

YESHURUN HEBREW CONGREGATION

England & Wales · Charity number 236420

Details

Status Registered

Legal form Other

Registered 1965-03-31

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

Contact

Address Yeshurun Hebrew Congregation
Coniston Road
Gatley
Cheadle
Cheshire
SK8 4AP

Phone 0161 428 8242

Email office@yeshurun.org.uk

Website www.yeshurun.org.uk

Activities

Objects: THE ADVANCEMENT OF THE JEWISH RELIGION.

Activities: The objects of the Congregation are the advancement of religion in accordance with the customs, ceremony and traditions of Orthodox Judaism. This is achieved by the operation of a synagogue and social events at the Congregation's premises, together with support for other Jewish and non-Jewish charities in accordance with Jewish law.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Religious Activities, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies

Geography

- **Area of benefit:** CHEADLE AND GATLEY AND SURROUNDING AREA.
- Stockport

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£354,732	£356,231	-	-
2024-03-31	£410,955	£382,704	-	-
2023-03-31	£355,125	£355,554	-	-
2022-03-31	£361,625	£360,371	-	-
2021-03-31	£325,767	£307,243	-	-

Trustees

Name	Role	Appointed
Adam Simon		2024-11-17
Amanda Dee		2022-04-12
Andrea Cohen		2023-11-05
David Verber		2019-07-11
Flor Siperstein		2023-11-05
Gail Taylor		2021-11-18
Irvine Piczenick		2023-11-05
Richard Stone		2024-11-17
Simon Lipshaw		2019-07-11

Accounts

Charity Number: 236420

Yeshurun Hebrew Congregation
Annual Report and Unaudited Financial Statements
for the financial year ended 31 March 2025

Yeshurun Hebrew Congregation

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Yeshurun Hebrew Congregation

TRUSTEES' AND OTHER INFORMATION

Trustees

Mr Simon Lipshaw
Mr Irvine Piczenik
Mr Malcom Joels (Resigned 17 November 2024)
Mr David Stonefield (Resigned 17 November 2024)
Mr David Verber
Mr Adam Simon (Appointed 17 November 2024)
Mrs Gail Taylor
Professor Flor Siperstein
Mrs Amanda Dee
Mr Walter Braude (Resigned 17 November 2024)
Mr Richard Stone (Appointed 17 November 2024)

Chairperson

Mrs Andrea Cohen

Charity Number in England and Wales

236420

Principal Address

Coniston Road
Gatley
Cheadle
Cheshire
SK8 4AP

Independent Examiner

Mr Eric Langer FCA
Chartered Accountant
8-10 Gatley Road
Cheadle
Cheshire
SK8 1PY
GB

Yeshurun Hebrew Congregation

TRUSTEES' ANNUAL REPORT

for the financial year ended 31 March 2025

The trustees present their Trustees' Annual Report, combining the Directors' Report and Trustees' Report, and the unaudited financial statements for the financial year ended 31 March 2025.

The financial statements are prepared in accordance with the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

The Trustees' Report contains the information required to be provided in the Trustees' Annual Report under the Statement of Recommended Practice (SORP) guidelines. The trustees of the charity are also charity trustees for the purpose of charity law and under the charity's constitution are known as members of the board of trustees.

In this report the trustees of Yeshurun Hebrew Congregation present a summary of its purpose, governance, activities, achievements and finances for the financial year 31 March 2025.

The charity is a registered charity and hence the report and results are presented in a form which complies with the requirements of the Companies Act 2006 and, although not obliged to comply with the Statement of Recommended Practice applicable in the UK and Republic of Ireland FRS 102, the organisation has implemented its recommendations where relevant in these financial statements.

Mission, Objectives and Strategy

Objectives

The Charity's objectives were achieved during the year by the operation of religious services and activities at the Congregation's premises, together with support for other Jewish and non-Jewish charities in accordance with Jewish law.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit and, in particular the specific guidance on charities for the advancement of religion, when reviewing the Congregation's aims and objectives and in planning future activities.

Strategy

The trustees have had regard to the Charity Commission's guidance on public benefit in managing the activities of the Charity and, in particular, the specific guidance on charities for the advancement of religion, when reviewing the Congregation's aims and objectives and in planning future activities.

The activities currently carried out for the public benefit by the Charity have been to support the local Jewish community by running synagogue services; provision and upkeep of the synagogue premises; outreach to those new to the area; to provide education and learning in various formats across all ages. Work with the local non-Jewish community including hosting interfaith groups, hosting visits to the synagogue by parties of schoolchildren and scouts and visiting local schools to give talks on Judaism. This year in particular collecting toys for The Manchester Fed Community Toy Drive for seriously ill children in need, the annual Mitzvah Day, and 'A time to say thanks' delivering gifts to hospitals, police, fire and ambulance stations, care homes, etc. on Christmas Day.

The difference the charity's performance during the year has made to the beneficiaries of the charity.

The operation of all the Synagogue groups continues to enhance the community and meet the objectives as set out above. There are activities, events, fundraisers and others dedicated to all age groups and genders. Additional support has been provided via the volunteers who have run errands to provide shopping, prescriptions etc. to anyone in the community who have been house bound for whatever reason. Lifecycle services as well as activities around the Jewish and general calendars, allow all members to gain full advantage and fulfil those needs. The operation also reaches out to the wider community by way of charity giving, either money, items or time as well as other activities directly or indirectly promoting interfaith.

The degree to which the achievements and performance during the year have benefited wider society.

The Synagogue has continued with its interfaith promotion, and HH Charles Bloom and Marilyn Berg are actively involved in interfaith matters, on behalf of the Board. As a result of the High Festival Appeal, charitable donations have also been made to various groups both affiliated with Judaism and to the wider non-Jewish community. The Synagogue continues to participate in the Board of Deputies through our elected officer.

Yeshurun Hebrew Congregation

TRUSTEES' ANNUAL REPORT

for the financial year ended 31 March 2025

Review of Activities, Achievements and Performance

The Synagogue has continued to promote Judaism in a variety of ways over the past year and continued to promote both religious and secular activities designed to meet the objectives of the Synagogue. Just some of the activities that the Synagogue provided, and in no particular order, are as follows:

Bar/Bat Mitzvah
Board of Deputies
Book Club
Charity Committee
Children Services
Chevra Kadisha
Civic Shabbat
Coffee & Bagel
Events Committee
Fly the Flag for Israel
Gentlemen's Discussion Group
Jewish Rep Council
Ladies Discussion Group
Liaison
Publicity
Security
Volunteers
The Guild
Women in Judaism
Youth Activities
5th Gatley Brownies
Victims of Terror

Financial Review

The results for the financial year are set out on page 9 and additional notes are provided showing income and expenditure in greater detail.

Results and Dividends

At the end of the financial year the charity has assets of £768,219 (2024 - £762,947) and liabilities of £175,182 (2024 - £168,411). The net assets of the charity have decreased by £(1,499).

Trustees

The trustees who served throughout the financial year, except as noted, were as follows:

Mrs Andrea Cohen
Mr Simon Lipshaw
Mr Irvine Piczenik
Mr Malcom Joels (Resigned 17 November 2024)
Mr David Stonefield (Resigned 17 November 2024)
Mr David Verber
Mr Adam Simon (Appointed 17 November 2024)
Mrs Gail Taylor
Professor Flor Siperstein
Mrs Amanda Dee
Mr Walter Braude (Resigned 17 November 2024)
Mr Richard Stone (Appointed 17 November 2024)

In accordance with the Constitution, the trustees retire by rotation and, being eligible, offer themselves for re-election.

Compliance with Sector-Wide Legislation and Standards

The charity engages pro-actively with legislation, standards and codes which are developed for the sector. Yeshurun Hebrew Congregation subscribes to and is compliant with the following:

- The Companies Act 2006
- The Charities SORP (FRS 102)

Yeshurun Hebrew Congregation
TRUSTEES' ANNUAL REPORT
for the financial year ended 31 March 2025

Approved by the Board of Trustees on _____ and signed on its behalf by:

Mrs Andrea Cohen
Chairperson

Mr Simon Lipshaw
Trustee

Mr Irvine Piczenik
Trustee

Yeshurun Hebrew Congregation

STATEMENT OF TRUSTEES' RESPONSIBILITIES

for the financial year ended 31 March 2025

The trustees, who are also directors of Yeshurun Hebrew Congregation for the purposes of company law, are responsible for preparing the financial statements in accordance with applicable law and regulations.

Company law requires the trustees as the directors to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law) including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" Section 1A (Small Entities). Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the profit or loss of the company for that period.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether the financial statements have been prepared in accordance with the relevant financial reporting framework, identify those standards, and note the effect and the reasons for any material departure from those standards; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees confirm that they have complied with the above requirements in preparing the financial statements.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and 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 Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the Board of Trustees on _____ and signed on its behalf by:

Mrs Andrea Cohen
Chairperson

Mr Simon Lipshaw
Trustee

Mr Irvine Piczenik
Trustee

Yeshurun Hebrew Congregation

INDEPENDENT EXAMINER'S REPORT TO THE BOARD OF TRUSTEES OF YESHURUN HEBREW CONGREGATION

We have examined the financial statements of the charity for the financial year ended 31 March 2025, which comprise the Statement of Financial Activities (incorporating an Income and Expenditure Account), the Balance Sheet and the related notes.

