920)</b></u>	<u><b>29,101</b></u>	<u><b>-</b></u>	<u><b>2,847,942</b></u>
CHARITY	At					At
	1 January 2023	Incoming Resources	Outgoing Resources	Gains	Transfers	31 December 2023
	£	£	£	£	£	£
General Fund	<u>1,036,689</u>	<u>1,108,800</u>	<u>(410,627)</u>	<u>(10,899)</u>	<u>(12,000)</u>	<u>1,711,963</u>
<b>Designated Funds</b>						
Restoration Fund	7,593	-	-	-	-	7,593
Buildings Reserve	158,129	-	-	-	-	158,129
Singers Hill Charity Box	13,113	2,711	-	-	-	15,824
New Building	187,270	-	-	-	-	187,270
Jewish Youth Institute	10,846	-	-	-	-	10,846
Birmingham Jewish Education Fund	-	-	(12,000)	-	12,000	-
	<u>376,951</u>	<u>2,711</u>	<u>(12,000)</u>	<u>-</u>	<u>12,000</u>	<u>379,662</u>
<b>Restricted Funds</b>						
<u>Cemetery Funds</u>						
Family Trust	32,028	-	-	-	-	32,028
Cemetery General	398,510	159,315	(173,764)	-	-	384,061
Mikveh Fund	100,000	-	-	-	-	100,000
Future Developments	26,938	-	-	-	-	26,938
Repairs Reserve	50,283	-	-	-	-	50,283
Tahara and Chevra Kadisha	12,445	-	-	-	-	12,445
	<u>620,204</u>	<u>159,315</u>	<u>(173,764)</u>	<u>-</u>	<u>-</u>	<u>605,755</u>
<b>Total Funds</b>	<u><b>2,033,844</b></u>	<u><b>1,270,826</b></u>	<u><b>(596,391)</b></u>	<u><b>(10,899)</b></u>	<u><b>-</b></u>	<u><b>2,697,380</b></u>

**16 FUNDS (continued)**

**Restoration Fund:** Monies donated towards the restoration work needed on the Synagogue building.

**Buildings Reserve:** Monies set aside for any major works to the charity properties.

**Singers Hill Charity Box:** Monies donated at services by members and distributed to needy causes at the direction of the Rabbi.

**New Buildings:** Sale of Park Road spent on the Moseley Synagogue which is included in fixed assets..

**The Jewish Youth Institute Fund** has arisen from the proceeds of an insurance claim from the former youth centre and is used for assistance for Jewish Youth.

**Birmingham Jewish Education Fund** was established to provide educational assistance.

**Family Trust:** Donations and appeals made in the 1940's and 50's towards upkeep of shul.

**Cemetery General:** Maintenance of the grounds and buildings of the various cemeteries. Surplus to be made available for use in the synagogue.

**Mikveh Fund:** Legacy monies received towards building a new Mikveh.

**Future Developments:** To provide possible new cemetery location in the future.

**Repairs Reserve:** For any major work at the cemeteries.

**Tahara & Chevra Kadisha:** Reserve towards the cost of providing washing facilities for deceased persons.

**Fair Value Reserve:** Non distributable reserves on the revaluations of investment property in general funds

## Notes to the Consolidated Financial Statements for the year ended 31 December 2023

## 17 ANALYSIS OF GROUP NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds
	£	£	£	£
Fixed Assets	1,849,128	183,778	38,349	2,071,255
Net Current Assets	78,814	195,884	567,406	842,104
Long Term Liabilities	(65,417)	-	-	(65,417)
<b>Net Assets as at 31 December 2023</b>	<b><u>1,862,525</u></b>	<b><u>379,662</u></b>	<b><u>605,755</u></b>	<b><u>2,847,942</u></b>

## 18 RELATED PARTY TRANSACTIONS

The following related party transactions took place in the period of account:

- *All Electric Garages Group plc* - motor repairs and staff recharges. The transactions in the year to 31 December 2023 amounted to £30,583 (2022: £37,860). £3,989 was outstanding at 31 December 2023 (2022: £3,989). J S Leek is chairman of the group.

All transactions were conducted at arm's length, in accordance with Birmingham Hebrew Congregation's normal procurement procedures and with Charities SORP 2019.

## 19 COMMITMENTS UNDER OPERATING LEASES

At 31 December 2023 the total of the Charity's future minimum lease payments under non-cancellable operating leases was:

	2023	2022
	£	£
- Within one year	1,465	-
- Within two to 5 years	837	-
	<u>2,302</u>	<u>-</u>

**BIRMINGHAM HEBREW CONGREGATION AND CHARITABLE INSTITUTIONS**

England & Wales - Charity number 222277

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# Accounts

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**CHARITY NUMBER: 222277**

**Birmingham Hebrew Congregation  
and Charitable Institutions**

**Consolidated Financial Statements for the year ended 31 December 2022**

**Birmingham Hebrew Congregation and Charitable Institutions  
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for the year ended 31 December 2022**

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# **Birmingham Hebrew Congregation and Charitable Institutions Charity Information**

1

**KEY MANAGEMENT PERSONNEL:** Trustees and Senior Management Team

**TRUSTEES:** Mr G Bloom (LM) (Treasurer) (EM)  
Mr J S Leek (EM)  
Dr A C White  
Mrs L Bushell  
Ms S Blumenthal  
Mr S Newman  
Mr J Lang  
Ms L Myers  
Mr B Shaffer  
Mr J Bushell  
Mr P Marks  
Mr B Johnson  
Mr S Bushell

(LM) - Life member  
(EM) – Executive member

**SENIOR MANAGEMENT TEAM:** Rabbi Y Jacobs  
J Wilkes

**ADDRESS:** Singers Hill  
Ellis Street  
Birmingham  
B1 1HL

**REGISTERED CHARITY NUMBER:** 222277

**AUDITORS:** UHY Hacker Young (Birmingham) LLP  
Registered Auditors  
9-11 Vittoria Street  
Birmingham  
B1 3ND

**BANKERS:** Handelsbanken  
55 Calthorpe Road  
Edgbaston  
Birmingham

**CUSTODIAN TRUSTEE:** Birmingham Hebrew Congregation Properties Limited  
Whose Directors are:  
Mr G Bloom  
Mr J S Leek  
Mr W K Lessar  
Mr G A Morris

# **Birmingham Hebrew Congregation and Charitable Institutions**

## **Report of the Trustees for the year ended 31 December 2022**

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The Trustees present their annual report and audited consolidated financial statements for the year ended 31 December 2022 and confirm they comply with the Charities Act 2011, the Trust Deed, Charities SORP 2019 and The Financial Reporting Standard Applicable in the UK and Republic of Ireland (FRS 102) (Effective 1 January 2019).

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

The Birmingham Hebrew Congregation is a registered charity (no. 222277) and is set up under its constitution and rules.

The members of the management council, who are also the Trustees, who served during the year are set out below. The council meet on a regular basis to manage the affairs of the charity and to formulate policy. The senior management team oversees the day to day operations of the charity in liaison with the Treasurer and Executive.

Mr G Bloom  
Mr J S Leek  
Dr A C White  
Mrs L Bushell  
Ms S Blumenthal  
Mr S Newman  
Mr J Lang  
Ms L Myers  
Mrs A Georgevic (resigned 6 September 2022)  
Mr B Shaffer  
Mr J Bushell  
Mr P Marks  
Mr B Johnson (appointed 30 June 2022)  
Mr S Bushell (appointed 2 October 2022)

### **Pay Policy for Senior Staff**

The pay of the senior staff is reviewed annually and in view of the nature of the charity, the Trustees benchmark remuneration against pay levels in other organisations of similar size. The remuneration benchmark is the mid-point of the range paid for similar roles. Where recruitment has proven difficult in the past a market addition has also been paid with the pay maximum no greater than the highest benchmarked salary for a comparable role.

### **OBJECTIVES AND ACTIVITIES**

The objects of the charity shall be to promote the Jewish religion for the public benefit by all or any of the following means:

- The provision and maintenance of a synagogue for prayer and to further and encourage the practice of Orthodox Judaism as prescribed by the office of the Chief Rabbi.
- To create and develop social and cultural activities for all ages for its membership and also to the wider Jewish Community of Birmingham and the West Midlands.
- To create programmes of Jewish learning in conjunction with other bodies to further aid and strengthen the practice of Orthodox Judaism.
- To provide and maintain two cemeteries at Witton and Brandwood End for the burying of Jewish deceased.
- To maintain and develop relationships with other non Jewish religious leaders and communities.
- To act as the Foundation body of the King David School.

## **STRATEGIC REPORT**

### **Achievements and Performance**

We have hosted a number of cantors who have visited us and provided inspiration to our members. All Jewish festivals have been observed and celebrated both religiously and socially in person and virtually.

We have been able to offer a full service schedule using both virtual and in person services with excellent attendances providing our members with a good degree of connection and feeling of community. Our other social and welfare activities have recommenced as this being the first full year without Covid restrictions.

We are also back to operating our other activities including weekly men's and ladies classes, Hebrew religious school, nursery school, weekly newsletters, Friday Night dinners, film evening, Chai Club and childrens services.

The adult and schools educational tours programme has been restarted and with the professionally made tour video of the tour, proves to be a successful way to showcase our beautiful and historic synagogue.

The standard of our three cemeteries continues to receive close attention to their presentation and condition throughout the year and received high praise from those who visited them.

### **Future Plans**

The Council and Executive continue to review and consider members needs and views providing activities and meeting facilities, where required, to the relevant age profile of our membership and in particular attracting younger families.

As part of the interfaith policy we have again, post Covid, received circa 5000 school children visit the synagogue and enjoyed religious talks by qualified tour guides.

We are committed to continually developing virtual services, which now run in parallel to in person services, as it has become apparent that it offers greater appeal across the age range.

## **FINANCIAL REVIEW**

The Statement of Financial Activities for the year shows an increase in reserves of £73,757 for the year, this increase is due to legacy received during the year of £78,561. The senior management team are monitoring the overheads to ensure that the budgets are appropriate and that the charity is still able to support the community. The Executive are continuing to look for ways of generating additional income and new members. The congregation continue to contribute to specific appeals as well as supporting the social and religious events.

The Trustees have examined the major strategic, business and operational risks which the charity faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen these risks.

The Trustees' policy is to protect the charity's capital by investing in low risk investments whilst maximising income as far as possible. The portfolio of investments is being reviewed against the above policy.

The Trustees regularly review the free reserves available to meet day to day expenses.

# Birmingham Hebrew Congregation and Charitable Institutions Report of the Trustees for the year ended 31 December 2022

## Going Concern

After making appropriate enquiries, the board of Trustees has a reasonable expectation that Birmingham Hebrew Congregation and Charitable Institutions has adequate resources to continue in operational existence for the foreseeable future. For this reason it continues to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Statement of Accounting Policies.

## Trustees Responsibilities in relation to the financial statements

Charity law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. Under that law the Trustees have elected to prepare their accounts in accordance with The Financial Reporting Standard Applicable in the UK and Republic of Ireland (FRS 102) (Effective 1 January 2019). In preparing those financial statements, the Trustees have:

- selected suitable accounting policies and then applied them consistently;
- made judgements and estimates that are reasonable and prudent;
- stated whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepared the financial statements on the going concern basis.

The Trustees have overall responsibility for ensuring that the charity has appropriate system of controls, financial and otherwise. They are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities SORP 2019.

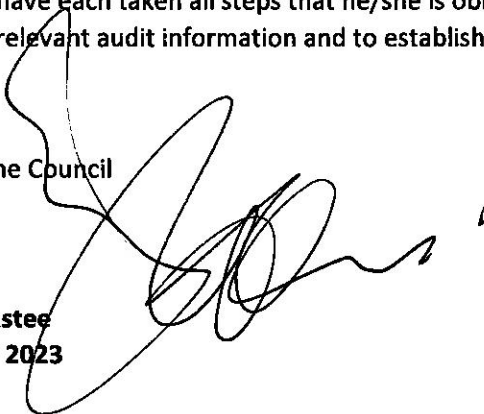
## Statement as to Disclosure of Information to Auditors

In so far as the Trustees are aware at the time of approving our Trustees' annual report:

- there is no relevant information, being needed by the auditor in connection with preparing their report, of which the auditor is unaware
- the Trustees, having made enquiries of fellow Trustees and the auditor that they ought to have individually taken, have each taken all steps that he/she is obliged to take as a Trustee in order to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

On behalf of the Council

G Bloom – Trustee  
10 September 2023



**Independent Auditor's Report to the Members of Birmingham Hebrew Congregation and Charitable Institutions as at 31 December 2021**

**Opinion**

We have audited the financial statements of Birmingham Hebrew Congregation and Charitable Institutions (the 'parent charity') and its subsidiaries (the 'group') for the period ended 31 December 2021 which comprise group and parent charity statement of financial activities and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the group's and of the parent charity's affairs as at 31 December 2021 and of the group's incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

**Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the group in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Conclusions relating to going concern**

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statement is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the group or parent charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

**Other information**

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the financial statements. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

**Independent Auditor's Report to the Members of Birmingham Hebrew Congregation and Charitable Institutions as at 31 December 2021**

**Opinions on other matters prescribed by the financial statements**

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the strategic report and the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the strategic report and the trustees' report have been prepared in accordance with applicable legal requirements.

**Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the group and the parent charity and its environment obtained in the course of the audit, we have not identified material misstatements in the strategic report or the trustees' report.

We have nothing to report in respect of the following matters where the Charities Act 2011 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept by the parent charity, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charity financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

**Responsibilities of trustees**

As explained more fully in the trustees' responsibilities statement set out on page 4, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the group's and the parent charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the group or the parent charity or to cease operations, or have no realistic alternative but to do so.

**Auditor's responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Based on our understanding of the group and the sector in which it operates, we identified that the principal risks of non-compliance with laws and regulations related to the acts by the group, which were contrary to applicable laws and regulations including fraud, and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Charities Act 2011. We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls), and determined that the principal risks were related to inflated revenue and the group's net income for the year.

**Independent Auditor's Report to the Members of Birmingham Hebrew Congregation and Charitable Institutions as at 31 December 2021**

Audit procedures performed included: review of the financial statement disclosures to underlying supporting documentation, review of correspondence with and reports to the regulators, including correspondence with the Charities Commission review of correspondence with legal advisors, enquiries of management and review of internal audit reports in so far as they related to the financial statements, and testing of journals and evaluating whether there was evidence of bias by the trustees that represented a risk of material misstatement due to fraud.

There are inherent limitations in the audit procedures described above and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

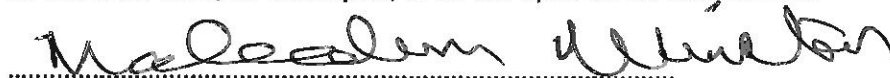
As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the group's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the group's or the parent charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the group or the parent charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

**Use of our report**

This report is made solely to the group and charity's members, as a body, in accordance with Section 144 of the Charities Act 2011 and report in accordance with regulations made under Section 154 of that Act. Our audit work has been undertaken so that we might state to the parent charity and group's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the parent charity and the parent charity's members as a body, for our audit work, for this report, or for the opinions we have formed.