This report is made solely to the charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our work has been undertaken so that we might compile the financial statements that we have been engaged to compile, report to the Board of Trustees that we have done so, and state those matters that we have agreed to state to them in this 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 charity and the charity's members, as a body, for our work, or for this report.

Respective responsibilities of trustees and examiner

The charity's trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006. The charity's trustees consider that an audit is not required for this financial year under Chapter 3 of Part 16 of the Companies Act 2006 and that an independent examination is required.

It is our responsibility to:

- examine the financial statements under section 145 of the Act;
- follow the procedures laid down by the general Directions given by the Charity Commission under section 145(5) of the Charities Act 2011; and
- state whether particular matters have come to our attention.

Basis of independent examiner's report

Our examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with our examination, no matter has come to our attention which gives us cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006
- the financial statements do not accord with those accounting records
- the financial statements do not comply with the accounting requirements of the Charities Act
- the financial statements have not been prepared in accordance with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102)
- there is further information needed for a proper understanding of the accounts to be reached.

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

MR ERIC LANGER FCA

Chartered Accountant and Statutory Auditor
8-10 Gatley Road
Cheadle
Cheshire
SK8 1PY
GB

Date:

Yeshurun Hebrew Congregation

STATEMENT OF FINANCIAL ACTIVITIES

(Incorporating an Income and Expenditure Account)
for the financial year ended 31 March 2025

	Notes	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £
Income							
Donations and legacies	3.1	319,138	18,786	337,924	369,105	8,644	377,749
Other trading activities	3.2	745	-	745	7,918	-	7,918
Investments	3.3	2,038	-	2,038	1,532	-	1,532
Other income	3.4	14,025	-	14,025	23,756	-	23,756
Total income		335,946	18,786	354,732	402,311	8,644	410,955
Expenditure							
Charitable activities	4.1	354,741	1,490	356,231	357,445	2,854	360,299
Other expenditure	4.2	-	-	-	1,915	20,490	22,405
Total Expenditure		354,741	1,490	356,231	359,360	23,344	382,704
Net income/(expenditure)		(18,795)	17,296	(1,499)	42,951	(14,700)	28,251
Transfers between funds		-	-	-	-	-	-
Net movement in funds for the financial year		(18,795)	17,296	(1,499)	42,951	(14,700)	28,251
Reconciliation of funds:							
Total funds beginning of the year	16	226,973	367,563	594,536	184,022	382,263	566,285
Total funds at the end of the year		208,178	384,859	593,037	226,973	367,563	594,536

The Statement of Financial Activities includes all gains and losses recognised in the financial year.
All income and expenditure relate to continuing activities.

Yeshurun Hebrew Congregation

Company Number:

BALANCE SHEET

as at 31 March 2025

		2025	2024
	Notes	£	£
Fixed Assets			
Tangible assets	10	607,177	600,324
Current Assets			
Debtors	11	28,497	61,259
Cash at bank and in hand		132,545	101,364
		161,042	162,623
Creditors: Amounts falling due within one year	12	(69,840)	(40,296)
Net Current Assets		91,202	122,327
Total Assets less Current Liabilities		698,379	722,651
Creditors			
Amounts falling due after more than one year	13	(26,966)	(35,971)
Provision for Liabilities and Charges	14	(78,376)	(92,144)
Total Net Assets		593,037	594,536
Funds			
Restricted trust funds		384,859	367,563
Designated funds (Unrestricted)		45,075	58,131
General fund (unrestricted)		163,103	168,842
Total funds	16	593,037	594,536

Yeshurun Hebrew Congregation

Company Number:

BALANCE SHEET

as at 31 March 2025

These financial statements have been prepared in accordance with the special provisions relating to small companies within Part 15 of the Companies Act 2006.

For the financial year ended 31 March 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006; and no notice has been deposited under section 476.

The trustees confirm that the members have not required the company to obtain an audit of its financial statements for the financial year in question in accordance with section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for ensuring that the charity keeps accounting records which comply with section 386 and for preparing financial statements which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of its profit and loss for the financial year in accordance with the requirements of sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charity.

The financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland", applying Section 1A of that Standard.

Approved by the Board of Trustees and authorised for issue on _____ and signed on its behalf by

Mrs Andrea Cohen
Chairperson

Mr Simon Lipshaw
Trustee

Mr Irvine Piczenik
Trustee

Yeshurun Hebrew Congregation

NOTES TO THE FINANCIAL STATEMENTS

for the financial year ended 31 March 2025

1. GENERAL INFORMATION

Yeshurun Hebrew Congregation is a company limited by shares incorporated in England. The registered office of the charity is which is also the principal place of business of the charity. The financial statements have been presented in Pound (£) which is also the functional currency of the charity.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The following accounting policies have been applied consistently in dealing with items which are considered material in relation to the charity's financial statements.

Basis of preparation

The financial statements have been prepared on the going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland FRS 102", applying Section 1A of that Standard.

As permitted by the Companies Act 2006, the charity has varied the standard formats in that act for the Statement of Financial Activities and the Balance Sheet. Departures from the standard formats are to comply with the requirements of the Charities SORP and are in compliance with section 4.7, 10.6 and 15.2 of that SORP.

Statement of compliance

The financial statements of the charity for the financial year ended 31 March 2025 have been prepared on the going concern basis and in accordance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland FRS 102", applying Section 1A of that Standard.

Fund accounting

The following are the categories of funds maintained:

Restricted funds

Restricted funds represent income received which can only be used for particular purposes, as specified by the donors. Such purposes are within the overall objectives of the charity.

Unrestricted funds

Unrestricted funds consist of General and Designated funds.

- General funds represent amounts which are expendable at the discretion of the board, in furtherance of the objectives of the charity.
- Designated funds comprise unrestricted funds that the board has, at its discretion, set aside for particular purposes. These designations have an administrative purpose only, and do not legally restrict the board's discretion to apply the fund.

Income

Income is recognised by inclusion in the Statement of Financial Activities only when the charity is legally entitled to the income, performance conditions attached to the item(s) of income have been met, the amounts involved can be measured with sufficient reliability and it is probable that the income will be received by the charity.

Income from charitable activities

Income from charitable activities include income earned from the supply of services under contractual arrangements and from performance related grants which have conditions that specify the provision of particular services to be provided by the charity. Income from government and other co-funders is recognised when the charity is legally entitled to the income because it is fulfilling the conditions contained in the related funding agreements. Where a grant is received in advance, its recognition is deferred and included in creditors. Where entitlement occurs before income is received, it is accrued in debtors.

Grants from governments and other co-funders typically include one of the following types of conditions:

- Performance based conditions: whereby the charity is contractually entitled to funding only to the extent that the core objectives of the grant agreement are achieved. Where the charity is meeting the core objectives of a grant agreement, it recognises the related expenditure, to the extent that it is reimbursable by the donor, as income.

Yeshurun Hebrew Congregation
NOTES TO THE FINANCIAL STATEMENTS
for the financial year ended 31 March 2025

•Time based conditions: whereby the charity is contractually entitled to funding on the condition that it is utilised in a particular period. In these cases the charity recognises the income to the extent it is utilised within the period specified in the agreement.

In the absence of such conditions, assuming that receipt is probable and the amount can be reliably measured, grant income is recognised once the charity is notified of entitlement.

Grants received towards capital expenditure are credited to the Statement of Financial Activities when received or receivable, whichever is earlier.

Expenditure

Expenditure is analysed between costs of charitable activities and raising funds. The costs of each activity are separately accumulated and disclosed, and analysed according to their major components. Expenditure is recognised when a legal or constructive obligation exists as a result of a past event, a transfer of economic benefits is required in settlement and the amount of the obligation can be reliably measured. Support costs are those functions that assist the work of the charity but cannot be attributed to one activity. Such costs are allocated to activities in proportion to staff time spent or other suitable measure for each activity.

Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost or at valuation, less accumulated depreciation. The charge to depreciation is calculated to write off the original cost or valuation of tangible fixed assets, less their estimated residual value, over their expected useful lives as follows:

Land and buildings freehold	-	Not depreciated as the estimated realisable value exceeds cost
Plant and machinery	-	10% Straight line
Sifrei Torah	-	2.5% Straight line

Debtors

Debtors are recognised at the settlement amount due after any discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due. Income recognised by the charity from government agencies and other co-funders, but not yet received at financial year end, is included in debtors.

Cash at bank and in hand

Cash at bank and in hand comprises cash on deposit at banks requiring less than three months notice of withdrawal.

Taxation and deferred taxation

No current or deferred taxation arises as the charity has been granted charitable exemption. Irrecoverable valued added tax is expensed as incurred.