**Malcolm Winston, Senior Statutory Auditor**  
**UHY Hacker Young (Birmingham) LLP, Statutory Auditor**  
**9-11 Vittoria Street, Birmingham, B1 3ND**

Date: 10 September 2023

## Consolidated Statement of Financial Activities for the year ended 31 December 2022

	Notes	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds	Total Funds
		12 Months to 31.12.22	12 Months to 31.12.22	12 Months to 31.12.22	12 Months to 31.12.22	9 Months to 31.12.21
		£	£	£	£	£
<b>Incoming resources:</b>						
<i>Incoming resources from generated funds:-</i>						
Membership fees		110,255	-	-	110,255	82,208
Gift Aid tax receipts		18,237	-	-	18,237	18,847
Legacies		78,561	-	-	78,561	-
Government grants		-	-	-	-	9,652
Donations		12,991	3,123	-	16,114	25,536
Car Park Fees		96,371	-	-	96,371	39,530
Investment income		1,506	-	-	1,506	908
Rents received		72,565	-	9,540	82,105	59,955
Activities for generating funds	2	97,706	-	-	97,706	19,969
<i>Incoming resources from charitable activities:</i>						
Bereavement activities	3	-	-	221,322	221,322	136,636
<b>Total incoming resources</b>		<b>488,192</b>	<b>3,123</b>	<b>230,862</b>	<b>722,177</b>	<b>393,241</b>
<b>Resources expended:</b>						
Cost of generating funds	4	107,957	-	827	108,784	34,474
Charitable activities	4	289,806	12,000	179,508	481,314	356,287
Governance costs	4	33,759	-	28,162	61,921	28,554
<b>Total resources expended</b>	4	<b>431,522</b>	<b>12,000</b>	<b>208,497</b>	<b>652,019</b>	<b>419,315</b>
<b>Net incoming/(outgoing) resources before transfers between funds</b>		<b>56,670</b>	<b>(8,877)</b>	<b>22,365</b>	<b>70,158</b>	<b>(26,074)</b>
Transfers between funds		(11,740)	11,740	-	-	-
<b>Net movements in funds</b>		<b>44,930</b>	<b>2,863</b>	<b>22,365</b>	<b>70,158</b>	<b>(26,074)</b>
Unrealised (loss)/gain on investments	10	(16,171)	-	-	(16,171)	1,720
Revaluation of investment properties	11	20,000	-	-	20,000	95,000
<b>Net movements in funds before tax</b>		<b>48,759</b>	<b>2,863</b>	<b>22,365</b>	<b>73,987</b>	<b>70,646</b>
Taxation	7	(230)	-	-	(230)	(34)
<b>Net movement in funds after tax</b>		<b>48,529</b>	<b>2,863</b>	<b>22,365</b>	<b>73,757</b>	<b>70,612</b>
Reconciliation of funds		-	-	-	-	-
<b>Total funds brought forward</b>		<b>1,098,279</b>	<b>374,088</b>	<b>597,839</b>	<b>2,070,206</b>	<b>1,999,594</b>
<b>Total funds carried forward</b>	16	<b>1,146,808</b>	<b>376,951</b>	<b>620,204</b>	<b>2,143,963</b>	<b>2,070,206</b>

All of Birmingham Hebrew Congregation and Charitable Institutions activities derive from continuing operations during the above two financial periods.

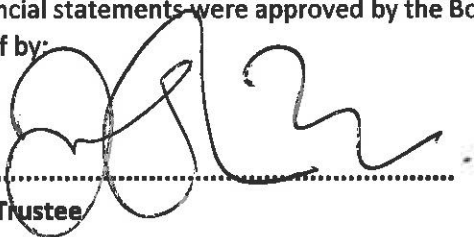
The notes form part of these financial statements.

**Birmingham Hebrew Congregation and Charitable Institutions  
Consolidated Balance Sheet as at 31 December 2022**

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	Notes	GROUP	
		2022 £	2021 £
<b>FIXED ASSETS</b>			
Tangible assets	9	704,914	712,259
Investments	10	57,660	73,831
Investment property	11	<u>1,360,000</u>	<u>1,340,000</u>
		2,122,574	2,126,090
<b>CURRENT ASSETS</b>			
Debtors	12	99,221	67,253
Cash at bank		<u>150,759</u>	<u>120,304</u>
		249,980	187,557
<b>CREDITORS</b>			
Amounts falling due within one year	13	<u>(164,975)</u>	<u>(166,963)</u>
<b>NET CURRENT ASSETS</b>			
		<u>85,005</u>	<u>20,594</u>
		2,207,579	2,146,684
<b>CREDITORS</b>			
Amounts falling due after more than one year	14	(63,616)	(76,478)
<b>NET ASSETS</b>			
		<u>2,143,963</u>	<u>2,070,206</u>
<b>RESERVES</b>			
General funds (including fair value reserve of £1,019,253)		1,146,808	1,098,279
Designated funds		376,951	374,088
Restricted funds		<u>620,204</u>	<u>597,839</u>
	16	<u>2,143,963</u>	<u>2,070,206</u>

The financial statements were approved by the Board of Trustees on 10 September 2023 and were signed on its behalf by:



.....  
J Leek - Trustee

The notes on pages 11 to 22 form part of these financial statements

**Birmingham Hebrew Congregation and Charitable Institutions  
Charity Balance Sheet as at 31 December 2022**

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	Notes	CHARITY	
		2022	2021
		£	£
<b>FIXED ASSETS</b>			
Tangible assets	9	376,504	383,395
Investments	10	57,661	73,832
Investment property	11	1,030,000	1,010,000
		<u>1,464,165</u>	<u>1,467,227</u>
<b>CURRENT ASSETS</b>			
Debtors	12	79,878	65,753
Cash at bank		140,510	116,113
		<u>220,388</u>	<u>181,866</u>
<b>CREDITORS</b>			
Amounts falling due within one year	13	<u>(121,244)</u>	<u>(144,693)</u>
<b>NET CURRENT ASSETS</b>			
		<u>99,144</u>	<u>37,173</u>
		1,563,309	1,504,400
<b>DEBTORS</b>			
Amounts falling due after more than one year	12	471,408	460,433
<b>CREDITORS</b>			
Amounts falling due after more than one year	14	<u>(873)</u>	<u>(4,222)</u>
<b>NET ASSETS</b>			
		<u>2,033,844</u>	<u>1,960,611</u>
<b>RESERVES</b>			
General funds (including fair value reserve of £913,813)		1,036,689	988,684
Designated funds		376,951	374,088
Restricted funds		620,204	597,839
	16	<u>2,033,844</u>	<u>1,960,611</u>

The financial statements were approved by the Board of Trustees on 10 September 2023 and were signed on its behalf by:

.....  
J Leek - Trustee

**Notes to the Consolidated Financial Statements for the year ended 31 December 2022****1 ACCOUNTING POLICIES****General Information**

Birmingham Hebrew Congregation and Charitable Institutions is a group comprising one unincorporated charity; and two incorporated subsidiaries limited by shares and registered with Companies House. Birmingham Hebrew Congregation and Charitable Institutions is registered with the Charities Commission in England and Wales under charity number: 222277. It operates from its registered office of Singers Hill, Ellis Street, Birmingham, B1 1HL. The principal activity is the promotion of the Jewish religion for the public benefit.

**Basis of Preparation**

The financial statements have been prepared in accordance with 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) - Charities SORP 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements are presented for the year ended 31 December 2022, the accounting reference was shortened last year and covered the nine month period from 1 April 2021 to 31 December 2021. As a result of the change, the comparatives are not entirely comparable, especially in regards to the Statement of Financial Activities.

**Going Concern**

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the company to continue as a going concern. The worldwide outbreak of the COVID-19 virus has affected the way the charity operates and has had an impact on the charity's income, however, costs have also reduced and the trustees believe that the going concern basis is still appropriate. The trustees make this assessment in respect of a period of one year from the date of approval of the financial statements.

**Consolidated accounts**

The trustees have chosen to prepare consolidated accounts incorporating the activities of BHC Car Parks Limited for the year to 31 December 2022 and the transactions with Birmingham Hebrew Congregation Properties Limited for the year to 31 December 2022.

**Income**

Income includes donations received, fees charged for membership, funeral services and car park rental.

All income is recognised once the company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

**Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefit will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

**Notes to the Consolidated Financial Statements for the year ended 31 December 2022****1 ACCOUNTING POLICIES (continued)****Government grants**

Grants received under the various Covid-19 measures are recognised using the performance model. A grant that does not impose specified future performance-related conditions is recognised in income when the grant proceeds are received or receivable. A grant that imposes future performance-related conditions is recognised in income when the performance-related conditions are met. Any grants received before the revenue recognition criteria are satisfied are recognised as a liability.

**Tangible fixed assets**

The trustees consider that the freehold properties are maintained in such a state of repair that their residual value is at least equal to their net book value. As a result, the corresponding depreciation would not be material and is, therefore, not charged in the Statement of Financial Activities.

Depreciation is provided at the following annual rates in order to write off each of the other assets over their estimated useful life.

Freehold property improvements	- 10 years
Fixtures and fittings	- 20% and 33% on cost
Motor Vehicles	- 25% reducing balance

**Investment Property**

Investment properties for which fair value can be measured reliably without undue cost or effort are measured at fair value at each reporting date with changes in fair value recognised in profit or loss.

For the purposes of clarity, as this surplus or deficit is not realised, the amount is noted (net of any deferred tax provision arising on the surplus or deficit) against the general fund.

**Investments**

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the balance sheet date, unless fair value cannot be measured reliably in which case it is measured at cost less impairment.

Investment gains and losses, whether realised or unrealised, are combined and shown in the heading 'net gains on investment' in the statement of financial activities incorporating income and expenditure account.

**Debtors**

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

**Cash at Bank and in Hand**

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**Liabilities and Provisions**

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation.

## Notes to the Consolidated Financial Statements for the year ended 31 December 2022

**1 ACCOUNTING POLICIES (continued)****Financial Instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

**Restricted and Unrestricted Funds**

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements. Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Endowment funds represent those assets which must be held permanently by the charity, principally investments. Income arising on the endowment funds can be used in accordance with the objects of the charity and is included as unrestricted income. Any capital gains or losses arising on the investments form part of the fund.

**Pension Costs**

The charity operates a defined contribution scheme for the benefit of its employees. The costs of contributions are written off against profits in the year they are paid.

2 INCOMING RESOURCES	Unrestricted	Restricted	Total	Total
	Funds	Funds	Funds	Funds
	12 months to 31.12.22	12 months to 31.12.22	12 months to 31.12.22	9 months to 31.12.21
	£	£	£	£
<b>Activities for generating funds</b>				
Functions and activities income	65,289	-	65,289	6,668
School visits	15,874	-	15,874	5,393
Other income	16,543	-	16,543	7,908
	<u>97,706</u>	<u>-</u>	<u>97,706</u>	<u>19,969</u>
3 BEREAVEMENT ACTIVITIES			12 months to 31.12.22	9 months to 31.12.21
			£	£
Bereavement charges (24 funerals - December 2021: 16 funerals)			200,070	119,205
Additional charges			2,553	2,575
Stone setting charges			15,999	12,156
Reservations fees			2,700	2,700
			<u>221,322</u>	<u>136,636</u>

## Notes to the Consolidated Financial Statements for the year ended 31 December 2022

## 4 RESOURCES EXPENDED

	Unrestricted Funds 12 months to £	Designated Funds 12 months to 31.12.22 £	Restricted Funds 12 months to 31.12.22 £	Total Funds 12 months to 31.12.22 £	Total Funds 9 months to 31.12.21 £
<b>Costs of generating funds</b>					
Promotion and hospitality	20,816	-	827	21,643	10,307
Functions costs (inc Chai club & Torah Tots)	68,305	-	-	68,305	9,520
Car Park Maintenance	1,975	-	-	1,975	489
Visiting officials for services	12,110	-	-	12,110	9,796
Moseley – Costs of Services (inc caretaker fees £1,974, December 2021 -£1,984)	4,751	-	-	4,751	4,362
	<u>107,957</u>	<u>-</u>	<u>827</u>	<u>108,784</u>	<u>34,474</u>
<b>Charitable activities</b>					
Staff costs	139,157	-	59,362	198,519	144,070
Funeral costs	-	-	29,298	29,298	19,750
Cemetery management fees	-	-	50,435	50,435	41,265
Motor and travelling expenses	14,369	-	1,055	15,424	8,082
Telephone	4,934	-	1,095	6,029	3,948
Postage	1,355	-	-	1,355	1,222
Printing and stationery	5,250	-	-	5,250	4,851
Computer running expenses	8,738	-	-	8,738	6,489
Sundry expenses	13,191	-	-	13,191	12,587
Bad debts	8,496	-	-	8,496	-
Light, heat and water	13,153	-	12,298	25,451	13,382
Cleaning, caretaking and security	11,676	-	312	11,988	8,719
Expenses of residences	42,920	-	16,147	59,067	48,122
Repairs and maintenance					
Synagogue buildings	14,421	-	8,935	23,356	22,245
BJEB/KDRES	-	12,000	-	12,000	7,500
Grants and donations paid	-	-	-	-	2,130
Bank charges	1,316	-	43	1,359	1,176
Bank loan interest	3,324	-	-	3,324	1,889
Hire purchase interest	393	-	-	393	427
Depreciation	7,113	-	528	7,641	7,953
Loss on disposal of assets	-	-	-	-	480
	<u>289,806</u>	<u>12,000</u>	<u>179,508</u>	<u>481,314</u>	<u>356,287</u>
<b>Governance costs</b>					
Auditors remuneration	3,000	-	600	3,600	3,600
Accountancy	7,644	-	600	8,244	5,410
Professional fees	924	-	20,680	21,604	1,768
Insurance	22,191	-	6,282	28,473	17,776
	<u>33,759</u>	<u>-</u>	<u>28,162</u>	<u>61,921</u>	<u>28,554</u>
<b>TOTAL RESOURCES EXPENDED</b>	<u><b>431,522</b></u>	<u><b>12,000</b></u>	<u><b>208,497</b></u>	<u><b>652,019</b></u>	<u><b>419,315</b></u>

## Notes to the Consolidated Financial Statements for the year ended 31 December 2022

## 5 STAFF COSTS

	12 months to 31.12.22	9 months to 31.12.21
	£	£
<b>a Staff Costs</b>		
Wages and salaries	182,776	133,965
Social security costs	12,476	7,808
Pension contributions	3,267	2,297
Pensions paid	-	-
	<u>198,519</u>	<u>144,070</u>

**b Staff Numbers**

	12 months to 31.12.22	9 months to 31.12.21
The average monthly number of employees during the period/year was as follows:		
Employees	<u>7</u>	<u>7</u>

**c Higher Paid Staff**

	12 months to 31.12.22	9 months to 31.12.21
	£	£
The number of employees whose employee benefits exceeded £60,000 was:		
£60,001 -£70,000	<u>1</u>	<u>-</u>

**d Key Management Personnel**

The key management personnel of the charity comprise the trustees and the senior management team as listed on page 1. The total amount of employee benefits (including employer pension contributions) received by key management personnel for their services to the charity was £98,525 (9 months to December 2021: £73,150).

## 6 OPERATING DEFICIT

	12 months to 31.12.22	9 months to 31.12.21
	£	£
The operating surplus/(deficit) is stated after charging:		
Depreciation - owned assets	5,268	5,763
Depreciation – assets on hire purchase	2,373	2,190
Operating lease rentals	562	284
Auditors' remuneration	<u>3,600</u>	<u>3,600</u>

## 7 TAXATION

The taxation charge arose on the ordinary activities of BHC Car Parks Limited.

## Notes to the Consolidated Financial Statements for the year ended 31 December 2022

## 8 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds
	9 months to 31.12.21	9 months to 31.12.21	9 months to 31.12.21	9 months to 31.12.21
	£	£	£	£
<b>Incoming resources:</b>				
<i>Incoming resources from generated funds:-</i>				
Membership fees	82,208	-	-	82,208
Gift Aid tax receipts	18,847	-	-	18,847
Legacies	-	-	-	-
Government grants	9,652	-	-	9,652
Donations	22,284	2,652	600	25,536
Car Park Fees	39,530	-	-	39,530
Investment income	908	-	-	908
Rents received	52,800	-	7,155	59,955
Activities for generating funds	19,969	-	-	19,969
<i>Incoming resources from charitable activities:</i>				
Bereavement activities	-	-	136,636	136,636
<b>Total incoming resources</b>	<b>246,198</b>	<b>2,652</b>	<b>144,391</b>	<b>393,241</b>
<b>Resources expended:</b>				
Cost of generating funds	34,474	-	-	34,474
Charitable activities	221,348	7,500	127,439	356,287
Governance costs	23,321	-	5,233	28,554
<b>Total resources expended</b>	<b>279,143</b>	<b>7,500</b>	<b>132,672</b>	<b>419,315</b>
<b>Net incoming/(outgoing) resources before transfers between funds</b>	<b>(32,945)</b>	<b>(4,848)</b>	<b>11,719</b>	<b>(26,074)</b>
Transfers between funds	(7,500)	7,500	-	-
<b>Net movements in funds</b>	<b>(40,445)</b>	<b>2,652</b>	<b>11,719</b>	<b>(26,074)</b>
Net gains on investments	96,720	-	-	96,720
<b>Net movements in funds before tax</b>	<b>56,275</b>	<b>2,652</b>	<b>11,719</b>	<b>70,646</b>
Taxation	(34)	-	-	(34)
<b>Net movement in funds after tax</b>	<b>56,241</b>	<b>2,652</b>	<b>11,719</b>	<b>70,612</b>
Reconciliation of funds				
Total funds brought forward	1,042,038	371,436	586,120	1,999,594
<b>Total funds carried forward</b>	<b>1,098,279</b>	<b>374,088</b>	<b>597,839</b>	<b>2,070,206</b>

## Notes to the Consolidated Financial Statements for the year ended 31 December 2022

## 9 TANGIBLE FIXED ASSETS

	Freehold Land & Buildings £	Motor Vehicles £	Fixture & Fittings £	Total £
<b>GROUP</b>				
<b>Cost</b>				
Balance at 1 January 2022	686,621	13,350	67,874	767,845
Additions	-	-	296	296
Disposals	-	-	-	-
Balance at 31 December 2022	<u>686,621</u>	<u>13,350</u>	<u>68,170</u>	<u>768,141</u>
<b>Depreciation</b>				
Balance at 1 January 2022	2,363	3,859	49,364	55,586
Charge for the year	24	2,373	5,244	7,641
Eliminated on disposals	-	-	-	-
Balance at 31 December 2022	<u>2,387</u>	<u>6,232</u>	<u>54,608</u>	<u>63,227</u>
Net Book Value at 31 December 2022	<u>684,234</u>	<u>7,118</u>	<u>13,562</u>	<u>704,914</u>
Net Book Value at 31 December 2021	<u>684,258</u>	<u>9,491</u>	<u>18,510</u>	<u>712,259</u>
<b>CHARITY</b>				
<b>Cost</b>				
Balance at 1 January 2022	355,935	13,350	63,572	432,857
Additions	-	-	296	296
Disposals	-	-	-	-
Balance at 31 December 2022	<u>355,935</u>	<u>13,350</u>	<u>63,868</u>	<u>433,153</u>
<b>Depreciation</b>				
Balance at 1 January 2022	-	3,859	45,603	49,462
Charge for the year	-	2,373	4,814	7,187
Eliminated on disposals	-	-	-	-
Balance at 31 December 2022	<u>-</u>	<u>6,232</u>	<u>50,417</u>	<u>56,649</u>
Net Book Value at 31 December 2022	<u>355,935</u>	<u>7,118</u>	<u>13,451</u>	<u>376,504</u>
Net Book Value at 31 December 2021	<u>355,935</u>	<u>9,491</u>	<u>17,969</u>	<u>383,395</u>

The deeds for the charity's land and buildings were transferred into the name of Birmingham Hebrew Congregation Properties Limited on January 2011. This was done by order of The Charity Commission of England and Wales when Birmingham Hebrew Congregation Properties Limited was appointed custodian trustee replacing Barclays Bank Trust Company Ltd.

## Notes to the Consolidated Financial Statements for the year ended 31 December 2022

## 10 FIXED ASSET INVESTMENTS

	GROUP		CHARITY	
	2022	2021	2022	2021
	£	£	£	£
Market value as at 1 January 2022	73,831	72,111	73,832	72,112
Net gain on revaluation	(16,171)	1,720	(16,171)	1,720
<b>Market Value 31 December 2022</b>	<b>57,660</b>	<b>73,831</b>	<b>57,661</b>	<b>73,832</b>

The main investments comprise listed and unitised investments and are valued at market values, also included in the Charity investments are shares of its subsidiary undertakings.

## Subsidiary Undertakings

	Type	Proportion held	Nature of business
BHC Car Parks Limited	£1 Ordinary	100%	Rental
Birmingham Hebrew Congregation Properties Limited	Limited by guarantee	100% Control	Investment

The aggregate of the share capital and reserves as at 31 December 2022 and of the profit and loss account for the year ending on that date for the subsidiary undertakings were as follows:

	Aggregate of share capital and reserves	Profit
	£	£
BHC Car Parks Limited	110,117	57,525
Birmingham Hebrew Congregation Properties Limited	1	-

## 11 INVESTMENT PROPERTY

	GROUP	CHARITY
	£	£
<b>Fair Value</b>		
Net book value before revaluations	340,747	116,187
Revaluations	1,019,253	913,813
<b>At 31 December 2022</b>	<b>1,360,000</b>	<b>1,030,000</b>
<b>Net Book Value at 31 December 2022</b>	<b>1,360,000</b>	<b>1,030,000</b>

Fair value at 31 December 2022 is analysed by:

	£	£
Net book value before revaluations	340,747	116,187
Valuation at March 2021	904,253	808,813
Valuation at December 2021	95,000	85,000
Valuation at December 2022	20,000	20,000
	<b>1,360,000</b>	<b>1,030,000</b>

The investment properties were valued by Just Move Estate Agents and Lettings at 31 December 2022. The estate agents have based their opinion on the revalued fair value of the investment properties, by reference to their knowledge of the condition of the property and their judgement of the prevailing market prices for similar properties in the locality of the properties.

## Notes to the Consolidated Financial Statements for the year ended 31 December 2022

## 12 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	GROUP		CHARITY	
	2022	2021	2022	2021
	£	£	£	£
<b>Amounts falling due within one year:</b>				
Trade Debtors and Membership dues	47,679	33,449	28,336	33,449
Sundry debtors and prepayments	13,375	14,841	13,375	13,341
Income tax re gift aid	7,817	613	7,817	613
Cemetery debtors	30,350	18,350	30,350	18,350
	<u>99,221</u>	<u>67,253</u>	<u>79,878</u>	<u>65,753</u>
<b>Amounts falling due after more than one year:</b>				
Amounts due from group companies	-	-	471,408	460,433
	<u>99,221</u>	<u>67,253</u>	<u>551,286</u>	<u>526,186</u>

## 13 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	GROUP		CHARITY	
	2022	2021	2022	2021
	£	£	£	£
Bank loan	11,072	10,838	-	-
Hire purchase creditor	3,350	3,136	3,350	3,136
Trade creditors	12,373	15,880	8,385	9,925
Other taxation and social security	7,948	3,925	4,668	3,496
Other creditors and accruals	72,247	48,004	46,856	42,956
Cemetery creditors and accruals	57,985	85,180	57,985	85,180
	<u>164,975</u>	<u>166,963</u>	<u>121,244</u>	<u>144,693</u>
<b>Deferred Income</b>			<b>2022</b>	<b>2021</b>
			£	£
Deferred income at 1 January 2022			76,476	55,785
Resources deferred in the year			10,964	24,500
Amounts released from previous years			(23,500)	(3,809)
Deferred income at 31 December 2022			<u>63,940</u>	<u>76,476</u>

At the balance sheet date the group was holding funds received in advance for funerals £51,000 (December 2021: £74,500) and car park fees £12,940 (December 2021: £1,976).

## 14 CREDITORS: AMOUNTS FALLING DUE AFTER ONE YEAR

	GROUP		CHARITY	
	2022	2021	2022	2021
	£	£	£	£
Bank loan	62,743	72,256	-	-
Hire purchase creditor	873	4,222	873	4,222
	<u>63,616</u>	<u>76,478</u>	<u>873</u>	<u>4,222</u>

The bank loan is secured by legal charges over property in Commercial Street, Birmingham. The loan is repayable over 17 years commencing September 2014. Interest is calculated on a floating rate basis.

## Notes to the Consolidated Financial Statements for the year ended 31 December 2022

## 15 COMMITMENTS UNDER OPERATING LEASES

At 31 December 2021 the total of the Charity's future minimum lease payments under non-cancellable operating leases was:

	2022	2021
	£	£
- Within one year	-	562
- Within two to 5 years	-	-
	<u>-</u>	<u>562</u>

16 FUNDS GROUP	At					At	
	1 January 2022	Incoming Resources	Outgoing Resources	Gains	Transfers	31 December 2022	
	£	£	£	£	£	£	£
General Fund	1,098,279	488,192	(431,752)	3,829	(11,740)	1,146,808	
Designated Funds	374,088	3,123	(12,000)	-	11,740	376,951	
Restricted Funds	597,839	230,862	(208,497)	-	-	620,204	
<b>Total Funds</b>	<b>2,070,206</b>	<b>722,177</b>	<b>(652,249)</b>	<b>3,829</b>	<b>-</b>	<b>2,143,963</b>	
CHARITY	At					At	
	1 January 2022	Incoming Resources	Outgoing Resources	Gains	Transfers	31 December 2022	
	£	£	£	£	£	£	£
General Fund	988,684	448,806	(392,890)	3,829	(11,740)	1,036,689	
<b>Designated Funds</b>							
Restoration Fund	7,593	-	-	-	-	7,593	
Buildings Reserve	158,129	-	-	-	-	158,129	
Singers Hill Charity Box	10,250	3,123	-	-	(260)	13,113	
New Building	187,270	-	-	-	-	187,270	
Jewish Youth Institute	10,846	-	-	-	-	10,846	
Birmingham Jewish Education Fund	-	-	(12,000)	-	12,000	-	
	<b>374,088</b>	<b>3,123</b>	<b>(12,000)</b>	<b>-</b>	<b>11,740</b>	<b>376,951</b>	
<b>Restricted Funds</b>							
Specific donations	-	-	-	-	-	-	
<u>Cemetery Funds</u>							
Family Trust	32,028	-	-	-	-	32,028	
Cemetery General	376,145	230,862	(208,497)	-	-	398,510	
Mikveh Fund	100,000	-	-	-	-	100,000	
Future Developments	26,938	-	-	-	-	26,938	
Repairs Reserve	50,283	-	-	-	-	50,283	
Tahara and Chevra Kadisha	12,445	-	-	-	-	12,445	
	<b>597,839</b>	<b>230,862</b>	<b>(208,497)</b>	<b>-</b>	<b>-</b>	<b>620,204</b>	
<b>Total Funds</b>	<b>1,960,611</b>	<b>682,791</b>	<b>(613,387)</b>	<b>3,829</b>	<b>-</b>	<b>2,033,844</b>	

**16 FUNDS (continued)**

**Restoration Fund:** Monies donated towards the restoration work needed on the Synagogue building.

**Buildings Reserve:** Monies set aside for any major works to the charity properties.

**Singers Hill Charity Box:** Monies donated at services by members and distributed to needy causes at the direction of the Rabbi.

**New Buildings:** Sale of Park Road spent on the Moseley Synagogue which is included in fixed assets..

**The Jewish Youth Institute Fund** has arisen from the proceeds of an insurance claim from the former youth centre and is used for assistance for Jewish Youth.

**Birmingham Jewish Education Fund** was established to provide educational assistance.

**Family Trust:** Donations and appeals made in the 1940's and 50's towards upkeep of shul.

**Cemetery General:** Maintenance of the grounds and buildings of the various cemeteries. Surplus to be made available for use in the synagogue.

**Mikveh Fund:** Legacy monies received towards building a new Mikveh.

**Future Developments:** To provide possible new cemetery location in the future.

**Repairs Reserve:** For any major work at the cemeteries.

**Tahara & Chevra Kadisha:** Reserve towards the cost of providing washing facilities for deceased persons.

**Fair Value Reserve:** Non distributable reserves on the revaluations of investment property in general funds

## Notes to the Consolidated Financial Statements for the year ended 31 December 2022

## 17 ANALYSIS OF GROUP NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £
Fixed Assets	1,900,447	183,778	38,349	2,122,574
Net Current Assets	(690,023)	193,173	581,855	85,005
Long Term Liabilities	(63,616)	-	-	(63,616)
<b>Net Assets as at 31 December 2022</b>	<b><u>1,146,808</u></b>	<b><u>376,951</u></b>	<b><u>620,204</u></b>	<b><u>2,143,963</u></b>

## 18 RELATED PARTY TRANSACTIONS

The following related party transactions took place in the period of account:

- *All Electric Garages Group plc* - motor repairs and staff recharges. The transactions in the year to 31 December 2022 amounted to £37,860 (9 months to 31 December 2021: £25,873). £3,989 was outstanding at 31 December 2022 (31 December 2021: £4,562). J S Leek is chairman of the group.

All transactions were conducted at arm's length, in accordance with Birmingham Hebrew Congregation's normal procurement procedures and with Charities SORP 2019.