3. INCOME

3.1	DONATIONS AND LEGACIES	Unrestricted Funds	Restricted Funds	2025	2024
		£	£	£	£
	Small donations individually less than £1,000	35,827	18,786	54,613	58,312
	Refunds from HMRC on gift aided donations	-	-	-	1,190
	Individual donations over £1,000	-	-	-	6,499
	Legacies individually over £1,000	-	-	-	23,000
	CST Grant	5,340	-	5,340	3,970
	Membership subscriptions as donations	277,971	-	277,971	284,778
		319,138	18,786	337,924	377,749
3.2	OTHER TRADING ACTIVITIES	Unrestricted Funds	Restricted Funds	2025	2024
		£	£	£	£
	Letting of property	745	-	745	7,918

Yeshurun Hebrew Congregation
NOTES TO THE FINANCIAL STATEMENTS
for the financial year ended 31 March 2025

3.3	INVESTMENTS	Unrestricted Funds	Restricted Funds	2025	2024
		£	£	£	£
	Bank Interest Receivable	<u>2,038</u>	<u>-</u>	<u>2,038</u>	<u>1,532</u>
3.4	OTHER INCOME	Unrestricted Funds	Restricted Funds	2025	2024
		£	£	£	£
	Other income	<u>14,025</u>	<u>-</u>	<u>14,025</u>	<u>23,756</u>
4.	EXPENDITURE				
4.1	CHARITABLE ACTIVITIES	Direct Costs	Other Costs	Support Costs	2025
		£	£	£	2024
					£
	Gross Wages and Salaries	47,762	-	79,575	127,337
	Employers' NI	6,605	-	-	6,605
	Defined benefit pension costs	-	-	-	-
	Defined Contribution pension costs	3,301	-	-	3,301
	Travel and Subsistence	431	-	-	431
	Events, services and festivals	35,303	-	-	35,303
	Other staff costs	3,240	-	-	3,240
	Other Charitable activities	19,540	-	-	19,540
	Bookkeeping	-	-	5,363	5,363
	Rates and water charges	3,209	-	-	3,209
	Light heat and power	24,841	-	-	24,841
	Cleaning and waste management	-	-	16,047	16,047
	Premises repairs, renewals and maintenance	60,932	-	-	60,932
	Security costs	-	-	7,717	7,717
	Property Insurance	-	-	8,529	8,529
	Telephone, fax and internet	1,082	-	901	1,983
	Postage	-	-	2,216	2,216
	Stationery and printing	-	-	5,926	5,926
	Hire of Equipment	612	-	-	612
	Software licenses and expenses	4,542	-	-	4,542
	Accountancy fees other than examination or audit fees	-	-	2,081	2,081
	Professional fees	3,824	-	-	3,824
	Bank charges	1,863	-	-	1,863
	Loan interest	3,310	-	-	3,310
	Depreciation & Amortisation for the period	6,039	-	-	6,039
	Governance Costs (Note 4.3)	-	1,440	-	1,440
		<u>226,436</u>	<u>1,440</u>	<u>128,355</u>	<u>356,231</u>
4.2	OTHER EXPENDITURE	Direct Costs	Other Costs	Support Costs	2025
		£	£	£	2024
					£
	Grants made to organisations	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
4.3	GOVERNANCE COSTS	Direct Costs	Other Costs	Support Costs	2025
		£	£	£	2024
					£
	Independent Examiner's fees	<u>-</u>	<u>1,440</u>	<u>-</u>	<u>1,440</u>

Yeshurun Hebrew Congregation
NOTES TO THE FINANCIAL STATEMENTS
for the financial year ended 31 March 2025

4.4	SUPPORT COSTS	Charitable Activities	2025	2024
		£	£	£
	Insurance	8,529	8,529	8,638
	Wages and Salaries	79,575	79,575	57,048
	Printing and Stationery	8,142	8,142	6,070
	Telephone	901	901	1,606
	Security	7,717	7,717	3,098
	Bookkeeping	5,363	5,363	4,474
	Cleaning	16,047	16,047	20,372
	Accountancy	2,081	2,081	7,331
		128,355	128,355	108,637
5.	ANALYSIS OF SUPPORT COSTS			
	Basis of Apportionment		2025	2024
			£	£
	Insurance	Allocated 100% synagogue activities	8,529	8,638
	Wages and Salaries	Allocated 100% synagogue activities	79,575	57,048
	Printing and Stationery	Allocated 100% synagogue activities	8,142	6,070
	Telephone	Allocated 100% synagogue activities	901	1,606
	Security	Allocated 100% synagogue activities	7,717	3,098
	Bookkeeping	Allocated 100% synagogue activities	5,363	4,474
	Cleaning	Allocated 100% synagogue activities	16,047	20,372
	Accountancy	Allocated 100% synagogue activities	2,081	7,331
			128,355	108,637
6.	NET INCOME		2025	2024
			£	£
	Net Income is stated after charging/(crediting):			
	Depreciation of tangible assets		6,039	4,434
	Deficit/(surplus) on disposal of tangible fixed assets		497	-
	Independent Examiner's remuneration:			
	- independent examination services		1,440	3,880
			1,440	3,880
7.	INVESTMENT AND OTHER INCOME		2025	2024
			£	£
	Sundry income		19,365	23,756
	Bank interest		2,038	1,532
			21,403	25,288
8.	INTEREST PAYABLE AND SIMILAR CHARGES		2025	2024
			£	£
	On bank loans and overdrafts		3,310	3,473

Yeshurun Hebrew Congregation
NOTES TO THE FINANCIAL STATEMENTS
for the financial year ended 31 March 2025

9. EMPLOYEES AND REMUNERATION

The staff costs comprise:	2025	2024
	£	£
Wages and salaries	127,337	138,522
Social security costs	6,605	7,594
Pension costs	3,301	25,460
	137,243	171,576

10. TANGIBLE FIXED ASSETS

	Land and buildings freehold	Plant and machinery	Sifrei Torah	Total
	£	£	£	£
Cost				
At 1 April 2024	730,357	199,223	44,214	973,794
Additions	-	7,570	8,600	16,170
Disposals	-	(5,047)	-	(5,047)
At 31 March 2025	730,357	201,746	52,814	984,917
Depreciation				
At 1 April 2024	176,919	169,261	27,290	373,470
Charge for the financial year	-	7,715	1,105	8,820
On disposals	-	(4,550)	-	(4,550)
At 31 March 2025	176,919	172,426	28,395	377,740
Net book value				
At 31 March 2025	553,438	29,320	24,419	607,177
At 31 March 2024	553,438	29,962	16,924	600,324

11. DEBTORS

	2025	2024
	£	£
Trade debtors	9,002	4,986
Amounts owed by related parties	-	225
Other debtors	15,418	55,342
Prepayments and accrued income	4,077	706
	28,497	61,259

12. CREDITORS

Amounts falling due within one year	2025	2024
	£	£
Bank overdrafts	123	-
Bank loan	10,413	9,842
CF Finance	1,439	-
Trade creditors	5,506	1,738
Amounts owed to connected parties (Note 17)	30	-
Taxation and social security costs	-	1
Other creditors	30,052	19,538
Accruals and deferred income:		
Pension accrual	349	224
Other accruals	21,928	8,953
	69,840	40,296

Yeshurun Hebrew Congregation
NOTES TO THE FINANCIAL STATEMENTS
for the financial year ended 31 March 2025

13. CREDITORS		2025	2024
Amounts falling due after more than one year		£	£
Bank loan		25,886	35,971
CF Finance		1,080	-
		26,966	35,971
Repayable in one year or less, or on demand (Note 12)		11,975	9,842
Repayable between one and two years		12,132	5,971
Repayable between two and five years		14,834	30,000
		38,941	45,813
14. PROVISIONS FOR LIABILITIES AND CHARGES			
			Post-retirement benefits
			£
At 1 April 2024			92,144
Utilised during the financial year			(13,768)
At 31 March 2025			78,376
15. RESERVES		2025	2024
		£	£
At the beginning of the year		594,536	566,285
(Deficit)/Surplus for the financial year		(1,499)	28,251
At the end of the year		593,037	594,536
16. FUNDS			
16.1 RECONCILIATION OF MOVEMENT IN FUNDS			
	Unrestricted Funds	Restricted Funds	Total Funds
	£	£	£
At 1 April 2023	184,022	382,263	566,285
Movement during the financial year	42,951	(14,700)	28,251
At 31 March 2024	226,973	367,563	594,536
Movement during the financial year	(18,795)	17,296	(1,499)
At 31 March 2025	208,178	384,859	593,037

Yeshurun Hebrew Congregation
NOTES TO THE FINANCIAL STATEMENTS
for the financial year ended 31 March 2025

16.2 ANALYSIS OF MOVEMENTS ON FUNDS

	Balance 1 April 2024 £	Income £	Expenditure £	Transfers between funds £	Balance 31 March 2025 £
Restricted funds					
Capital Fund	335,545	-	185	-	335,360
Sifrei Torah Fund	17,000	12,158	1,103	-	28,055
Cemetery Maintenance Fund	1,816	328	202	-	1,942
Chevra Kadisha	6,337	-	-	-	6,337
High Festival Charity	3,768	6,300	-	-	10,068
Israel Family Support	3,097	-	-	-	3,097
	<u>367,563</u>	<u>18,786</u>	<u>1,490</u>	<u>-</u>	<u>384,859</u>
Unrestricted funds					
Property Maintenance Fund	33,363	98	15,210	-	18,251
Events Committee Fund	18,096	3,370	3,344	-	18,122
The Guild Fund	5,917	1,666	456	-	7,127
Gentlemens Discussion Group	758	3,517	2,700	-	1,575
General Fund	168,839	327,295	333,031	-	163,103
	<u>226,973</u>	<u>335,946</u>	<u>(354,741)</u>	<u>-</u>	<u>208,178</u>
Total funds	<u>594,536</u>	<u>354,732</u>	<u>356,231</u>	<u>-</u>	<u>593,037</u>

16.3 ANALYSIS OF NET ASSETS BY FUND

	Fixed assets - charity use £	Current assets £	Current liabilities £	Long-term liabilities £	Provisions £	Total £
Restricted trust funds	316,579	61,661	-	-	-	378,240
Unrestricted designated funds	-	86,996	-	-	-	86,996
Unrestricted general funds	290,598	12,262	(69,717)	(26,966)	(78,376)	127,801
	<u>290,598</u>	<u>99,258</u>	<u>(69,717)</u>	<u>(26,966)</u>	<u>(78,376)</u>	<u>214,797</u>
	<u>607,177</u>	<u>160,919</u>	<u>(69,717)</u>	<u>(26,966)</u>	<u>(78,376)</u>	<u>593,037</u>

17. RELATED PARTY TRANSACTIONS

The following amounts are due to other connected parties:

2025 £	2024 £
<u>30</u>	<u>-</u>

18. POST-BALANCE SHEET EVENTS

There have been no significant events affecting the Charity since the financial year-end.

Accounts

YESHURUN HEBREW CONGREGATION

ANNUAL COMMITTEE REPORTS 2023 -24

CHAIR'S REPORT

This past year has been particularly challenging, marked by the deeply troubling events of October 7, 2023, in Israel, and the ongoing conflict since then. Our thoughts remain with everyone affected, and as a community, we have stood together to offer support where we can. It is inspiring to see growing numbers back in shul on Shabbat, with a higher attendance percentage than many other congregations. Our community has shown resilience and compassion, caring for each other through both joyful and challenging times.

Amid these difficult times, we have still found reason to celebrate and gather as a community. Notably, we marked our 60th Anniversary with memorable events, including a visit from the Chief Rabbi and a successful Gala Dinner, both of which truly captured the spirit of Yeshurun. Thank you to all those who have helped organise the events, those who put together the 60th Anniversary display, chronicling our first 60 years and discovering some fantastic photos and stories, and to all of you who attended. Here is to the next 60!

We also enjoyed other community events, including a Chanukah Dinner with Chazan Charlie Chait, and Cheese and Wine Evening, organised by our dedicated Events Committee and the Guild. The services over the Yomim Noraim and Chagim brought us together, enhanced by Chazan Michael Isdale and the Choir, and the dedication of our new Sefer Torah cover and extended Yizkor service on Shemini Atzeret was particularly poignant.

Our synagogue thrives thanks to a dedicated network of volunteers. We have a remarkable range of activities happening on a regular basis, from Men's and Ladies Discussion Groups, Coffee and Bagel events, Brownies, Women's and Children's Services, Fly the Flag gatherings, Julia Segar Book Club, much praised and appreciated Kiddushim and guest speakers, to school visits hosted by Charles Bloom. It is wonderful to see the Shul being used so regularly, and if anyone has any other events/groups they wish to see in shul, please contact me, or the Office. Thanks to those who support the Minyanim, and the Davening and Leyening team. Our Security team, Chevra Kadisha, and Liaison volunteers do invaluable work. They would all appreciate additional support, particularly as we enter a period without rabbinic leadership, as would the Minyan, if we are to continue being able to hold our daily services.

I want to extend my heartfelt thanks to the Board and Council for their steadfast support, time and effort they have all put in over the past year. Thank you to Malcolm Joels, stepping down as Vice Chair, and to Walter Braude, who left the Board at the end of August, for their hard work and commitment. I would also like to express sincere gratitude to David Stonefield for his extraordinary efforts as Treasurer over the last two years. Even after moving to Whitefield several months ago, David remained a shul member to be able to continue his role on the Board, seeing his work through to this AGM.

The Shul would not run the way it does without Amanda Kaye, our super organised, efficient and knowledgeable Administrator, together with Louise Ogden who joined

her at the beginning of the year, Mark our Caretaker, and Emma and her team, Jo, and Jane. Their contributions and hard work are invaluable to the Shul.

We will shortly bid a fond farewell to Rabbi Greg, Hannah, and their boys as they prepare to move south to BES@Yavneh. We were delighted to be able to honour them at Simchat Torah, as Chatan Torah and Eshet Chayil, a perfect way for the community to say thank you for all they have done for Yeshurun. Their hard work, commitment, empathy, support and energy have touched every aspect of our community. As I said on Simchat Torah, Rabbi Greg's sermons, particularly the *'60 seconds for the 60th anniversary'* and this Succot's *'61 second'* sermons, marking our move into our 61st year, have been greatly appreciated by us all. Those moments of reflection captured so much meaning in such a short time, and it's those little touches that we will miss. BES@Yavneh is in for a real treat as it was founded just 17 years ago! We wish them much luck and success in their next chapter.

We now have the challenge of finding their replacements and I will update the community when I am in a position to do so.

Thank you all for being part of Yeshurun, for your support, and for making our community the warm and welcoming place it is.

Andrea Cohen
Chair

GABBAI REPORT

The highlight of the year was undoubtedly the visit of the Chief Rabbi. He spoke so warmly about Yeshurun and his visit was emphasised by his message of continued success for our future. I would like to re-iterate his message that we, as a growing community with many young families will go from strength to strength.

Our services this year have been a remarkable success in that hardly a time goes by without having a Minyan for all our services. Sincere thanks to Mike Cohen for his sterling efforts and his undoubted enthusiasm and support for Yeshurun. Let us not, however, become complacent. I am sure we have many members who could perhaps help by being in shul just that little bit more often as this would considerably ease the pressure on our regular attendees.

Rabbi Greg has, as ever, been energetic, supportive, and helpful in this his final year at Yeshurun. I want to thank him for his enormous contribution and wish him well when he, Rebbetzin Hannah and the boys take up their new position at Borehamwood Shul. They will always have a welcome at Yeshurun.

During the year I have been delighted at the response received from those who Daven and Lehen. They continue to give of their time and effort to support our services with both Davening and Lehening and to all of you – my heartfelt thanks. I know from the generous nature of those members, it is unnecessary to mention individual names.

I cannot, however, fail to mention Chazan Isdale who has delighted us with his Chazzanut in time honoured Yeshurun tradition. Our services over the Yomin Noraim have been an absolute pleasure, suitably enhanced by the Choir. I look forward to welcoming both Michael and Tanya whenever the situation presents itself. My thanks to my Gabbai committee who have continuously been a great help to me. Arranging all our services, allocating Mitzvot and being available at all our services especially Shabbat and Yom Tov is no easy task. If any member feels they would like to assist, please do not hesitate to contact me.

Mazeltov to our Chatan Torah, Rabbi Greg, Mazeltov to our Chatan Bereishit Phil Seager and Mazeltov to our Eshet Chayil Rebbetzen Hannah and Anne Joels and to all your families.

This year I have undertaken a complete appraisal of our Sefer Torah and having checked them all, unfortunately have found many to be Possul – non-Kosher. This has been purely due to age and usage. The parchment and the ink have started to degrade. For this reason, I started the process of sponsorship for a new Sefer Torah. The result has so far been very encouraging. At the time of writing my report, I still need about 12 sponsors before I can give the go ahead to order a new one. Members have asked whether they can sponsor a joint Sefer and whether gift aid is available. Yes, in both cases. I would like to think that with a final push this can be achieved.

Finally, thanks must be extended to you, our Members for your support throughout the year. Please continue to support our services on Shabbat but with a request. Please come more often and please come on Friday night. Keep well and I look forward to joining you in Shul with that wonderful Yeshurun Ruach.

David Verber
Gabbai

CHAIRMAN'S REPORT - BURIAL SOCIETY

Our work this year has focused on a small number of key topics.

Based on advice, a specialist review of our liability for income and capital gains taxes was commissioned. It found that we, that is YBS, are liable for both taxes. Consequently, we reached a settlement with the income tax authorities and have paid a sum equivalent to about £200-300 per year for the last 14 years.

We shall, of course, need in future to complete tax returns and pay any tax due. It also follows that we shall have to pay Capital Gains Tax, after deducting all eligible allowances, on investments, which we may in future need to sell. Unfortunately, the cost of the advice and the help we received was substantial.

A second major task this year was to reach an agreement with the Executive of the synagogue relating to arrears due for the cost of providing us with administrative and accounting services. Reaching this agreement was difficult, but we believe that a reasonable compromise was accepted and the matter has now been put behind us.

As from the beginning of 2024 we changed the arrangements for our administrative and accounting services, and we now bear these costs directly.

Lastly, we focused on the increasing demand from Synagogue members who leave the Cheadle and Gatley area but wish to retain their membership of YBS.

This request has been increasingly common. We have now formally agreed that members of the synagogue who remain members of YBS are entitled to benefits under our scheme when the need arises. We also decided that YBS will not normally make transfer during lifetimes.

I am very grateful to Ivor Nathan and Geoff Weisgard whose joint management of the cemetery itself and all funeral arrangements has been quietly, competently and meticulously carried out. We in the YBS Committee and all our members depend on that commitment and willing work at the most sensitive times of greatest need. We are grateful.

Ivor's management of the Cemetery and gardens is a major task which he cheerfully undertakes for us and has resulted in well-kept, neat and peaceful grounds. We are also grateful for this work.

I find it is, however, a matter of regret that our Community no longer undertakes our own Tahara for our funerals, particularly because we invested so much in our facilities for Tahara at our cemetery.