**BIRMINGHAM HEBREW CONGREGATION AND CHARITABLE INSTITUTIONS**

England & Wales - Charity number 222277

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# Accounts

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**CHARITY NUMBER: 222277**

**Birmingham Hebrew Congregation  
and Charitable Institutions**

**Consolidated Financial Statements for the period ended 31 December 2021**

**Birmingham Hebrew Congregation and Charitable Institutions  
Contents of the Consolidated Financial Statements  
for the period ended 31 December 2021**

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**Birmingham Hebrew Congregation and Charitable Institutions  
Charity Information**

1

<b>KEY MANAGEMENT PERSONNEL:</b>	Trustees and Senior Management Team
<b>TRUSTEES:</b>	Mr G Bloom (LM) (Treasurer) (EM) Mr J S Leek (EM) Mr A Blumenthal Dr A C White Mrs L Bushell Ms S Blumenthal Mr S Newman Mr J Lang Ms L Myers Mrs A Georgevic Mr B Shaffer Mr J Bushell Mr P Marks  (LM) - Life member (EM) – Executive member
<b>SENIOR MANAGEMENT TEAM:</b>	Rabbi Y Jacobs J Wilkes
<b>ADDRESS:</b>	Singers Hill Ellis Street Birmingham B1 1HL
<b>REGISTERED CHARITY NUMBER:</b>	222277
<b>AUDITORS:</b>	UHY Hacker Young (Birmingham) LLP Registered Auditors 9-11 Vittoria Street Birmingham B1 3ND
<b>BANKERS:</b>	Handelsbanken 55 Calthorpe Road Edgbaston Birmingham
<b>CUSTODIAN TRUSTEE:</b>	Birmingham Hebrew Congregation Properties Limited Whose Directors are: Mr G Bloom Mr J S Leek Mr W K Lessar Mr G A Morris

## **Birmingham Hebrew Congregation and Charitable Institutions Report of the Trustees for the period ended 31 December 2021**

2

The Trustees present their annual report and audited consolidated financial statements for the period ended 31 December 2021 and confirm they comply with the Charities Act 2011, the Trust Deed, Charities SORP 2019 and The Financial Reporting Standard Applicable in the UK and Republic of Ireland (FRS 102) (Effective 1 January 2019).

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

The Birmingham Hebrew Congregation is a registered charity (no. 222277) and is set up under its constitution and rules.

The members of the management council, who are also the Trustees, who served during the year are set out below. The council meet on a regular basis to manage the affairs of the charity and to formulate policy. The senior management team oversees the day to day operations of the charity in liaison with the Treasurer and Executive.

Mr G Bloom  
Mr A Blumenthal  
Mr J S Leek  
Dr A C White  
Mrs L Bushell  
Ms S Blumenthal  
Mr S Newman  
Mr J Lang  
Ms L Myers  
Mrs A Georgevic  
Mr B Shaffer  
Mr J Bushell  
Mr P Marks

### **Pay Policy for Senior Staff**

The pay of the senior staff is reviewed annually and in view of the nature of the charity, the Trustees benchmark remuneration against pay levels in other organisations of similar size. The remuneration benchmark is the mid-point of the range paid for similar roles. Where recruitment has proven difficult in the past a market addition has also been paid with the pay maximum no greater than the highest benchmarked salary for a comparable role.

### **OBJECTIVES AND ACTIVITIES**

The objects of the charity shall be to promote the Jewish religion for the public benefit by all or any of the following means:

- The provision and maintenance of a synagogue for prayer and to further and encourage the practice of Orthodox Judaism as prescribed by the office of the Chief Rabbi.
- To create and develop social and cultural activities for all ages for its membership and also to the wider Jewish Community of Birmingham and the West Midlands.
- To create programmes of Jewish learning in conjunction with other bodies to further aid and strengthen the practice of Orthodox Judaism.
- To provide and maintain two cemeteries at Witton and Brandwood End for the burying of Jewish deceased.
- To maintain and develop relationships with other non Jewish religious leaders and communities.
- To act as the Foundation body of the King David School.

# **Birmingham Hebrew Congregation and Charitable Institutions**

## **Report of the Trustees for the period ended 31 December 2021**

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### **STRATEGIC REPORT**

#### **Achievements and Performance**

Once again we have hosted a number of cantors who have visited us and provided inspiration to our members. All Jewish festivals have been observed and celebrated both religiously and socially in person and virtually.

We have been able to offer a full service schedule using both virtual and in person services with excellent attendances providing our members with a good degree of connection and feeling of community. Our other social and welfare activities have recommenced as the restrictions were lifted.

We are also back to operating our other activities including weekly men's and ladies classes, Hebrew religious school, nursery school, weekly newsletters, Friday Night dinners, film evening, Chai Club and childrens services.

The adult and schools educational tours programme has been restarted and with the professionally made tour video of the tour proves to be a successful way to showcase our beautiful and historic synagogue.

Our three cemeteries continues to receive close attention to their presentation and condition throughout the year and received high praise from those who visited them.

#### **Future Plans**

The Council and Executive continue to review and consider members needs and views providing activities and meeting facilities, where required, to the relevant age profile of our membership and in particular attracting younger families.

We are committed to developing virtual services which now run in parallel to in person services as it has become apparent that it offers greater appeal across the age range.

### **FINANCIAL REVIEW**

The Statement of Financial Activities for the year shows an increase in reserves of £70,612 for the period, this increase is due to the revaluation of the investment properties at 31 December 2021. The senior management team are monitoring the overheads to ensure that the budgets are appropriate and that the charity is still able to support the community. The Executive are continuing to look for ways of generating additional income and new members. The congregation continue to contribute to specific appeals as well as supporting the social and religious events.

The Trustees have examined the major strategic, business and operational risks which the charity faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen these risks.

The Trustees' policy is to protect the charity's capital by investing in low risk investments whilst maximising income as far as possible. The portfolio of investments is being reviewed against the above policy.

The Trustees regularly review the free reserves available to meet day to day expenses.

## **Birmingham Hebrew Congregation and Charitable Institutions Report of the Trustees for the period ended 31 December 2021**

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### **Going Concern**

After making appropriate enquiries, the board of Trustees has a reasonable expectation that Birmingham Hebrew Congregation and Charitable Institutions has adequate resources to continue in operational existence for the foreseeable future. For this reason it continues to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Statement of Accounting Policies.

### **Trustees Responsibilities in relation to the financial statements**

Charity law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. Under that law the Trustees have elected to prepare their accounts in accordance with The Financial Reporting Standard Applicable in the UK and Republic of Ireland (FRS 102) (Effective 1 January 2019). In preparing those financial statements, the Trustees have:

- selected suitable accounting policies and then applied them consistently;
- made judgements and estimates that are reasonable and prudent;
- stated whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepared the financial statements on the going concern basis.

The Trustees have overall responsibility for ensuring that the charity has appropriate system of controls, financial and otherwise. They are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities SORP 2019.

### **Statement as to Disclosure of Information to Auditors**

In so far as the Trustees are aware at the time of approving our Trustees' annual report:

- there is no relevant information, being needed by the auditor in connection with preparing their report, of which the auditor is unaware
- the Trustees, having made enquiries of fellow Trustees and the auditor that they ought to have individually taken, have each taken all steps that he/she is obliged to take as a Trustee in order to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

On behalf of the Council

**G Bloom – Trustee  
2 October 2022**

**Independent Auditor's Report to the Members of Birmingham Hebrew Congregation and Charitable Institutions as at 31 December 2021**

**Opinion**

We have audited the financial statements of Birmingham Hebrew Congregation and Charitable Institutions (the 'parent charity') and its subsidiaries (the 'group') for the period ended 31 December 2021 which comprise group and parent charity statement of financial activities and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the group's and of the parent charity's affairs as at 31 December 2021 and of the group's incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

**Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the group in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Conclusions relating to going concern**

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statement is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the group or parent charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

**Other information**

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the financial statements. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

**Independent Auditor's Report to the Members of Birmingham Hebrew Congregation and Charitable Institutions as at 31 December 2021**

**Opinions on other matters prescribed by the financial statements**

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the strategic report and the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the strategic report and the trustees' report have been prepared in accordance with applicable legal requirements.

**Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the group and the parent charity and its environment obtained in the course of the audit, we have not identified material misstatements in the strategic report or the trustees' report.

We have nothing to report in respect of the following matters where the Charities Act 2011 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept by the parent charity, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charity financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

**Responsibilities of trustees**

As explained more fully in the trustees' responsibilities statement set out on page 4, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the group's and the parent charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the group or the parent charity or to cease operations, or have no realistic alternative but to do so.

**Auditor's responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Based on our understanding of the group and the sector in which it operates, we identified that the principal risks of non-compliance with laws and regulations related to the acts by the group, which were contrary to applicable laws and regulations including fraud, and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Charities Act 2011. We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls), and determined that the principal risks were related to inflated revenue and the group's net income for the year.

**Independent Auditor's Report to the Members of Birmingham Hebrew Congregation and Charitable Institutions as at 31 December 2021**

Audit procedures performed included: review of the financial statement disclosures to underlying supporting documentation, review of correspondence with and reports to the regulators, including correspondence with the Charities Commission review of correspondence with legal advisors, enquiries of management and review of internal audit reports in so far as they related to the financial statements, and testing of journals and evaluating whether there was evidence of bias by the trustees that represented a risk of material misstatement due to fraud.

There are inherent limitations in the audit procedures described above and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.


As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the group's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the group's or the parent charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the group or the parent charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

**Use of our report**

This report is made solely to the group and charity's members, as a body, in accordance with Section 144 of the Charities Act 2011 and report in accordance with regulations made under Section 154 of that Act. Our audit work has been undertaken so that we might state to the parent charity and group's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the parent charity and the parent charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

  
.....

**Malcolm Winston, Senior Statutory Auditor**  
**UHY Hacker Young (Birmingham) LLP, Statutory Auditor**  
**9-11 Vittoria Street, Birmingham, B1 3ND**

Date: 2 October 2022

**Birmingham Hebrew Congregation and Charitable Institutions**  
**Consolidated Statement of Financial Activities for the period ended 31 December 2021**

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	Notes	Unrestricted Fund	Designated Funds	Restricted Funds	Total Funds	Total Funds
		9 months to 31.12.21	9 months to 31.12.21	9 months to 31.12.21	9 months to 31.12.21	Year ended 31.3.21
		£	£	£	£	£
<b>Incoming resources:</b>						
<i>Incoming resources from generated funds:-</i>						
Membership fees		82,208	-	-	82,208	108,942
Gift Aid tax receipts		18,847	-	-	18,847	18,623
Legacies		-	-	-	-	8,000
Government grants		9,652	-	-	9,652	33,780
Donations		22,284	2,652	600	25,536	13,782
Car Park Fees		39,530	-	-	39,530	51,127
Investment income		908	-	-	908	1,285
Rents received		52,800	-	7,155	59,955	74,980
Activities for generating funds	2	19,969	-	-	19,969	3,463
<i>Incoming resources from charitable activities:</i>						
Bereavement activities	3	-	-	136,636	136,636	154,945
<b>Total incoming resources</b>		<b>246,198</b>	<b>2,652</b>	<b>144,391</b>	<b>393,241</b>	<b>468,927</b>
<b>Resources expended:</b>						
Cost of generating funds	4	34,474	-	-	34,474	12,568
Charitable activities	4	221,348	7,500	127,439	356,287	421,499
Governance costs	4	23,321	-	5,233	28,554	40,203
<b>Total resources expended</b>	4	<b>279,143</b>	<b>7,500</b>	<b>132,672</b>	<b>419,315</b>	<b>474,270</b>
<b>Net incoming/(outgoing) resources before transfers between funds</b>						
		(32,945)	(4,848)	11,719	(26,074)	(5,343)
Transfers between funds		(7,500)	7,500	-	-	-
<b>Net movements in funds</b>		<b>(40,445)</b>	<b>2,652</b>	<b>11,719</b>	<b>(26,074)</b>	<b>(5,343)</b>
Unrealised gain on investments	10	1,720	-	-	1,720	6,169
Revaluation of investment properties	11	95,000	-	-	95,000	904,253
<b>Net movements in funds before tax</b>		<b>56,275</b>	<b>2,652</b>	<b>11,719</b>	<b>70,646</b>	<b>905,079</b>
Taxation	7	(34)	-	-	(34)	(593)
<b>Net movement in funds after tax</b>		<b>56,241</b>	<b>2,652</b>	<b>11,719</b>	<b>70,612</b>	<b>904,486</b>
Reconciliation of funds						
Total funds brought forward		1,042,038	371,436	586,120	1,999,594	1,095,108
<b>Total funds carried forward</b>	16	<b>1,098,279</b>	<b>374,088</b>	<b>597,839</b>	<b>2,070,206</b>	<b>1,999,594</b>

All of Birmingham Hebrew Congregation and Charitable Institutions activities derive from continuing operations during the above two financial periods.

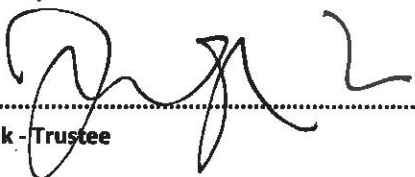
The notes form part of these financial statements.

**Birmingham Hebrew Congregation and Charitable Institutions  
Consolidated Balance Sheet as at 31 December 2021**

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	Notes	GROUP	
		31.12.21 £	31.3.21 £
<b>FIXED ASSETS</b>			
Tangible assets	9	712,259	629,284
Investments	10	73,831	72,111
Investment property	11	1,340,000	1,245,000
		<u>2,126,090</u>	<u>1,946,395</u>
<b>CURRENT ASSETS</b>			
Debtors	12	67,253	50,475
Cash at bank		120,304	211,534
		<u>187,557</u>	<u>262,009</u>
<b>CREDITORS</b>			
Amounts falling due within one year	13	<u>(166,963)</u>	<u>(122,338)</u>
<b>NET CURRENT ASSETS</b>			
		<u>20,594</u>	<u>139,671</u>
		<u>2,146,684</u>	<u>2,086,066</u>
<b>CREDITORS</b>			
Amounts falling due after more than one year	14	<u>(76,478)</u>	<u>(86,472)</u>
<b>NET ASSETS</b>			
		<u>2,070,206</u>	<u>1,999,594</u>
<b>RESERVES</b>			
General funds (including fair value reserve of £999,253)		1,098,279	1,042,038
Designated funds		374,088	371,436
Restricted funds		597,839	586,120
	16	<u>2,070,206</u>	<u>1,999,594</u>

The financial statements were approved by the Board of Trustees on 2 October 2022 and were signed on its behalf by:

  
.....  
J Leek - Trustee

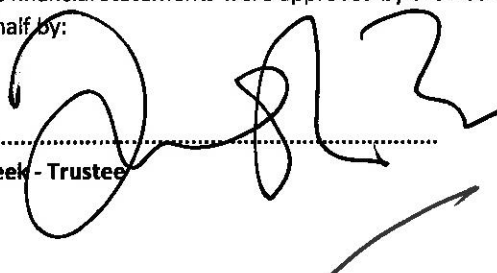
The notes on pages 11 to 21 form part of these financial statements

**Birmingham Hebrew Congregation and Charitable Institutions  
Charity Balance Sheet as at 31 December 2021**

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	Notes	CHARITY	
		31.12.21 £	31.3.21 £
<b>FIXED ASSETS</b>			
Tangible assets	9	383,395	372,325
Investments	10	73,832	72,112
Investment property	11	<u>1,010,000</u>	<u>925,000</u>
		<u>1,467,227</u>	<u>1,369,437</u>
<b>CURRENT ASSETS</b>			
Debtors	12	65,753	41,194
Cash at bank		<u>116,113</u>	<u>207,469</u>
		<u>181,866</u>	<u>248,663</u>
<b>CREDITORS</b>			
Amounts falling due within one year	13	<u>(144,693)</u>	<u>(94,360)</u>
<b>NET CURRENT ASSETS</b>			
		<u>37,173</u>	<u>154,303</u>
		<u>1,504,400</u>	<u>1,523,740</u>
<b>DEBTORS</b>			
Amounts falling due after more than one year	12	460,433	382,605
<b>CREDITORS</b>			
Amounts falling due after more than one year	14	<u>(4,222)</u>	<u>(6,593)</u>
<b>NET ASSETS</b>			
		<u>1,960,611</u>	<u>1,899,752</u>
<b>RESERVES</b>			
General funds (including fair value reserve of £893,813)		988,684	942,196
Designated funds		374,088	371,436
Restricted funds		<u>597,839</u>	<u>586,120</u>
	16	<u>1,960,611</u>	<u>1,899,752</u>

The financial statements were approved by the Board of Trustees on 2 October 2022 and were signed on its behalf by:

  
 .....  
 J Leek - Trustee

**Notes to the Consolidated Financial Statements for the period ended 31 December 2021****1 ACCOUNTING POLICIES****General Information**

Birmingham Hebrew Congregation and Charitable Institutions is a group comprising one unincorporated charity; and two incorporated subsidiaries limited by shares and registered with Companies House. Birmingham Hebrew Congregation and Charitable Institutions is registered with the Charities Commission in England and Wales under charity number: 222277. It operates from its registered office of Singers Hill, Ellis Street, Birmingham, B1 1HL. The principal activity is the promotion of the Jewish religion for the public benefit.

**Basis of Preparation**

The financial statements have been prepared in accordance with 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) - Charities SORP 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

The financial statements are presented for the nine month period from 1 April 2021 to 31 December 2021. The accounting reference date was shortened to bring the year end in line with the calendar year as members decided this was easier to match with their reports on the charity's activities throughout the year. As a result of the change, the comparatives are not entirely comparable, especially in regards to the Statement of Financial Activities. The trustees of the charity have legal authority to change the accounting period as they deem appropriate.

**Going Concern**

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the company to continue as a going concern. The worldwide outbreak of the COVID-19 virus has affected the way the charity operates and has had an impact on the charity's income, however, costs have also reduced and the trustees believe that the going concern basis is still appropriate. The trustees make this assessment in respect of a period of one year from the date of approval of the financial statements.

**Consolidated accounts**

The trustees have chosen to prepare consolidated accounts incorporating the activities of BHC Car Parks Limited for the period to 31 December 2021 and the transactions with Birmingham Hebrew Congregation Properties Limited for the period to 31 December 2021.

**Income**

Income includes donations received, fees charged for membership, funeral services and car park rental.

All income is recognised once the company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

**Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefit will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

**1 ACCOUNTING POLICIES (continued)**

**Government grants**

Grants received under the various Covid-19 measures are recognised using the performance model. A grant that does not impose specified future performance-related conditions is recognised in income when the grant proceeds are received or receivable. A grant that imposes future performance-related conditions is recognised in income when the performance-related conditions are met. Any grants received before the revenue recognition criteria are satisfied are recognised as a liability.

**Tangible fixed assets**

The trustees consider that the freehold properties are maintained in such a state of repair that their residual value is at least equal to their net book value. As a result, the corresponding depreciation would not be material and is, therefore, not charged in the Statement of Financial Activities.

Depreciation is provided at the following annual rates in order to write off each of the other assets over their estimated useful life.

Freehold property improvements	- 10 years
Fixtures and fittings	- 20% and 33% on cost
Motor Vehicles	- 25% reducing balance

**Investment Property**

Investment properties for which fair value can be measured reliably without undue cost or effort are measured at fair value at each reporting date with changes in fair value recognised in profit or loss. For the purposes of clarity, as this surplus or deficit is not realised, the amount is noted (net of any deferred tax provision arising on the surplus or deficit) against the general fund.

**Investments**

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the balance sheet date, unless fair value cannot be measured reliably in which case it is measured at cost less impairment.

Investment gains and losses, whether realised or unrealised, are combined and shown in the heading 'net gains on investment' in the statement of financial activities incorporating income and expenditure account.

**Debtors**

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

**Cash at Bank and in Hand**

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**Liabilities and Provisions**

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation.

## Notes to the Consolidated Financial Statements for the period ended 31 December 2021

## 1 ACCOUNTING POLICIES (continued)

**Financial Instruments**

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

**Restricted and Unrestricted Funds**

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements. Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Endowment funds represent those assets which must be held permanently by the charity, principally investments. Income arising on the endowment funds can be used in accordance with the objects of the charity and is included as unrestricted income. Any capital gains or losses arising on the investments form part of the fund.

**Pension Costs**

The charity operates a defined contribution scheme for the benefit of its employees. The costs of contributions are written off against profits in the year they are paid.

## 2 INCOMING RESOURCES

	Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
	9 months to 31.12.21	9 months to 31.12.21	9 months to 31.12.21	Year ended 31.3.21
	£	£	£	£
<b>Activities for generating funds</b>				
Functions and activities income	6,668	-	6,668	1,072
School visits	5,393	-	5,393	168
Other income	7,908	-	7,908	2,223
	<u>19,969</u>	<u>-</u>	<u>19,969</u>	<u>3,463</u>

## 3 BEREAVEMENT ACTIVITIES

	9 months to 31.12.21	Year ended 31.3.21
	£	£
Bereavement charges (16 funerals - March 2021: 19 funerals)	119,205	147,200
Additional charges	2,575	2,566
Stone setting charges	12,156	4,879
Reservations fees	2,700	300
	<u>136,636</u>	<u>154,945</u>

## Notes to the Consolidated Financial Statements for the period ended 31 December 2021

## 4 RESOURCES EXPENDED

	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds	Total Funds
	9 months to 31.12.21	9 months to 31.12.21	9 months to 31.12.21	9 months to 31.12.21	Year ended 31.3.21
	£	£	£	£	£
<b>Costs of generating funds</b>					
Promotion and hospitality	10,307	-	-	10,307	2,965
Functions costs (inc Chai club & Torah Tots)	9,520	-	-	9,520	1,506
Car Park Maintenance	489	-	-	489	445
Visiting officials for services	9,796	-	-	9,796	4,125
Moseley – Costs of Services (inc caretaker fees £1,984, March 2021 -£504)	4,362	-	-	4,362	3,527
	<u>34,474</u>	<u>-</u>	<u>-</u>	<u>34,474</u>	<u>12,568</u>
<b>Charitable activities</b>					
Staff costs	101,244	-	42,826	144,070	173,583
Pensions	-	-	-	-	1,000
Funeral costs	-	-	19,750	19,750	24,348
Cemetery management fees	-	-	41,265	41,265	55,020
Motor and travelling expenses	7,888	-	194	8,082	6,181
Telephone	3,301	-	647	3,948	5,412
Postage	1,222	-	-	1,222	1,638
Printing and stationery	4,851	-	-	4,851	3,756
Computer running expenses	6,489	-	-	6,489	8,307
Sundry expenses	12,587	-	-	12,587	9,563
Light, heat and water	11,358	-	2,024	13,382	17,514
Cleaning, caretaking and security	8,455	-	264	8,719	6,920
Expenses of residences	33,805	-	14,317	48,122	61,601
Repairs and maintenance					
Synagogue buildings	18,515	-	3,730	22,245	26,402
BJEB/KDRES	-	7,500	-	7,500	3,000
Grants and donations paid	2,130	-	-	2,130	3,000
Bank charges	1,130	-	46	1,176	1,084
Bank loan interest	1,889	-	-	1,889	3,196
Hire purchase interest	427	-	-	427	345
Depreciation	5,577	-	2,376	7,953	9,851
Loss/(profit) on disposal of assets	480	-	-	480	(222)
	<u>221,348</u>	<u>7,500</u>	<u>127,439</u>	<u>356,287</u>	<u>421,499</u>
<b>Governance costs</b>					
Auditors remuneration	3,000	-	600	3,600	3,600
Accountancy	4,810	-	600	5,410	7,640
Professional fees	1,768	-	-	1,768	4,863
Insurance	13,743	-	4,033	17,776	24,100
	<u>23,321</u>	<u>-</u>	<u>5,233</u>	<u>28,554</u>	<u>40,203</u>
<b>TOTAL RESOURCES EXPENDED</b>	<u><b>279,143</b></u>	<u><b>7,500</b></u>	<u><b>132,672</b></u>	<u><b>419,315</b></u>	<u><b>474,270</b></u>

## Notes to the Consolidated Financial Statements for the period ended 31 December 2021

## 5 STAFF COSTS

	9 months to 31.12.21	Year ended 31.3.21
	£	£
<b>a Staff Costs</b>		
Wages and salaries	133,965	163,280
Social security costs	7,808	7,400
Pension contributions	2,297	2,903
Pensions paid	-	1,000
	<u>144,070</u>	<u>174,583</u>

**b Staff Numbers**

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

	9 months to 31.12.21	Year ended 31.3.21
Employees	<u>7</u>	<u>8</u>

**c Higher Paid Staff**

No employee earned more than £60,000. The Trustees did not receive any remuneration for the period.

**d Key Management Personnel**

The key management personnel of the charity comprise the trustees and the senior management team as listed on page 1. The total amount of employee benefits (including employer pension contributions) received by key management personnel for their services to the charity was £60,601 (March 2021: £70,644).

## 6 OPERATING DEFICIT

The operating surplus/(deficit) is stated after charging:

	9 months to 31.12.21	Year ended 31.3.21
	£	£
Depreciation - owned assets	5,763	8,183
Depreciation – assets on hire purchase	2,190	1,669
Operating lease rentals	284	284
Auditors' remuneration	<u>3,600</u>	<u>3,600</u>

## 7 TAXATION

The taxation charge arose on the ordinary activities of BHC Car Parks Limited.

8 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds Year to 31.3.21 £	Designated Funds Year to 31.3.21 £	Restricted Funds Year to 31.3.21 £	Total Funds Year to 31.3.21 £
<b>Incoming resources:</b>				
<i>Incoming resources from generated funds:-</i>				
Membership fees	108,942	-	-	108,942
Gift Aid tax receipts	18,623	-	-	18,623
Legacies	8,000	-	-	8,000
Government grants	33,780	-	-	33,780
Donations	11,071	2,711	-	13,782
Car Park Fees	51,127	-	-	51,127
Investment income	1,285	-	-	1,285
Rents received	65,440	-	9,540	74,980
Activities for generating funds	3,463	-	-	3,463
<i>Incoming resources from charitable activities:</i>				
Bereavement activities	-	-	154,945	154,945
<b>Total incoming resources</b>	<b>301,731</b>	<b>2,711</b>	<b>164,485</b>	<b>468,927</b>
<b>Resources expended:</b>				
Cost of generating funds	11,364	-	1,204	12,568
Charitable activities	259,543	3,000	158,956	421,499
Governance costs	30,468	-	9,735	40,203
<b>Total resources expended</b>	<b>301,375</b>	<b>3,000</b>	<b>169,895</b>	<b>474,270</b>
<b>Net incoming/(outgoing) resources before transfers between funds</b>	<b>356</b>	<b>(289)</b>	<b>(5,410)</b>	<b>(5,343)</b>
Transfers between funds	(3,000)	3,000	-	-
<b>Net movements in funds</b>	<b>(2,644)</b>	<b>2,711</b>	<b>(5,410)</b>	<b>(5,343)</b>
Net gains on investments	910,422	-	-	910,422
<b>Net movements in funds before tax</b>	<b>907,778</b>	<b>2,711</b>	<b>(5,410)</b>	<b>905,079</b>
Taxation	(593)	-	-	(593)
<b>Net movement in funds after tax</b>	<b>907,185</b>	<b>2,711</b>	<b>(5,410)</b>	<b>904,486</b>
Reconciliation of funds				
Total funds brought forward	134,853	368,725	591,530	1,095,108
<b>Total funds carried forward</b>	<b>1,042,038</b>	<b>371,436</b>	<b>586,120</b>	<b>1,999,594</b>

## Notes to the Consolidated Financial Statements for the period ended 31 December 2021

## 9 TANGIBLE FIXED ASSETS

	Freehold Land & Buildings £	Motor Vehicles £	Fixture & Fittings £	Total £
<b>GROUP</b>				
<b>Cost</b>				
Balance at 1 April 2021	614,321	13,350	50,914	678,585
Additions	72,300		20,547	92,847
Disposals	-		(3,587)	(3,587)
Balance at 31 December 2021	<u>686,621</u>	<u>13,350</u>	<u>67,874</u>	<u>767,845</u>
<b>Depreciation</b>				
Balance at 1 April 2021	2,291	1,669	45,341	49,301
Charge for the year	72	2,190	5,691	7,953
Eliminated on disposals	-		(1,668)	(1,668)
Balance at 31 December 2021	<u>2,363</u>	<u>3,859</u>	<u>49,364</u>	<u>55,586</u>
Net Book Value at 31 December 2021	<u>684,258</u>	<u>9,491</u>	<u>18,510</u>	<u>712,259</u>
Net Book Value at 31 March 2021	<u>612,030</u>	<u>11,681</u>	<u>5,573</u>	<u>629,284</u>
<b>CHARITY</b>				
<b>Cost</b>				
Balance at 1 April 2021	355,935	13,350	46,612	415,897
Additions	-		20,547	20,547
Disposals	-		(3,587)	(3,587)
Balance at 31 December 2021	<u>355,935</u>	<u>13,350</u>	<u>63,572</u>	<u>432,857</u>
<b>Depreciation</b>				
Balance at 1 April 2021	-	1,669	41,903	43,572
Charge for the year	-	2,190	5,368	7,558
Eliminated on disposals	-		(1,668)	(1,668)
Balance at 31 December 2021	<u>-</u>	<u>3,859</u>	<u>45,603</u>	<u>49,462</u>
Net Book Value at 31 December 2021	<u>355,935</u>	<u>9,491</u>	<u>17,969</u>	<u>383,395</u>
Net Book Value at 31 March 2021	<u>355,935</u>	<u>11,681</u>	<u>4,709</u>	<u>372,325</u>

The deeds for the charity's land and buildings were transferred into the name of Birmingham Hebrew Congregation Properties Limited on January 2011. This was done by order of The Charity Commission of England and Wales when Birmingham Hebrew Congregation Properties Limited was appointed custodian trustee replacing Barclays Bank Trust Company Ltd.

**Birmingham Hebrew Congregation and Charitable Institutions** 18  
**Notes to the Consolidated Financial Statements for the period ended 31 December 2021**

**10 FIXED ASSET INVESTMENTS**

	GROUP		CHARITY	
	31.12.21	31.3.21	31.12.21	31.3.21
	£	£	£	£
Market value as at 1 April 2021	72,111	65,942	72,112	65,943
Net gain on revaluation	1,720	6,169	1,720	6,169
<b>Market Value 31 December 2021</b>	<b>73,831</b>	<b>72,111</b>	<b>73,832</b>	<b>72,112</b>

The main investments comprise listed and unitised investments and are valued at market values, also included in the Charity investments are shares of its subsidiary undertakings.

**Subsidiary Undertakings**

	Type	Proportion held	Nature of business
BHC Car Parks Limited	£1 Ordinary	100%	Rental
Birmingham Hebrew Congregation Properties Limited	Limited by guarantee	100% Control	Investment

The aggregate of the share capital and reserves as at 31 December 2021 and of the profit and loss account for the year ending on that date for the subsidiary undertakings were as follows:

	Aggregate of share capital and reserves	Profit
	£	£
BHC Car Parks Limited	109,592	19,253
Birmingham Hebrew Congregation Properties Limited	1	-

**11 INVESTMENT PROPERTY**

	GROUP	CHARITY
	£	£
<b>Fair Value</b>		
Net book value before revaluations	340,747	116,187
Revaluations	999,253	893,813
At 31 December 2021	1,340,000	1,010,000
Net Book Value at 31 December 2021	1,340,000	1,010,000
Fair value at 31 December 2021 is analysed by:		
	£	£
Net book value before revaluations	340,747	116,187
Valuation at March 2021	904,253	808,813
Valuation at December 2021	95,000	85,000
	1,340,000	1,010,000

The investment properties were valued by Just Move Estate Agents and Lettings at 31 December 2021. The estate agents have based their opinion on the revalued fair value of the investment properties, by reference to their knowledge of the condition of the property and their judgement of the prevailing market prices for similar properties in the locality of the properties.