Instead, we have, for some years, and especially during the Covid Pandemic, relied on the services of Misaskim of North Manchester who are very helpful and responsive to our needs. The main reason for this change is difficulty in finding both women and men members in our Synagogue community to undertake Tahara. Yeshurun was proud to be able to rely on its own Chevra Kadisha: I am sad that we are no longer able to do so.

The committee of YBS relies heavily on the support of its Trustees. Sadly, Philip Kanas and Jo Richler-Kleiman both indicated their intention to resign as Trustees. Their work, advice and contribution over many years, in particular the support Phil has given us in our dealings with the tax authorities this year has been invaluable. We thank them for their many years of service.

Tony Kaye has however, agreed to become a Trustee; his appointment will, we hope, be formally approved at our forthcoming AGM.

I am also sorry to report that Geoff Weisgard indicated his wish to resign from our committee. We thank him for his many years of support and service and hope that his help for the work of the Chevra Kadisha will continue.

Our committee work depends on the efforts of its members: I am grateful for all their help and support during the last year. We still need to strengthen the committee and this task is ongoing.

During the coming year we plan, with the help of David Black to update our notes and Frequently Asked Questions document to describe our role and work, and the changes we have made. The need for a new “user-friendly” document has become increasingly clear to us all.

I am pleased to report that Alan Tomlinson has agreed to be Chairman of the Committee, a task I shall share with him for the coming year. I thank him for all his help during the year as acting Treasurer, taking on this work from Gerald Halon. That has shown us just how much work and commitment Gerald gave us for many years. It was unstinting and meticulous. We wish him and Sally every happiness and success in their new home in London and thank him for all his efforts over the years.

Sincere thanks also need to be extended to the office staff of Amanda and her colleagues in the Shul office, whose support has been invaluable, and to Michelle Weiner Black who deals so competently with our accounts.

A critical function of YBS is to ensure the adequacy of funds to meet our future financial demands for burials. An up-to-date actuarial valuation as at the end of 2023 has been commissioned.

Johnny Hill
(Chairman)

CHEVRA KADISHA & CEMETERY REPORT

Chevra Kadisha

The Chevra has continued to provide its services dealing with sad but inevitable end of life events.

We are continuing to use Misaskim and are extremely grateful to them for the service they provide in collecting and delivering the deceased and in carrying out Tahara on our behalf.

With the difficulty of ensuring sufficient members to help in Tahara we have reluctantly agreed to carry on using Misaskim to support our needs. The female team now support us at funerals and unveilings and their presence is invaluable especially with the female mourners.

We now have no additional backup during Shabbat and festivals but ongoing discussions that Misaskim have initiated with a non-Jewish firm, might provide an opportunity for emergency cover on occasions when they are not available. The community were informed about this prior to Rosh Hashanah.

Finally, as always, our heartfelt thanks to Amanda and Louise in the office and all the Chevra Kadisha members for their wonderful support during the year and without whom none of our work would be possible.

Maintenance

Removal of the conifers and planting a shrub garden have given a face lift to the car park area of the cemetery and this work has continued this year. Together with the work undertaken by our gardeners, the overall impression in the cemetery is much improved. Work to remove old shrubs and hedges will continue through the winter. Stockport Council are now addressing some more major maintenance work we have requested around the perimeter of the cemetery and in particular to the drainage near the Ohel.

A couple of gravestones are in urgent need of repair. Unfortunately, where the family cannot be contacted we have decided that the Burial Society cannot incur the costs for repair.

New chairs have been purchased for use in the Ohel and they may be taken graveside if needed.

We continue to offer the service of burying religious books; this is more expensive than many would guess and donations to the Shul from those using the service to help cover the cost of this are most welcome. As the current shaymus hole is nearly full, a new one will probably be required to bury the latest volume of books received for burial.

Special thanks to Geoff Weisgard whose help in the maintenance of the cemetery is invaluable.

Ivor Nathan

5th GATLEY BROWNIES REPORT

5th Gatley Brownies have had another busy year filled with craft, cooking, badges and outdoor pursuits.

Unfortunately, the weather was so awful we could not have our annual water fight. We did join 3rd Gatley Brownies for a rounder's tournament just before the heavens opened at the end!

We also joined up with the RSPB for a badge, which involved swapping an indoor meeting with an outdoor one. We went on a nature trail and pond dipping in Abney Park. We definitely have a few future biologists among our girls!

We are still keen for any new helpers whether adults or teenagers, regular or occasional.

Sofie Zermansky Brown Owl

BAGEL BRUNCH & CHAT REPORT

Our change to a lunchtime Bagel Brunch & Chat (instead of coffee morning) has proved popular with our guests, and we are pleased to say we have had a successful year. We continue to do as much food prep ourselves as we can, and continue providing the delicious refreshments that our guests enjoy.

We have organised eight events since the last annual report. For some of them, we have been very fortunate to have Yeshurun members as our speakers: Janis Stout ('Rasputin to Putin'), Elaine Joels and Barbara Fraser (quizzes, games and anecdotes), Brian Greene (Irving Berlin), and Ruth Kaitiff (Lancashire poems and working "live" at the BBC).

We also had some very interesting outside speakers: Peter Levy (escapades as a young hotel porter), Jean Finney (the origins of nursery rhymes), Ernie Hunter ('My cousin, Albert Einstein') and Ian Mack and Mike Stoops (I & M Caterers).

In addition to the charitable donations that many of our speakers have requested for us to make on their behalf, the funds that we raise have enabled us this year to purchase new equipment for the Shul kitchens, and to donate Cheadle Foodbank. We also increased our annual contribution to the AJEX Kiddush, and held our own Kiddush to mark the Yeshurun Diamond Anniversary.

Heather Rosemarine & Louise Gonshaw

EVENTS COMMITTEE ANNUAL REPORT

This year has primarily focused on hosting our Yeshurun Diamond 60th anniversary Gala Dinner. As everyone knows, the date was postponed a number of times due to the horrific events of October 7th 2023 in Israel and everything that has followed, as well as cancelling a date due to Mother's Day.

Meanwhile, whilst those preparations were proceeding, we, together with the Guild, held a very successful Cheese and Wine event at the home of Miriam and Michael Fox, in June 2024. This proved popular, and had a good turnout - and in spite of threatening clouds, we were able to spend the evening in their gorgeous garden, resulting in a small profit on the event. About 60 people attended, and a good time was had by all present.

Once again, we appreciate your continued support, for the 100 Club. THANK YOU. We hope you will be as enthusiastic in 2025 when we ask you to purchase your tickets! The 100 club raises over £2200 per year. The winners are published monthly, in the Shul announcements, and the big winners of the 2023/4 £250 prize were Janet and Eric Langer.

We finally held the highly successful Diamond Anniversary Dinner on 15 September, with 148 guests. I hope everyone thoroughly enjoyed the event - the Radiven Hall looked amazing, and a very beautiful, interesting and unique meal, based around the Twelve Tribes theme was produced in-house, with some professional help and our

own staff and volunteers. We are always challenged with the facilities in the Shul kitchen, but I hope everyone agrees it was worth the efforts. The guitarist created a lovely welcoming musical accompaniment for the evening. Adam Bloom, our entertainer provided some fantastic table magic, but admittedly, the final entertainment proved disappointing. It is a small but dedicated team, and everyone worked together brilliantly as always. I really want to thank everyone on the Committee for devoting their time and energy. It is great to see the enthusiasm and commitment.

I have been chairing this committee for 12 years, from when it was created specifically for the 50th anniversary. It is now time for me to step down from that role. We will be discussing succession and the future of the committee at our next meeting. Thus, this will be my final annual report from this role. I have enjoyed the role, for the most part, and I hope that the community agree with me that the committee has proved itself to be a big success. Thanks again for your support.

Tony Kaye
Events Committee Chairman

LADIES DISCUSSION GROUP REPORT

The Ladies Discussion Group continues to meet fortnightly on a Monday morning. We enjoy a lively discussion on a host of topics ranging from the current situation in the Middle East, politics, both local & national, consumer & family affairs, cooking & fashion. Although we do not get the numbers we had pre-Covid, there are about 20 regulars who support the Group.

A nominal charge of £3 per person per session is made to cover the cost of refreshments and any surplus is donated to charity. We have made donations to St Ann's Hospice, the CST, contributed to the new cooker and hosted a Kiddush. We are looking forward to joining the Men's Discussion Group at their Annual Lunch in December.

The Group is open to all women in South Manchester, so if you and any friends would like to join us please be in touch.

Thanks to Amanda in the Office and Mark, the Caretaker for ensuring that everything runs smoothly. Also to Louise Gonshaw who takes the Group when I am unable to.

Marilyn Cohen

MENS' DISCUSSION GROUP REPORT 2024

The Group has had another successful year, attracting participants each Tuesday who discuss topics of current and general interest laced with humour and good manners. The Group welcomes attendees from the wider Jewish Community and is an integral part of Synagogue life, emphasising everything that Yeshurun is renowned and stands for.

This past year we remained on Zoom 3 weeks out of 4, to allow our very loyal 'out of town' members to continue to join us and contribute. Attendance has now settled at between 20-25 regular members.

We also resumed a monthly in-person meeting. Attendance for the in-person meeting has not been as good with generally about 15 attendees but the atmosphere is jovial, the discussion at its usual high standard and the tea/coffee break is enjoyed by all! We would still like to see more of our original members re-join the in-person meetings.