## Notes to the Consolidated Financial Statements for the period ended 31 December 2021

## 12 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	GROUP		CHARITY	
	31.12.21	31.3.21	31.12.21	31.3.21
	£	£	£	£
<b>Amounts falling due within one year:</b>				
Membership dues	33,449	12,252	33,449	12,252
Sundry debtors and prepayments	14,841	36,686	13,341	27,405
Income tax re gift aid	613	937	613	937
Cemetery debtors	18,350	600	18,350	600
	<u>67,253</u>	<u>50,475</u>	<u>65,753</u>	<u>41,194</u>
<b>Amounts falling due after more than one year:</b>				
Amounts due from group companies	-	-	460,433	382,605
	<u>67,253</u>	<u>50,475</u>	<u>526,186</u>	<u>423,799</u>

## 13 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	GROUP		CHARITY	
	31.12.21	31.3.21	31.12.21	31.3.21
	£	£	£	£
Bank loan	10,838	10,770	-	-
Hire purchase creditor	3,136	2,984	3,136	2,984
Trade creditors	15,880	27,210	9,925	22,181
Other taxation and social security	3,925	7,709	3,496	3,475
Other creditors and accruals	48,004	17,730	42,956	9,785
Cemetery creditors and accruals	85,180	55,935	85,180	55,935
	<u>166,963</u>	<u>122,338</u>	<u>144,693</u>	<u>94,360</u>
<b>Deferred Income</b>			<b>31.12.21</b>	<b>31.3.21</b>
			£	£
Deferred income at 1 April 2021			55,785	54,557
Resources deferred in the year			24,500	17,295
Amounts released from previous years			(3,809)	(16,067)
Deferred income at 31 December 2021			<u>76,476</u>	<u>55,785</u>

At the balance sheet date the group was holding funds received in advance for funerals £74,500 (March 2021: £50,000) and car park fees £1,976 (March 2021: £5,785).

## 14 CREDITORS: AMOUNTS FALLING DUE AFTER ONE YEAR

	GROUP		CHARITY	
	31.12.21	31.3.21	31.12.21	31.3.21
	£	£	£	£
Bank loan	72,256	79,879	-	-
Hire purchase creditor	4,222	6,593	4,222	6,593
	<u>76,478</u>	<u>86,472</u>	<u>4,222</u>	<u>6,593</u>

The bank loan is secured by legal charges over property in Commercial Street, Birmingham. The loan is repayable over 17 years commencing September 2014. Interest is calculated on a floating rate basis.

## Notes to the Consolidated Financial Statements for the period ended 31 December 2021

## 15 COMMITMENTS UNDER OPERATING LEASES

At 31 December 2021 the total of the Charity's future minimum lease payments under non-cancellable operating leases was:

	31.12.21	31.3.21
	£	£
- Within one year	562	562
- Within two to 5 years	-	562
	562	1,124

16 FUNDS GROUP	At 1 April 2021	Incoming Resources	Outgoing Resources	Gains	Transfers	At 31 December 2021
	£	£	£	£	£	£
General Fund	1,042,038	246,198	(279,177)	96,720	(7,500)	1,098,279
Designated Funds	371,436	2,652	(7,500)	-	7,500	374,088
Restricted Funds	586,120	144,391	(132,672)	-	-	597,839
<b>Total Funds</b>	<b>1,999,594</b>	<b>393,241</b>	<b>(419,349)</b>	<b>96,720</b>	<b>-</b>	<b>2,070,206</b>
<b>CHARITY</b>	<b>At 1 April 2021</b>	<b>Incoming Resources</b>	<b>Outgoing Resources</b>	<b>Gains</b>	<b>Transfers</b>	<b>At 31 December 2021</b>
	£	£	£	£	£	£
General Fund	942,196	216,168	(248,900)	86,720	(7,500)	988,684
<b>Designated Funds</b>						
Restoration Fund	7,593	-	-	-	-	7,593
Buildings Reserve	158,129	-	-	-	-	158,129
Singers Hill Charity Box	7,598	2,652	-	-	-	10,250
New Building	187,270	-	-	-	-	187,270
Jewish Youth Institute	10,846	-	-	-	-	10,846
Birmingham Jewish Education Fund	-	-	(7,500)	-	7,500	-
	371,436	2,652	(7,500)	-	7,500	374,088
<b>Restricted Funds</b>						
Specific donations	-	-	-	-	-	-
<u>Cemetery Funds</u>						
Family Trust	32,028	-	-	-	-	32,028
Cemetery General	364,426	144,391	(132,672)	-	-	376,145
Mikveh Fund	100,000	-	-	-	-	100,000
Future Developments	26,938	-	-	-	-	26,938
Repairs Reserve	50,283	-	-	-	-	50,283
Tahara and Chevra Kadisha	12,445	-	-	-	-	12,445
	586,120	144,391	(132,672)	-	-	597,839
<b>Total Funds</b>	<b>1,899,752</b>	<b>363,211</b>	<b>(389,072)</b>	<b>86,720</b>	<b>-</b>	<b>1,960,611</b>

**16 FUNDS (continued)**

**Restoration Fund:** Monies donated towards the restoration work needed on the Synagogue building.

**Buildings Reserve:** Monies set aside for any major works to the charity properties.

**Singers Hill Charity Box:** Monies donated at services by members and distributed to needy causes at the direction of the Rabbi.

**New Buildings:** Sale of Park Road spent on the Moseley Synagogue which is included in fixed assets..

**The Jewish Youth Institute Fund** has arisen from the proceeds of an insurance claim from the former youth centre and is used for assistance for Jewish Youth.

**Birmingham Jewish Education Fund** was established to provide educational assistance.

**Family Trust:** Donations and appeals made in the 1940's and 50's towards upkeep of shul.

**Cemetery General:** Maintenance of the grounds and buildings of the various cemeteries. Surplus to be made available for use in the synagogue.

**Mikveh Fund:** Legacy monies received towards building a new Mikveh.

**Future Developments:** To provide possible new cemetery location in the future.

**Repairs Reserve:** For any major work at the cemeteries.

**Tahara & Chevra Kadisha:** Reserve towards the cost of providing washing facilities for deceased persons.

**Fair Value Reserve:** Non distributable reserves on the revaluations of investment property in general funds

**17 ANALYSIS OF GROUP NET ASSETS BETWEEN FUNDS**

	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds
	£	£	£	£
Fixed Assets	1,903,435	183,778	38,877	2,126,090
Net Current Assets	(728,678)	190,310	558,962	20,594
Long Term Liabilities	(76,478)			(76,478)
<b>Net Assets as at 31 December 2021</b>	<b><u>1,098,279</u></b>	<b><u>374,088</u></b>	<b><u>597,839</u></b>	<b><u>2,070,206</u></b>

**18 RELATED PARTY TRANSACTIONS**

The following related party transactions took place in the period of account:

- *All Electric Garages Group plc* - motor repairs and staff recharges. The transactions in the nine months to 31 December 2021 amounted to £25,873 (Year to 31 March 2021: £39,679). £4,562 was outstanding at 31 December 2021 (31 March 2021: £2,899). J S Leek is chairman of the group.

All transactions were conducted at arm's length, in accordance with Birmingham Hebrew Congregation's normal procurement procedures and with Charities SORP 2019.

**BIRMINGHAM HEBREW CONGREGATION AND CHARITABLE INSTITUTIONS**

England & Wales - Charity number 222277

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# Accounts

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**Birmingham Hebrew Congregation  
and Charitable Institutions**

Consolidated Financial Statements for the year ended 31 March 2021

**Birmingham Hebrew Congregation and Charitable Institutions  
Contents of the Consolidated Financial Statements  
for the year ended 31 March 2021**

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# Birmingham Hebrew Congregation and Charitable Institutions Charity Information

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**KEY MANAGEMENT PERSONNEL:** Trustees and Senior Management Team

**TRUSTEES:** Mr G Bloom (LM) (Treasurer) (EM)  
Mr J S Leek (EM)  
Mr A Blumenthal  
Dr A C White  
Mrs L Bushell  
Ms S Blumenthal  
Mr S Newman  
Mr J Lang  
Ms L Myers  
Mrs A Georgevic  
Mr B Shaffer  
Mr J Bushell  
Mr P Marks

(LM) - Life member

(EM) – Executive member

**SENIOR MANAGEMENT TEAM:** Rabbi Y Jacobs  
J Wilkes

**ADDRESS:** Singers Hill  
Ellis Street  
Birmingham  
B1 1HL

**REGISTERED CHARITY NUMBER:** 222277

**AUDITORS:** UHY Hacker Young (Birmingham) LLP  
Registered Auditors  
9-11 Vittoria Street  
Birmingham  
B1 3ND

**BANKERS:** Handelsbanken  
55 Calthorpe Road  
Edgbaston  
Birmingham

**CUSTODIAN TRUSTEE:** Birmingham Hebrew Congregation Properties Limited  
Whose Directors are:  
Mr G Bloom  
Mr J S Leek  
Mr W K Lessar  
Mr G A Morris

# **Birmingham Hebrew Congregation and Charitable Institutions**

## **Report of the Trustees for the year ended 31 March 2021**

2

The Trustees present their annual report and audited consolidated financial statements for the year ended 31 March 2021 and confirm they comply with the Charities Act 2011, the Trust Deed, Charities SORP 2019 and The Financial Reporting Standard Applicable in the UK and Republic of Ireland (FRS 102) (Effective 1 January 2019).

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

The Birmingham Hebrew Congregation is a registered charity (no. 222277) and is set up under its constitution and rules.

The members of the management council, who are also the Trustees, who served during the year are set out below. The council meet on a regular basis to manage the affairs of the charity and to formulate policy. The senior management team oversees the day to day operations of the charity in liaison with the Treasurer and Executive.

Mr G Bloom  
Mr A Blumenthal  
Mr J S Leek  
Dr A C White  
Mrs L Bushell  
Mr L Taylor (resigned 15 January 2021)  
Ms S Blumenthal  
Mr S Newman  
Mr J Lang  
Ms L Myers  
Mrs A Georgevic  
Mr B Shaffer  
Mr J Bushell  
Mr P Marks (appointed 15 January 2021)

### **Pay Policy for Senior Staff**

The pay of the senior staff is reviewed annually and in view of the nature of the charity, the Trustees benchmark remuneration against pay levels in other organisations of similar size. The remuneration benchmark is the mid-point of the range paid for similar roles. Where recruitment has proven difficult in the past a market addition has also been paid with the pay maximum no greater than the highest benchmarked salary for a comparable role.

### **OBJECTIVES AND ACTIVITIES**

The objects of the charity shall be to promote the Jewish religion for the public benefit by all or any of the following means:

- The provision and maintenance of a synagogue for prayer and to further and encourage the practice of Orthodox Judaism as prescribed by the office of the Chief Rabbi.
- To create and develop social and cultural activities for all ages for its membership and also to the wider Jewish Community of Birmingham and the West Midlands.
- To create programmes of Jewish learning in conjunction with other bodies to further aid and strengthen the practice of Orthodox Judaism.
- To provide and maintain two cemeteries at Witton and Brandwood End for the burying of Jewish deceased.
- To maintain and develop relationships with other non Jewish religious leaders and communities.
- To act as the Foundation body of the King David School.

**STRATEGIC REPORT**

**Achievements and Performance**

Once again we have hosted a number of cantors who have visited us and provided inspiration to our members. All Jewish festivals have been observed and celebrated both religiously and socially in person and virtually.

Following the onset of Covid-19 there was a period when it was not possible to conduct in person services due to lockdown and social distancing restrictions. However, a near full service schedule was made possible using virtual platforms, with excellent attendances providing our members with a good degree of connection and feeling of community. Our other social and welfare activities have recommenced as the restrictions were lifted.

Apart from daily virtual services other activities include weekly mens and ladies classes, Hebrew religious school, nursery school, weekly newsletters, Friday Night dinners, film evening, Chai Club and childrens services.

During Covid-19 the synagogue provided packed lunches for more than two hundred and fifty of our most vulnerable members personally delivered by our Rabbi and Rebbetsen which was well received by all. Regular phone and email communications were also made during the period with the welfare of the elderly being prioritised.

Due to Covid-19 the adult and schools educational tours programme had to be addressed and as a result we produced a professionally made video of the tour which was made available and proved to be a successful way to showcase our beautiful and historic synagogue.

Our three cemeteries continues to receive close attention to their presentation and condition throughout the year and received high praise from those who visited them.

**Future Plans**

The Council and Executive continue to review and consider members needs and views providing activities and meeting facilities, where required, to the relevant age profile of our membership and in particular attracting younger families.

We are committed to developing virtual services which now run in parallel to in person services as it has become apparent that it offers greater appeal across the age range.

**FINANCIAL REVIEW**

The Statement of Financial Activities for the year shows an increase in reserves of £904,486 for the year. This increase has come about as the trustees, in order to comply with accounting regulations, have had to reclassify some of the property originally included in fixed assets to investment property. This has resulted in these properties being revalued to fair value and this increase amounted to £904,253. The senior management team are monitoring the overheads to ensure that the budgets are appropriate and that the charity is still able to support the community. The Executive are continuing to look for ways of generating additional income and new members. The congregation continue to contribute to specific appeals as well as supporting the social and religious events.

The Trustees have examined the major strategic, business and operational risks which the charity faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen these risks.

The Trustees' policy is to protect the charity's capital by investing in low risk investments whilst maximising income as far as possible. The portfolio of investments is being reviewed against the above policy.

The Trustees regularly review the free reserves available to meet day to day expenses.

**Going Concern**

After making appropriate enquiries, the board of Trustees has a reasonable expectation that Birmingham Hebrew Congregation and Charitable Institutions has adequate resources to continue in operational existence for the foreseeable future. For this reason it continues to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Statement of Accounting Policies.

**Trustees Responsibilities in relation to the financial statements**

Charity law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for that period. Under that law the Trustees have elected to prepare their accounts in accordance with The Financial Reporting Standard Applicable in the UK and Republic of Ireland (FRS 102) (Effective 1 January 2019). In preparing those financial statements, the Trustees have:

- selected suitable accounting policies and then applied them consistently;
- made judgements and estimates that are reasonable and prudent;
- stated whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepared the financial statements on the going concern basis.

The Trustees have overall responsibility for ensuring that the charity has appropriate system of controls, financial and otherwise. They are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities SORP 2019.

**Statement as to Disclosure of Information to Auditors**

In so far as the Trustees are aware at the time of approving our Trustees' annual report:

- there is no relevant information, being needed by the auditor in connection with preparing their report, of which the auditor is unaware
- the Trustees, having made enquiries of fellow Trustees and the auditor that they ought to have individually taken, have each taken all steps that he/she is obliged to take as a Trustee in order to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

On behalf of the Council

**G Bloom – Trustee**  
**21 November 2021**



**Independent Auditor's Report to the Members of Birmingham Hebrew Congregation and Charitable Institutions as at 31 March 2021**

**Opinion**

We have audited the financial statements of Birmingham Hebrew Congregation and Charitable Institutions (the 'parent charity') and its subsidiaries (the 'group') for the year ended 31 March 2021 which comprise group and parent charity statement of financial activities and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the group's and of the parent charity's affairs as at 31 March 2021 and of the group's incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

**Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the group in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Conclusions relating to going concern**

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statement is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the group or parent charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

**Other information**

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the financial statements. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

**Independent Auditor's Report to the Members of Birmingham Hebrew Congregation and Charitable Institutions as at 31 March 2021**

**Opinions on other matters prescribed by the financial statements**

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the strategic report and the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the strategic report and the trustees' report have been prepared in accordance with applicable legal requirements.

**Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the group and the parent charity and its environment obtained in the course of the audit, we have not identified material misstatements in the strategic report or the trustees' report.

We have nothing to report in respect of the following matters where the Charities Act 2011 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept by the parent charity, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charity financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

**Responsibilities of trustees**

As explained more fully in the trustees' responsibilities statement set out on page 4, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the group's and the parent charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the group or the parent charity or to cease operations, or have no realistic alternative but to do so.

**Auditor's responsibilities for the audit of the financial statements**

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Based on our understanding of the group and the sector in which it operates, we identified that the principal risks of non-compliance with laws and regulations related to the acts by the group, which were contrary to applicable laws and regulations including fraud, and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Charities Act 2011. We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls), and determined that the principal risks were related to inflated revenue and the group's net income for the year.

**Independent Auditor’s Report to the Members of Birmingham Hebrew Congregation and Charitable Institutions as at 31 March 2021**

Audit procedures performed included: review of the financial statement disclosures to underlying supporting documentation, review of correspondence with and reports to the regulators, including correspondence with the Charities Commission review of correspondence with legal advisors, enquiries of management and review of internal audit reports in so far as they related to the financial statements, and testing of journals and evaluating whether there was evidence of bias by the trustees that represented a risk of material misstatement due to fraud.

There are inherent limitations in the audit procedures described above and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the group’s internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees’ use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the group's or the parent charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor’s report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor’s report. However, future events or conditions may cause the group or the parent charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

**Use of our report**

This report is made solely to the group and charity's members, as a body, in accordance with Section 144 of the Charities Act 2011 and report in accordance with regulations made under Section 154 of that Act. Our audit work has been undertaken so that we might state to the parent charity and group’s members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the parent charity and the parent charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

.....  
**Malcolm Winston, Senior Statutory Auditor**  
**UHY Hacker Young (Birmingham) LLP, Statutory Auditor**  
**9-11 Vittoria Street, Birmingham, B1 3ND**

Date: 21 November 2021

**Birmingham Hebrew Congregation and Charitable Institutions**  
**Consolidated Statement of Financial Activities for the year ended 31 March 2021**

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	Notes	Unrestricted Fund 2021 £	Designated Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	Total Funds 2020 £
<b>Incoming resources:</b>						
<i>Incoming resources from generated funds:-</i>						
Membership fees		108,942	-	-	108,942	110,235
Gift Aid tax receipts		18,623	-	-	18,623	19,414
Legacies		8,000	-	-	8,000	66,235
Government grants		33,780	-	-	33,780	-
Donations		11,071	2,711	-	13,782	22,887
Car Park Fees		51,127	-	-	51,127	102,399
Investment income		1,285	-	-	1,285	2,526
Rents received		65,440	-	9,540	74,980	73,038
Activities for generating funds	2	3,463	-	-	3,463	67,128
<i>Incoming resources from charitable activities:</i>						
Bereavement activities	3	-	-	154,945	154,945	196,327
<b>Total incoming resources</b>		<b>301,731</b>	<b>2,711</b>	<b>164,485</b>	<b>468,927</b>	<b>660,189</b>
<b>Resources expended:</b>						
Cost of generating funds	4	11,364	-	1,204	12,568	102,813
Charitable activities	4	259,543	3,000	158,956	421,499	441,205
Governance costs	4	30,468	-	9,735	40,203	40,226
<b>Total resources expended</b>	4	<b>301,375</b>	<b>3,000</b>	<b>169,895</b>	<b>474,270</b>	<b>584,244</b>
<b>Net incoming/(outgoing) resources before transfers between funds</b>						
		356	(289)	(5,410)	(5,343)	75,945
Transfers between funds		(3,000)	3,000	-	-	-
<b>Net movements in funds</b>		<b>(2,644)</b>	<b>2,711</b>	<b>(5,410)</b>	<b>(5,343)</b>	<b>75,945</b>
Revaluation of investments		910,422	-	-	910,422	(12,208)
<b>Net movements in funds before tax</b>		<b>907,778</b>	<b>2,711</b>	<b>(5,410)</b>	<b>905,079</b>	<b>63,737</b>
Taxation	7	(593)	-	-	(593)	(525)
<b>Net movement in funds after tax</b>		<b>907,185</b>	<b>2,711</b>	<b>(5,410)</b>	<b>904,486</b>	<b>63,212</b>
Reconciliation of funds						
Total funds brought forward		134,853	368,725	591,530	1,095,108	1,031,896
<b>Total funds carried forward</b>	16	<b>1,042,038</b>	<b>371,436</b>	<b>586,120</b>	<b>1,999,594</b>	<b>1,095,108</b>

All of Birmingham Hebrew Congregation and Charitable Institutions activities derive from continuing operations during the above two financial periods.

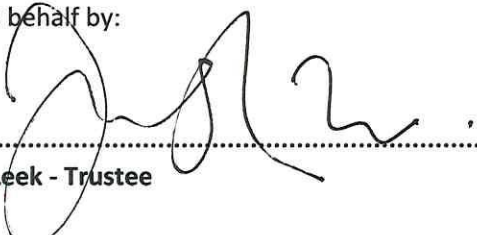
The notes form part of these financial statements.

**Birmingham Hebrew Congregation and Charitable Institutions  
Consolidated Balance Sheet for the year ended 31 March 2021**

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		<b>GROUP</b>	
	<b>Notes</b>	<b>2021</b>	<b>2020</b>
		<b>£</b>	<b>£</b>
<b>FIXED ASSETS</b>			
Tangible assets	9	629,284	969,310
Investments	10	72,111	65,942
Investment property	11	1,245,000	-
		<u>1,946,395</u>	<u>1,035,252</u>
<b>CURRENT ASSETS</b>			
Debtors	12	50,475	82,765
Cash at bank		211,534	217,628
		<u>262,009</u>	<u>300,393</u>
<b>CREDITORS</b>			
Amounts falling due within one year	13	<u>(122,338)</u>	<u>(150,796)</u>
<b>NET CURRENT ASSETS</b>			
		<u>139,671</u>	<u>149,597</u>
		2,086,066	1,184,849
<b>CREDITORS</b>			
Amounts falling due after more than one year	14	(86,472)	(89,741)
<b>NET ASSETS</b>			
		<u>1,999,594</u>	<u>1,095,108</u>
<b>RESERVES</b>			
General funds (including fair value reserve of £910,422)		1,042,038	134,853
Designated funds		371,436	368,725
Restricted funds		586,120	591,530
	16	<u>1,999,594</u>	<u>1,095,108</u>

The financial statements were approved by the Board of Trustees on 21 November 2021 and were signed on its behalf by:

  
 .....  
**J Leek - Trustee**

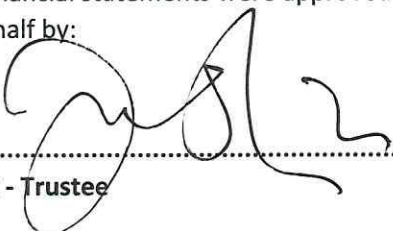
The notes on pages 11 to 21 form part of these financial statements

**Birmingham Hebrew Congregation and Charitable Institutions  
Charity Balance Sheet for the year ended 31 March 2021**

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	Notes	CHARITY	
		2021 £	2020 £
<b>FIXED ASSETS</b>			
Tangible assets	9	372,325	485,283
Investments	10	72,112	65,943
Investment property	11	925,000	-
		<u>1,369,437</u>	<u>551,226</u>
<b>CURRENT ASSETS</b>			
Debtors	12	41,194	70,669
Cash at bank		207,469	201,810
		<u>248,663</u>	<u>272,479</u>
<b>CREDITORS</b>			
Amounts falling due within one year	13	<u>(94,360)</u>	<u>(100,046)</u>
<b>NET CURRENT ASSETS</b>			
		<u>154,303</u>	<u>172,433</u>
		1,523,740	723,659
<b>DEBTORS</b>			
Amounts falling due after more than one year	12	382,605	367,066
<b>CREDITORS</b>			
Amounts falling due after more than one year	14	<u>(6,593)</u>	<u>-</u>
<b>NET ASSETS</b>			
		<u>1,899,752</u>	<u>1,090,725</u>
<b>RESERVES</b>			
General funds (including fair value reserve of £814,982)		942,196	130,470
Designated funds		371,436	368,725
Restricted funds		586,120	591,530
	16	<u>1,899,752</u>	<u>1,090,725</u>

The financial statements were approved by the Board of Trustees on 21 November 2021 and were signed on its behalf by:

  
 .....  
 J Leek - Trustee

**Notes to the Consolidated Financial Statements for the year ended 31 March 2021****1 ACCOUNTING POLICIES****Basis of Preparation**

The financial statements have been prepared in accordance with 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) - Charities SORP 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

**Going Concern**

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the company to continue as a going concern. The worldwide outbreak of the COVID-19 virus has affected the way the charity operates and has had an impact on the charity's income, however, costs have also reduced and the trustees believe that the going concern basis is still appropriate. The trustees make this assessment in respect of a period of one year from the date of approval of the financial statements.

**Consolidated accounts**

The trustees have chosen to prepare consolidated accounts incorporating the activities of BHC Car Parks Limited for the year to 31 March 2021 and the transactions with Birmingham Hebrew Congregation Properties Limited for the year to 31 March 2021.

**Income**

Income includes donations received, fees charged for membership, funeral services and car park rental.

**Expenditure**

Expenditure is recognised at the time it is incurred though not necessarily paid.

**Government grants**

Grants received under the various Covid-19 measures are recognised using the performance model. A grant that does not impose specified future performance-related conditions is recognised in income when the grant proceeds are received or receivable. A grant that imposes future performance-related conditions is recognised in income when the performance-related conditions are met. Any grants received before the revenue recognition criteria are satisfied are recognised as a liability.

**Tangible fixed assets**

The trustees consider that the freehold properties are maintained in such a state of repair that their residual value is at least equal to their net book value. As a result, the corresponding depreciation would not be material and is, therefore, not charged in the Statement of Financial Activities.

Depreciation is provided at the following annual rates in order to write off each of the other assets over their estimated useful life.

Leasehold properties	over the life of the lease
Fixtures and fittings	- 20% and 33% on cost
Motor Vehicles	- 25% reducing balance

**Investment Property**

Investment properties for which fair value can be measured reliably without undue cost or effort are measured at fair value at each reporting date with changes in fair value recognised in profit or loss.

For the purposes of clarity, as this surplus or deficit is not realised, the amount is noted (net of any deferred tax provision arising on the surplus or deficit) against the general fund.

## Notes to the Consolidated Financial Statements for the year ended 31 March 2021

## 1 ACCOUNTING POLICIES (continued)

**Restricted and Unrestricted Funds**

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements. Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Endowment funds represent those assets which must be held permanently by the charity, principally investments. Income arising on the endowment funds can be used in accordance with the objects of the charity and is included as unrestricted income. Any capital gains or losses arising on the investments form part of the fund.

**Pension Costs**

The charity operates a defined contribution scheme for the benefit of its employees. The costs of contributions are written off against profits in the year they are paid.

2 INCOMING RESOURCES	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	Total Funds 2020 £
<b>Activities for generating funds</b>				
Functions and activities income	1,072	-	1,072	37,963
School visits	168	-	168	18,827
Other income	2,223	-	2,223	10,338
	<u>3,463</u>	<u>-</u>	<u>3,463</u>	<u>67,128</u>

3 BEREAVEMENT ACTIVITIES	2021 £	2020 £
Bereavement charges (19 funerals - 2020 24 funerals)	147,200	183,280
Additional charges	2,566	1,046
Stone setting charges	4,879	9,901
Reservations fees	300	2,100
	<u>154,945</u>	<u>196,327</u>

## Notes to the Consolidated Financial Statements for the year ended 31 March 2021

## 4 RESOURCES EXPENDED

	Unrestricted Funds 2021 £	Designated Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	Total Funds 2020 £
<b>Costs of generating funds</b>					
Promotion and hospitality	1,761	-	1,204	2,965	22,317
Functions costs (inc Chai club & Torah Tots)	1,506	-	-	1,506	49,060
Car Park Maintenance	445	-	-	445	4,092
Visiting officials for services	4,125	-	-	4,125	17,851
Moseley – Costs of Services (inc caretaker fees £504 2020 -£6,054)	3,527	-	-	3,527	9,493
	<u>11,364</u>	<u>-</u>	<u>1,204</u>	<u>12,568</u>	<u>102,813</u>
<b>Charitable activities</b>					
Staff costs	120,808	-	52,775	173,583	176,451
Pensions	1,000	-	-	1,000	1,000
Funeral costs	-	-	24,348	24,348	31,868
Cemetery management fees	-	-	55,020	55,020	58,020
Motor and travelling expenses	5,591	-	590	6,181	8,609
Telephone	4,439	-	973	5,412	6,755
Postage	1,638	-	-	1,638	2,201
Printing and stationery	3,756	-	-	3,756	4,309
Computer running expenses	8,307	-	-	8,307	8,006
Sundry expenses	9,463	-	100	9,563	9,153
Light, heat and water	15,420	-	2,094	17,514	25,563
Cleaning, caretaking and security	6,766	-	154	6,920	15,449
Expenses of residences	44,555	-	17,046	61,601	50,590
Repairs and maintenance					
Synagogue buildings	23,755	-	2,647	26,402	14,518
BJEB/KDRES	-	3,000	-	3,000	12,000
Grants and donations paid	3,000	-	-	3,000	670
Bank charges	1,043	-	41	1,084	1,950
Bank loan interest	3,196	-	-	3,196	4,863
Hire purchase interest	345	-	-	345	345
Bad debts	-	-	-	-	-
Depreciation	6,683	-	3,168	9,851	8,885
Profit on disposal of assets	(222)	-	-	(222)	-
	<u>259,543</u>	<u>3,000</u>	<u>158,956</u>	<u>421,499</u>	<u>441,205</u>
<b>Governance costs</b>					
Auditors remuneration	3,000	-	600	3,600	3,600
Accountancy	6,890	-	750	7,640	7,210
Professional fees	1,929	-	2,934	4,863	8,556
Insurance	18,649	-	5,451	24,100	20,860
	<u>30,468</u>	<u>-</u>	<u>9,735</u>	<u>40,203</u>	<u>40,226</u>
<b>TOTAL RESOURCES EXPENDED</b>	<u><b>301,375</b></u>	<u><b>3,000</b></u>	<u><b>169,895</b></u>	<u><b>474,270</b></u>	<u><b>584,244</b></u>

## Notes to the Consolidated Financial Statements for the year ended 31 March 2021

**5 STAFF COSTS****a Staff Costs**

	2021	2020
	£	£
Wages and salaries	164,280	168,408
Social security costs	7,400	5,021
Pension contributions	2,903	3,023
Pensions paid	1,000	1,000
	<u>175,583</u>	<u>177,452</u>

**b Staff Numbers**

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

	2021	2020
Employees	8	8

**c Higher Paid Staff**

No employee earned more than £60,000. The Trustees did not receive any remuneration for the year.