Primarily as a result, of our 'traditional' end of year Chanukah Meeting/Buffer Lunch (which we have designated as a fundraiser with an invited guest speaker), we have continued to support Jewish and non-Jewish charities although our focus last year was clearly to support Israel.

So far this year we have donated around £1,000. We had over 50 people attend last years' meeting. Whether you are a participator, a listener, all are welcome.

Contact Ivor Nathan for more information

THE GUILD @ YESHURUN REPORT

The Guild continues to play an important part in the Shul. We do not just wave a magic wand and things "happen". It takes a dedicated team of volunteers to ensure that the things we are responsible for are carried out in the correct way.

Just a reminder that everyone is a member of the Guild and if you would like to be on the working committee please be in touch. Our responsibilities include organising the weekly Kiddushim, making sure the kitchen and equipment is well maintained, cleaning the silver and some home baking.

Thanks go to Sharon Tomlinson & Debbie Fradkin who have taken on the role of Kiddush Co-ordinators and of course, to Lesley Kaye who did this job tirelessly for a number of years and is still responsible for the kitchen. Also to the weekly "shoppers". Thanks to Estelle Newgrosh for cleaning the silver and to those members who have helped with the baking. If you would like to bake in the future, please contact me.

During Yeshurun's 60th Anniversary year, we held a number of events. At a successful Spring Coffee Morning at the home of Jennifer & Eli Cohen, we remembered those hard working members who are no longer with us. Several past Chairmen joined us and we enjoyed reminiscing about past events. Many thanks to Jennifer & Eli.

In the summer, we joined with the Events Committee in a successful Cheese & Wine Evening at the home of Miriam & Michael Fox. We were able to be outside as the rain held off and England won their Euros match. Thanks to everyone who helped.

The highlight of this anniversary year for the Guild has to be the visit of the Chief Rabbi in February. We were entrusted with the job of organising the Reception and it

was a huge success. Again many thanks to those members who helped with the planning and on the day.

Our biggest fundraiser is always the New Year Greetings and this year was no exception. Thanks to all those who contributed and to Sharon Black & the Office staff who co-ordinated it all.

For the future, we have a Quiz planned for December and we will be sponsoring a Sedra in the new Sefer Torah. If you have any ideas for a social function, please let us know and we will have a chat.

Sadly, this year there was no visit from the Israeli soldiers. This was always such a lovely event and we sincerely hope that it can be re-instated in the future.

Sincere thanks to Amanda & Louise in the Office, Mark, our Caretaker and Emma & her girls who work tirelessly to ensure that everything runs smoothly. We are so grateful.

On behalf of the Guild, I would like to wish Rabbi Greg, Rebbetzin Hannah & the boys much success in their new post. It has been a pleasure getting to know you and many thanks for your help & support.

Finally, we must hope that the current situation in Israel improves and that our brothers & sisters can live in peace. "Am Yisrael Chai".

Marilyn Cohen

HIGH FESTIVALS APPEALS REPORT

£12,500 was raised from pledges for last year's Rosh Hashanah (5784) appeal and distributed to both local & Israeli charities. It was decided that this year, with the events of 7th October in mind, there would be a greater focus on charities supporting Israel, especially British Friends of Israel War Disabled, British Friends of Zaka and Magen David Adom. As a result, the number of charities supported was reduced from sixty last year to fourteen this year.

Our thanks to all those members who supported the Appeal and to the Office team, Amanda Kaye and Louise Ogden, and members of the community that made the decisions on the allocation of the funds and undertook the allocation in these difficult times.

We thank you for your support and please find below the list of charities that donations were made to: -

- Beechwood Cancer Care
- British Heart Foundation
- British Friends of Israel War Disabled
- British Friends of Zaka
- Community Security Trust
- Francis House

- Hatzola Manchester
- Langdon College
- Magen David Adom
- Mayor of Stockport's Charity Fund
- North Cheshire Jewish Primary School
- St Ann's Hospice
- The Fed
- University Jewish Chaplaincy
- Yad Lachim

Irvine Piczenik

JEWISH REP COUNCIL – AGM REPORT

As Yeshurun's representative on Manchester Jewish Representative Council, and member of the JRC Management Board as South Manchester Lead, I am pleased to report:

The JRC continues to support the entire community, representing the Jewish community of Greater Manchester and regions. Over the last year, it has arranged/supported vigils and rallies in support of Israel, against antisemitism and keeping Manchester aware of the hostages. It has been at the forefront of political engagement meeting MPs and local authorities across the region, arranged hustings, assisted community groups and individuals, and partnered with UJIA in the Leadership Course that commenced in September for the next generation of potential leaders of the Manchester community.

The JRC joined with the already successful Leeds campaign 'A time to say thank you' on Christmas Day, when volunteers from Yeshurun and other Manchester shuls delivered gifts to NHS workers at local hospitals, ambulance stations, police and fire stations, care homes etc. It was extremely successful and well received, and we will be asking again this year for just a couple of hours of your time.

In South Manchester, meetings and regular communication and cooperation have continued with COSMOS, the Communities of South Manchester Orthodox Synagogues, and Menorah, particularly in relation to the horrific events of 7 October, when we joined together in prayers at Shaare Hayim and Bowdon. We held a vigil for the hostages for all the South Manchester community at Yeshurun, and joined to support the families of hostages at Hale Shul. Information continues to be shared, including bereavement notices (with permission from the bereaved families), which has been extended to North Manchester, at the request of all Manchester shuls.

If anyone has any concerns or issues they want to raise with the JRC, please contact me.

Andrea Cohen
JRC Delegate

JULIA SEAGER BOOK CLUB REPORT 2024

The Julia Segar Book Club continues to thrive. In the past year, we have increased our membership and have continued to meet regularly at six weekly intervals with good numbers in attendance. All our meetings have been at the homes of our members, usually on a Wednesday at 7:30 PM. The meetings are always lively, very sociable, and enhanced by refreshments.

In the past year, we have discussed books of a wide variety in genre, subject matter and style. Amongst these were:-

THE GIRL FROM KYIV

The author is our very own Sue Stern. It is based on the tragic life of her grandmother, exiled by the Tsar and arriving in England in 1905 with ambitions to be a doctor.

NOTES ON AN EXECUTION

A work of literary suspense, which describes the story of a serial killer awaiting execution on death row in the USA, written from the perspective of the killer, his victims, his prison wardens, and his family.

THE MEASURE

Science fiction, but packed with moral messages in a world where everyone knows the measure of their future life and death.

MRS DALLOWAY

A classic by Virginia Woolf set in London in the early part of the 20th century.

GO AS A RIVER

Set in Colorado in the 1940s, a heart-warming story that explores bigotry and racial hatred, and ultimately redemption and triumph over disaster

Our next meeting will be on 6 November 2024 at 13 Mardale Drive, Gatley SK8 4AW at 7:30pm., when we shall be discussing “Lady Tan’s Circle of Women”, a work of fiction inspired by the love story of a lady physician in 15th century China.

All members of Yeshurun and guests are invited to join future meetings. If you are not on the list, please contact Andrea Nichols email.

bookclub@yeshurun.org.uk

She will be pleased to send you the current list of books to be discussed, with dates and details of the venue

Charles Bloom

LIAISON REPORT

While still missing our leader Liz Shapiro, Liaison has been kept going by the Liaison Team and we will continue to work together as a team over the coming year to ensure the work of Liaison continues.

We also are supported by Rebbetzin Hannah and Rabbi Greg and the Task Force, and by Amanda and Louise in the Shul Office.

Yeshurun Liaison's objective is to link the expertise, skills and talents available in the community with those members who may wish to benefit from them.

Phoning and Keeping In Touch

Volunteers have phoned individually listed people on a regular basis to keep people in touch with the community.

Post Shiva Support

Calls have been made to recently bereaved post shiva and also before Pesach and Rosh Hashanah during first year of bereavement. Additional calls have been willingly made if requested.

Home Visits

Members are continuing to receive the home visits that have been previously arranged. The Home Visits co-ordinator can be contacted via the shul office if anyone would like to receive a visit or support. The Fed are now expanding their activity in South Manchester so with the permission of the person concerned, we can also refer any new requests to the Fed for support. Information on services and benefits is also available. Additional needs i.e. shopping have been coordinated with the Task Force.

Hospital Visiting

Visiting in hospital is less in demand and support is mainly offered post hospital admission if needed or in hospital by our Rabbinical couple.

Visitors to the Shul

We have a Welcoming to the Shul rota, for Ladies. We sit on the back row nearest to the door, greet people and offer help where appropriate. Anyone having an event with guests can inform the Shul office if they would like us to pass round some booklets explaining the Service and also the decorations in the Shul.

Hospitality

If you are happy to offer or wish to receive hospitality, please leave your number with the Shul office.

Food

Rebbetzin Hannah can now set up a food train as required on a short-term basis when there is a crisis.

Lifts

Lifts to hospital or to a doctor's appointment can be arranged given advanced notice. We have six volunteer drivers who have been DBS checked.

Events

We have held a Chanukah party and a summer party, which were greatly enjoyed.

Our contacts

These include Stockport Social Services, Dementia Support groups, Care Concern for Bereavement Counselling and The FED, with whom we have close links.

If you would like to be a volunteer... young or older! we would love you to join us. We do need to increase our volunteer numbers as a number of volunteers have left the community over the last year. Contact Shul email or number and we will get back to you.