**d Key Management Personnel**

The key management personnel of the charitable company comprise the trustees and the senior management team as listed on page 1. The total amount of employee benefits (including employer pension contributions) received by key management personnel for their services to the charitable company was £70,644 (2020: £66,717).

**6 OPERATING SURPLUS**

The operating surplus/(deficit) is stated after charging:

	2021	2020
	£	£
Depreciation - owned assets	8,183	8,885
Depreciation – assets on hire purchase	1,669	-
Operating lease rentals	284	284
Auditors' remuneration	<u>3,600</u>	<u>3,600</u>

**7 TAXATION**

The taxation charge arose on the ordinary activities of BHC Car Parks Limited and includes deferred tax on the revaluation gain on the investment property.

## Notes to the Consolidated Financial Statements for the year ended 31 March 2021

## 8 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds 2020 £	Designated Funds 2020 £	Restricted Funds 2020 £	Total Funds 2020 £
<b>Incoming resources:</b>				
<i>Incoming resources from generated funds:-</i>				
Membership fees	110,235	-	-	110,235
Gift Aid tax receipts	19,414	-	-	19,414
Legacies	66,235	-	-	66,235
Donations	15,208	4,159	3,520	22,887
Car Park Fees	102,399	-	-	102,399
Investment income	2,526	-	-	2,526
Rents received	63,498	-	9,540	73,038
Activities for generating funds	67,128	-	-	67,128
<i>Incoming resources from charitable activities:</i>				
Bereavement activities	-	-	196,327	196,327
Total incoming resources	446,643	4,159	209,387	660,189
<b>Resources expended:</b>				
Cost of generating funds	101,163	-	1,650	102,813
Charitable activities	254,070	12,670	174,465	441,205
Governance costs	31,898	-	8,328	40,226
Total resources expended	387,131	12,670	184,443	584,244
<b>Net incoming/(outgoing) resources before transfers between funds</b>				
	59,512	(8,511)	24,944	75,945
Transfers between funds	(42,000)	42,000	-	-
<b>Net movements in funds</b>	17,512	33,489	24,944	75,945
Net losses on investments	(12,208)	-	-	(12,208)
<b>Net movements in funds before tax</b>	5,304	33,489	24,944	63,737
Taxation	(525)	-	-	(525)
<b>Net movement in funds after tax</b>	4,779	33,489	24,944	63,212
Reconciliation of funds				
Total funds brought forward	130,074	335,236	566,586	1,031,896
<b>Total funds carried forward</b>	134,853	368,725	591,530	1,095,108

## Notes to the Consolidated Financial Statements for the year ended 31 March 2021

## 9 TANGIBLE FIXED ASSETS

	Freehold Land & Buildings £	Leasehold Land & Buildings £	Motor Vehicles £	Fixture & Fittings £	Total £
<b>GROUP</b>					
<b>Cost</b>					
Balance at 1 April 2020	700,032	278,880	16,860	50,914	1,046,686
Additions	-	-	13,350	-	13,350
Disposals	-	-	(16,860)	-	(16,860)
Reclassification	(85,711)	(278,880)	-	-	(364,591)
Balance at 31 March 2021	<u>614,321</u>	<u>-</u>	<u>13,350</u>	<u>50,914</u>	<u>678,585</u>
<b>Depreciation</b>					
Balance at 1 April 2020	2,199	21,858	13,526	39,793	77,376
Charge for the year	92	1,986	2,225	5,548	9,851
Eliminated on disposals	-	-	(14,082)	-	(14,082)
Reclassification	-	(23,844)	-	-	(23,844)
Balance at 31 March 2021	<u>2,291</u>	<u>-</u>	<u>1,669</u>	<u>45,341</u>	<u>49,301</u>
Net Book Value at 31 March 2021	<u>612,030</u>	<u>-</u>	<u>11,681</u>	<u>5,573</u>	<u>629,284</u>
Net Book Value at 31 March 2020	<u>697,833</u>	<u>257,022</u>	<u>3,334</u>	<u>11,121</u>	<u>969,310</u>
<b>CHARITY</b>					
<b>Cost</b>					
Balance at 1 April 2020	441,646	30,476	16,860	46,612	535,594
Additions	-	-	13,350	-	13,350
Disposals	-	-	(16,860)	-	(16,860)
Reclassification	(85,711)	(30,476)	-	-	(116,187)
Balance at 31 March 2021	<u>355,935</u>	<u>-</u>	<u>13,350</u>	<u>46,612</u>	<u>415,897</u>
<b>Depreciation</b>					
Balance at 1 April 2020	-	-	13,526	36,785	50,311
Charge for the year	-	-	2,225	5,118	7,343
Eliminated on disposals	-	-	(14,082)	-	(14,082)
Reclassification	-	-	-	-	-
Balance at 31 March 2021	<u>-</u>	<u>-</u>	<u>1,669</u>	<u>41,903</u>	<u>43,572</u>
Net Book Value at 31 March 2021	<u>355,935</u>	<u>-</u>	<u>11,681</u>	<u>4,709</u>	<u>372,325</u>
Net Book Value at 31 March 2020	<u>441,646</u>	<u>30,476</u>	<u>3,334</u>	<u>9,827</u>	<u>485,283</u>

The deeds for the charity's land and buildings were transferred into the name of Birmingham Hebrew Congregation Properties Limited on January 2011. This was done by order of The Charity Commission of England and Wales when Birmingham Hebrew Congregation Properties Limited was appointed custodian trustee replacing Barclays Bank Trust Company Ltd.

## Notes to the Consolidated Financial Statements for the year ended 31 March 2021

## 10 FIXED ASSET INVESTMENTS

	GROUP		CHARITY	
	2021	2020	2021	2020
	£	£	£	£
Market value as at 1 April 2020	65,942	78,150	65,943	78,151
Additions at cost	-	-	-	-
Disposals	-	-	-	-
Net gain/(loss) on revaluation	6,169	(12,208)	6,169	(12,208)
<b>Market Value 31 March 2021</b>	<b>72,111</b>	<b>65,942</b>	<b>72,112</b>	<b>65,943</b>

The main investments comprise listed and unitised investments and are valued at market values, also included in the Charity investments are shares of its subsidiary undertakings.

## Subsidiary Undertakings

	Type	Proportion held	Nature of business
BHC Car Parks Limited	£1 Ordinary	100%	Rental
Birmingham Hebrew Congregation Properties Limited	Limited by guarantee	100% Control	Investment

The aggregate of the share capital and reserves as at 31 March 2021 and of the profit and loss account for the year ending on that date for the subsidiary undertakings were as follows:

	Aggregate of share capital and reserves	Profit/(Loss)
	£	£
BHC Car Parks Limited	81,705	95,323
Birmingham Hebrew Congregation Properties Limited	1	1

## 11 INVESTMENT PROPERTY

	GROUP	CHARITY
	£	£
<b>Fair Value</b>		
Revaluations	904,253	808,813
Reclassification	340,747	116,187
At 31 March 2021	1,245,000	925,000
Net Book Value at 31 March 2021	1,245,000	925,000
Fair value at 31 March 2021 is represented by:		
Valuation in 2021	904,253	808,813
Cost	340,747	116,187
	1,245,000	925,000

The investment properties were valued by the trustees at 31 March 2021. The trustees have based their opinion on the revalued fair value of investment properties, by reference to their knowledge of the condition of the property and their judgement of the prevailing market prices for similar properties in the locality of the properties.

## Notes to the Consolidated Financial Statements for the year ended 31 March 2021

## 12 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	GROUP		CHARITY	
	2021	2020	2021	2020
	£	£	£	£
<b>Amounts falling due within one year:</b>				
Membership dues	12,252	12,447	12,252	12,447
Sundry debtors and prepayments	36,686	46,933	27,405	34,837
Income tax re gift aid	937	4,060	937	4,060
Cemetery debtors	600	19,325	600	19,325
	<u>50,475</u>	<u>82,765</u>	<u>41,194</u>	<u>70,669</u>
<b>Amounts falling due after more than one year:</b>				
Amounts due from group companies	-	-	382,605	367,066
	<u>50,475</u>	<u>82,765</u>	<u>423,799</u>	<u>437,735</u>

## 13 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	GROUP		CHARITY	
	2021	2020	2021	2020
	£	£	£	£
Bank loans	10,770	31,182	-	-
Hire purchase creditor	2,984	-	2,984	-
Trade creditors	27,210	29,226	22,181	24,515
Other taxation and social security	7,709	7,447	3,475	3,239
Other creditors and accruals	17,730	40,531	9,785	29,882
Cemetery creditors and accruals	55,935	42,410	55,935	42,410
	<u>122,338</u>	<u>150,796</u>	<u>94,360</u>	<u>100,046</u>

**Deferred Income**

	2021	2020
	£	£
Deferred income at 1 April 2020	54,557	27,000
Resources deferred in the year	17,295	37,557
Amounts released from previous years	(16,067)	(10,000)
Deferred income at 31 March 2021	<u>55,785</u>	<u>54,557</u>

At the balance sheet date the group was holding funds received in advance for funerals £50,000 (2020: £33,500), car park fees £5,785 (2020: £4,990) and memberships £nil (2020: £16,067).

## 14 CREDITORS: AMOUNTS FALLING DUE AFTER ONE YEAR

	GROUP		CHARITY	
	2021	2020	2021	2020
	£	£	£	£
Bank loans	79,879	89,741	-	-
Hire purchase creditor	6,593	-	6,593	-
	<u>86,472</u>	<u>89,741</u>	<u>6,593</u>	<u>-</u>

The bank loans are secured by legal charges over property in Commercial Street, Birmingham and land at Ellis Street. The loan secured over the property is repayable over 17 years commencing September 2014, and the loan secured over the land is repayable over 10 years by quarterly instalments from April 2012.

## Notes to the Consolidated Financial Statements for the year ended 31 March 2021

## 15 COMMITMENTS UNDER OPERATING LEASES

At 31 March 2021 the total of the Charity's future minimum lease payments under non-cancellable operating leases was:

	2021	2020
	£	£
- Within one year	562	562
- Within two to 5 years	562	983
	<u>1,124</u>	<u>1,545</u>

16 FUNDS GROUP	At					At
	1 April 2020	Incoming Resources	Outgoing Resources	Gains/ (Losses)	Transfers	31 March 2021
	£	£	£	£	£	£
General Fund	134,853	301,731	(301,968)	910,422	(3,000)	1,042,038
Designated Funds	368,725	2,711	(3,000)	-	3,000	371,436
Restricted Funds	591,530	164,485	(169,895)	-	-	586,120
<b>Total Funds</b>	<b><u>1,095,108</u></b>	<b><u>468,927</u></b>	<b><u>(474,863)</u></b>	<b><u>910,422</u></b>	<b><u>-</u></b>	<b><u>1,999,594</u></b>
CHARITY	At					At
	1 April 2020	Incoming Resources	Outgoing Resources	Gains/ (Losses)	Transfers	31 March 2021
	£	£	£	£	£	£
General Fund	130,470	268,604	(268,860)	814,982	(3,000)	942,196
<b>Designated Funds</b>						
Restoration Fund	7,593	-	-	-	-	7,593
Buildings Reserve	158,129	-	-	-	-	158,129
Singers Hill Charity Box	4,887	2,711	-	-	-	7,598
New Building	187,270	-	-	-	-	187,270
Jewish Youth Institute	10,846	-	-	-	-	10,846
Birmingham Jewish Education Fund	-	-	(3,000)	-	3,000	-
	<u>368,725</u>	<u>2,711</u>	<u>(3,000)</u>	<u>-</u>	<u>3,000</u>	<u>371,436</u>
<b>Restricted Funds</b>						
Specific donations	-	-	-	-	-	-
<b>Cemetery Funds</b>						
Family Trust	32,028	-	-	-	-	32,028
Cemetery General	369,836	164,485	(169,895)	-	-	364,426
Mikveh Fund	100,000	-	-	-	-	100,000
Future Developments	26,938	-	-	-	-	26,938
Repairs Reserve	50,283	-	-	-	-	50,283
Tahara and Chevra Kadisha	12,445	-	-	-	-	12,445
	<u>591,530</u>	<u>164,485</u>	<u>(169,895)</u>	<u>-</u>	<u>-</u>	<u>586,120</u>
<b>Total Funds</b>	<b><u>1,090,725</u></b>	<b><u>435,800</u></b>	<b><u>(441,755)</u></b>	<b><u>814,982</u></b>	<b><u>-</u></b>	<b><u>1,899,752</u></b>

16 FUNDS (continued)

**Restoration Fund:** Monies donated towards the restoration work needed on the Synagogue building.

**Buildings Reserve:** Monies set aside for any major works to the charity properties.

**Singers Hill Charity Box:** Monies donated at services by members and distributed to needy causes at the direction of the Rabbi.

**New Buildings:** Sale of Park Road spent on the Moseley Synagogue which is included in fixed assets..

**The Jewish Youth Institute Fund** has arisen from the proceeds of an insurance claim from the former youth centre and is used for assistance for Jewish Youth.

**Birmingham Jewish Education Fund** was established to provide educational assistance.

**Family Trust:** Donations and appeals made in the 1940's and 50's towards upkeep of shul.

**Cemetery General:** Maintenance of the grounds and buildings of the various cemeteries. Surplus to be made available for use in the synagogue.

**Mikveh Fund:** Legacy monies received towards building a new Mikveh.

**Future Developments:** To provide possible new cemetery location in the future.

**Repairs Reserve:** For any major work at the cemeteries.

**Tahara & Chevra Kadisha:** Reserve towards the cost of providing washing facilities for deceased persons.

**Fair Value Reserve:** Non distributable reserves on the revaluations of investment property in general funds

## Notes to the Consolidated Financial Statements for the year ended 31 March 2021

## 17 ANALYSIS OF GROUP NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Total Funds £
Fixed Assets	1,721,364	183,778	41,253	1,946,395
Net Current Assets	(592,854)	187,658	544,867	139,671
Long Term Liabilities	(86,472)	-	-	(86,472)
<b>Net Assets as at 31 March 2021</b>	<b><u>1,042,038</u></b>	<b><u>371,436</u></b>	<b><u>586,120</u></b>	<b><u>1,999,594</u></b>

## 18 RELATED PARTY TRANSACTIONS

The following related party transactions took place in the period of account:

- *All Electric Garages Group plc* - motor repairs and staff recharges. The transactions amounted to £39,679 (2020: £22,140). £2,899 was outstanding at 31 March 2021 (2020: £2,093). J S Leek is chairman of the group.

All transactions were conducted at arm's length, in accordance with Birmingham Hebrew Congregation's normal procurement procedures and with Charities SORP 2019.