If you would like to USE Liaison. .. Contact the Shul by phone or email in strict confidence and we will get back to you.

The Liaison Team

YESHURUN PUBLICITY TEAM REPORT 2024

publicity@yeshurun.org.uk

The Yeshurun Publicity Team has been busy this year. Ruth Kaitiff, Diana Shonfield & Amanda Dee continue to liaise with Rabbi Greg and Hannah, in promoting our community's social and religious activities, as well as reflecting the efforts of the Guild, Events Committee & other committees.

In these times of heightened security, we focus on sharing post-activity material to promote the social vibrancy of Yeshurun, via Yeshurun HC public Facebook page, the Jewish Telegraph & Jlife Magazine and occasionally the JC, who publish our event photos and articles.

This year we have had a lot to shout about! The 60th Anniversary year – with key events throughout in the year – including the Chief Rabbi Mirvis' visit in February, the Guild Coffee Morning at Jennifer Cohen's in March and culminating with the 60th Anniversary Gala Dinner in September. In addition, the collation of 60 years of Yeshurun visual history for the display boards in the foyer (thanks to Estelle Weiner & Louise Gonshaw for assisting Diana & Ruth).

A scan through the year's photos from last Yamim Noraim showcases again an amazing variety of Yeshurun led activities & unfortunately all too many relating to October 7th.

We hosted the cross-communal 'Return of The Hostages' event -this was a moving evening of prayer, video and song from Chazan Michael Isdale and the choir. All four south Manchester shul's Rabbis (who participated in the Service) and members were invited to the event. Every seat displayed a photograph of a hostage with the

heading 'Kidnapped'! The whole event was devised and organised by Rabbi Greg Bank and Hannah and a team of shul members, which was amazingly put together in less than two weeks.

A round up of the non-Shabbat / Yom Tov activities captured in photo included: *Yeshurun attendees at various Israel support rallies, collection of supplies for IDF, tie dye in the Succah, Star of David challah bake, empty table settings, Bagel Brunch sessions, visits from local councillors & JRC, Brownies art activities, memorial at Cenotaph with Yeshurun veterans AJEX & Rabbi Greg, Mitzvah Day at Morris Feinmann Home, visit to Parliament with MP, school visits & ceremonies, Chanukah & Purim events, the 3 recent Rabbis' reunion, Summer Cheese & Wine gathering at the Fox' garden, pre Shabbat cocktails canapés, Fly the Flag with Nathan Jeffey, singalong at Fay's & at MF Home, ethical discussions group.*

The Publicity Team would be delighted to welcome new members. Contact us at publicity@yeshurun.org.uk or by what's app (numbers from office or from Yesh group)

Yeshurun Publicity Team

SECURITY REPORT

First and foremost, I thank all of those who volunteer and help with keeping our community safe. We have increased the number of CST trained Security Day Leaders and they along with those already in post have performed admirably in their roles. I thank the Board for their continued financial support for the function.

The professional guarding company that we employ is well integrated into our team and thanks are due to them and to our staff who help on an ad-hoc basis.

Whatever your sources of information, you will be aware that Jewish Communities across the country are facing the most threatening times. If you feel that you are able to help, please let Amanda in the Shul Office know and appropriate training will be arranged for you.

Blessing, our regular guard, is currently unavailable due to other responsibilities. We have new paid professional guards who are part of a team dedicated to Yeshurun and has been in place since early August. The Guards we employ are of a high calibre with a tremendous depth of experience and are backed up by a very competent organisation.

Over the summer, the paid guards have taken part in training with CST and the Yeshurun Day Leaders.

As always in addition to the trained team, you, the community help with our security arrangements. Your vigilance makes everyone safer and provides an extra layer of security, it is highly important that you continue to do so.

This involves such things as:

1. Reporting (to any of the security team) any suspicious activity that you see or hear of on your way to or from Shul as soon as possible; this way we can deal with it appropriately.
2. Volunteering for CCTV/Door duty, or responding positively if asked so to do.
3. Following instructions from the security team, this will include for example, not congregating around the Shul gates, not letting your children play outside, dispersing in small numbers after the service, not opening any of the fire escapes unless the security team has them covered, keeping doors closed and locked.
4. Informing the Shul Office (as early as possible) if there will be visitors.
5. Reporting anti-Semitic incidents that you suffer or witness – it helps us to know.

Of course, we continue to work closely with the police; they will be present visit in line with their operational plans.

Help us to help keep the community safe. Be alert, be aware, but do not be afraid. Am Yisrael Chai.

Andrew Feldman

FLY THE FLAG REPORT

In the past year Fly the Flag for Israel has had several events. Nathan Jeffay, a former Yeshurunite, gave a brilliant talk about Israel during the current war in his role as a journalist. This month, David Stone held a question and answer talk about Antisemitism in the Arab-Israel Conflict and Ephraim Kurer, who came from Israel on Yom Ha'atzmaut to tell us about his time serving in Gaza with the IDF since the war broke out.

This year has been an incredibly difficult year for all of us. We pray for peace and we pray for the safe return of our hostages and our IDF soldiers.

Sara Finestein

WOMEN IN JUDAISM REPORT

As usual, our Women's Simchat Torah celebration, held in the Beit Hamidrash during the morning service, was very successful. 2023 marks the 25th year since we held our first Simchat Torah celebration at Yeshurun. Starting with Hakafot, ably led by Leah Burman, the women present drank a L'Chaim to honour Yeshurun's Callot (Jayne Piczenick, and Lindsay Singer), and our Eshet Chayil (Marilyn Cohen),

followed by short talks by Marilyn Cohen, Barbara Fraser and Dara Waknine. The topic chosen was 'An experience or event which made me proud to be Jewish'. Thanks to Elaine Joels who helped in arranging this event.

A women's service, hosted by the Women's Tefilah group, was held on Shabbat on 17 July of this year. Barbara Fraser gave the Dvar Torah and the women present took it in turn to read the Sedra. Thanks to Judith Stone and Audrey Jeffay for organising this service.

We have been holding regular women's prayer services since 1994, though it was only in 2006 that we moved into the shul. Our numbers have remained more or less steady over the years -we usually have between 15 and 25 women, all of whom say how positive the experience is for them.

It would however, be lovely to see some new faces at the services. All women of all ages are welcome.

Carole Weinberg

THE CHEADLE & GATLEY ERUV CHARITABLE INCORPORATED ORGANISATION (Reg No 1187296) REPORT TO YESHURUN AGM

An Eruv is vitally important and with 18 already in the UK, and recently the addition of Leeds and more in the pipeline, it is crucial for the future benefit of the community. The Eruv in Cheadle and Gatley will be a first for the whole of South Manchester. With an Eruv as an attraction for potential new members, our long-term success as a community will be enhanced.

Due to Covid, the charity was dormant in 2021 and time to get back to some degree of normality in 2022, and with increasingly members are returning to Shul, it's time to recommence the project.

We will require short-term funds to progress finalisation of plans, agreeing licences, assessing contractor competitive tenders, utility searches, confirming fencing costs etc.

After this, we can finalise the appeal target. Funds will be sought from international, national and local charitable trusts although we will approach those Yeshurun members who have expressed an interest in helping the Eruv.

We will keep the Community up to date on progress towards our targets.

Jeffrey Bor - Chairman

On behalf of The Trustees of the Cheadle & Gatley Eruv Charity

The Charity Registration Number is :- 236420

Yeshurun Hebrew Congregation

Report and Accounts

31 March 2024

Yeshurun Hebrew Congregation

Report and accounts for the year ended 31 March 2024

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Yeshurun Hebrew Congregation

Trustees' Annual Report for the year ended 31 March 2024

The Trustees present their Report and Accounts for the year ended 31 March 2024.

Reference and administrative details

The charity name.

The legal name of the charity is:- Yeshurun Hebrew Congregation.

The charity's areas operation and UK charitable registration.

The charity is registered in England & Wales with the Charity Commission in England & Wales (CCEW) with charity number 236420.

The charity does not operate in any overseas jurisdictions.

Legal structure of the charity

The charity is constituted as an unincorporated charity, established by a written constitution. The governing document of the charity is the written constitution approved by the members.

The trustees are all individuals.

The principal operating address, telephone number, email and web addresses of the charity are:-

Coniston Road

Gatley, Cheadle

Cheshire, SK8 4AP

Telephone 0161 4288242

Web address <http://www.yeshurun.org.uk/>

The Trustees in office on the date the report was approved were:-

A Cohen	Chairperson
M Joels	Joint Vice Chairperson
S Lipshaw	Joint Vice Chairperson
I Piczenick	Joint Treasurer
D Stonefield	Joint Treasurer
D Verber	Warden
G Taylor	Joint Hon, Secretary
F Siperstein	Joint Hon, Secretary
A Dee	General Board Member

The following persons served as Trustees during the year ended 31 March 2024 :-

The trustees who served as a trustee in the reporting period, and, if applicable, their dates of appointment or resignation during the year were:-.

S Kremnitzer	Chairperson	Until 5 November 2023
A Cohen	Chairperson	From 5 November 2023
S Halon	Joint Vice Chairperson	Until 5 November 2023
M Joels	Joint Vice Chairperson	From 5 November 2023
S Lipshaw	Joint Vice Chairperson	
C Abrahams	Joint Treasurer	Until 5 November 2023
I Piczenick	Joint Treasurer	From 5 November 2023
D Stonefield	Joint Treasurer	
D Verber	Joint Warden	
J Skulnick	Joint Warden	Until 5 November 2023
G Taylor	Joint Hon, Secretary	
F Siperstein	Joint Hon, Secretary	
A Dee	General Board Member	
W Braude	General Board Member	From 5 November 2023
R Stone	General Board Member	Until 5 November 2023

Yeshurun Hebrew Congregation
Trustees' Annual Report for the year ended 31 March 2024

Custodian Trustees

C A Frieze
H H Solomons
J Stone

All the trustees are also members of the charity.

Objects and activities of the charity

The purposes of the charity as set out in its governing document.

The Objects of Yeshurun Hebrew Congregation (hereafter also referred to as "the Synagogue" or "the Charity") shall include the adherence to and the advancement of Orthodox Judaism in accordance with its customs (Halacha), ceremony and traditions. This includes the education of members and the wider community in religious matters, assisting the sick and the needy, and the provision of facilities for life cycle events (e.g., brit, bar/bat mitzvah, weddings, burials) in accordance with Jewish Custom and Halacha.

The Congregation shall support the State of Israel; the local Jewish primary school and nursery; the provision of facilities for members to assist in the general charitable purposes of the wider community, the provision of charitable activities (for example, visiting hospitals) and the promotion of inter-faith dialogue with particular emphasis on relations with local non-Jewish communities, in accordance with Orthodox Jewish Law.

The main activities undertaken in relation to those purposes during the year.

The Charity's objectives were achieved during the year by the operation of religious services and activities at the Congregation's premises, together with support for other Jewish and non-Jewish charities in accordance with Jewish law.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit and, in particular the specific guidance on charities for the advancement of religion, when reviewing the Congregation's aims and objectives and in planning future activities.

Yeshurun Hebrew Congregation

Trustees' Annual Report for the year ended 31 March 2024

The main activities undertaken during the year to further the charity's purpose for the public benefit.

The trustees have had regard to the Charity Commission's guidance on public benefit in managing the activities of the Charity and, in particular, the specific guidance on charities for the advancement of religion, when reviewing the Congregation's aims and objectives and in planning future activities.

The activities currently carried out for the public benefit by the Charity have been to support the local Jewish community by running synagogue services; provision and upkeep of the synagogue premises; outreach to those new to the area; to provide education and learning in various formats across all ages. Work with the local non-Jewish community including hosting interfaith groups, hosting visits to the synagogue by parties of schoolchildren and scouts and visiting local schools to give talks on Judaism. This year in particular collecting toys for The Manchester Fed Community Toy Drive for seriously ill children in need, the annual Mitzvah Day, and 'A time to say thanks' delivering gifts to hospitals, police, fire and ambulance stations, care homes, etc. on Christmas Day.

The main achievements and performance of the charity during the year.

The Synagogue has continued to promote Judaism in a variety of ways over the past year and continued to promote both religious and secular activities designed to meet the objectives of the Synagogue. Just some of the activities that the Synagogue provided, and in no particular order, are as follows:

Bar/Bat Mitzvah	Jewish Rep Council
Board of Deputies	Ladies Discussion Group
Book Club	Liaison
Charity Committee	Publicity
Children Services	Security
Chevre Kadisha	Taskforce
Civic Shabbat	The Guild
Coffee & Bagel	Women in Judaism
Events Committee	Youth Activities
Fly the Flag for Israel	5th Gatley Brownies
Gentlemen's Discussion Group	Victims of Terror

The difference the charity's performance during the year has made to the beneficiaries of the charity.

The operation of all the Synagogue groups continues to enhance the community and meet the objectives as set out above. There are activities, events, fundraisers and others dedicated to all age groups and genders. Additional support has been provided via the Taskforce who have run errands to provide shopping, prescriptions etc. to anyone in the community who have been house bound for whatever reason. Lifecycle services as well as activities around the Jewish and general calendars, allow all members to gain full advantage and fulfil those needs. The operation also reaches out to the wider community by way of charity giving, either money, items or time as well as other activities directly or indirectly promoting interfaith.

The degree to which the achievements and performance during the year have benefited wider society.

The Synagogue has continued with its interfaith promotion, and HH Charles Bloom and Marilyn Berg are actively involved in interfaith matters, on behalf of the Board. As a result of the High Festival Appeal, charitable donations have also been made to various groups both affiliated with Judaism and to the wider non-Jewish community. The Synagogue continues to participate in the Board of Deputies through our elected officer.

Yeshurun Hebrew Congregation

Trustees' Annual Report for the year ended 31 March 2024

Structure, governance and management of the charity

A Board, elected annually by members, who are deemed to be trustees under charity law, meets at least six times per annum, and otherwise as required, to administer the affairs of the Congregation.

The Board reports to the Council, also elected annually at the Annual General Meeting by the members, which also meets at least six times per annum. The Council currently consists of nine members.

There are also three custodian trustees, appointed by the Council, who hold the assets of the Congregation. All these custodian trustees are members of the Congregation.

There are sub-committees that cover the various activities of the Congregation, and a review of their activities during each year is normally circulated with the annual accounts prior to the Annual General Meeting.

The day to day running of the secular affairs of the Congregation is managed by an Administrator. The Board is fully involved in both the religious and secular aspects of the affairs of the Congregation.

The methods used to recruit and appoint new charity trustees.

Any eligible member of the Congregation can be proposed for election to the Board by a proposer and seconder, who must be members of the Congregation. Because such persons will have been members of the Congregation for some years before election to the Board, they will have the appropriate knowledge of the manner in which the Congregation is governed and they are advised of their responsibilities as trustees under Charity Law.

The charity's relationships with related parties.

As defined in charity law the Congregation is not related to any other body. However, there is the Yeshurun Burial Society, a Friendly Society registered with the Financial Conduct Authority and having its independent trustees. The Burial Society provides for religious burials and ensures that sufficient finances are in place for all future burials through subscriptions and donations.

The trustees' bankers and advisors

The Royal Bank of Scotland, Manchester, M3 3AQ

Financial review

The charity's financial position at the end of the year ended 31 March 2024

The financial position of the charity at 31 March 2024 and comparatives for the prior period, as more fully detailed in the accounts, can be summarised as follows:-

	2024	2023
	£	£
Net income	28,251	(6,429)
Unrestricted Revenue Funds available for the general purposes of the charity	168,840	117,180
Designated Revenue Funds	58,133	66,842
Designated Fixed Asset Funds		-
Total Unrestricted Funds	226,973	184,022

Yeshurun Hebrew Congregation
Trustees' Annual Report for the year ended 31 March 2024

Restricted Revenue Funds	367,563	382,263
Total Funds	594,536	566,285

Financial review

The charity's financial position at the end of the year ended 31 March 2024

The principal funding sources for the Congregation are members' subscriptions and donations, and their support of other charitable activities, including those relating to other organisations in furtherance of the charitable objects of the Congregation.

Restricted funds show a deficit for the year of £14,700 (2023 - surplus of £5,840), leaving an accumulated surplus of £367,563 in restricted funds.

The unrestricted funds show a deficit for the year of £42,951 (2023 - deficit of £6,269), leaving an accumulated surplus of £226,973 in unrestricted funds.

During the year the capital repayments on the bank loans to finance the property occupied by the Rabbi amounted to £8,907 (2023 - £9,084).

Incoming resources

The level of subscription income shown in the accounts amounted to £284,778 (page 25), this after taking into account movements in bad debts written off and provided for, from £271,161 in 2023. It is imperative that members continue to meet their commitments for the subscriptions on time and we thank the majority of those members who have continued to do so. When subscriptions are paid late, or in some cases not at all, this causes problems both in the financial implications for the Congregation and in the time taken to collect outstanding subscriptions. The introduction of a direct debit scheme for annual subscriptions has improved cash flows and new member initiatives have been successful in boosting subscription levels.

Donations and gifts

The donations and gifts received in the year are analysed in note 24 (page 24) 'Donations, grants and legacies'. The general fund donations in the year were £57,357 compared to £36,085 last year.

Expenditure

The expenditure on unrestricted funds amounted to £359,360 (2023 £349,452).

The expenditure on restricted funds was £23,344 (2023 £12,102).

Balance sheet

The net assets as at 31 March 2024 amounted to £594,536 (2023 (restated) £566,285); the increase arising on the surplus for the year. It should be noted that the Rabbi's house is included in the accounts at cost.

Yeshurun Hebrew Congregation

Trustees' Annual Report for the year ended 31 March 2024

Policies on reserves.

The Congregation aims to hold reserves sufficient to ensure that it is a going concern, and procedures are in place to monitor this. Ensuring that there are sufficient reserves is the major risk identified by the Board. Therefore, it must be ensured that members' subscriptions, together with donations, provide adequate resources to meet current expenditure. Furthermore, there is a requirement to repay bank loans over a period of years, to maintain the fabric of the synagogue building, and the related fixtures, in an appropriate condition. Such requirements may well be met by making a call to members for additional donations to increase the resources of the General Fund to enable these aims to be met.

Availability and adequacy of assets of each of the funds

The board of trustees is satisfied that the Charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund.

Details of The Independent Examiner

Eric Langer BSc FCA

Member of The Institute of Chartered Accountants in England and Wales

8-10 Gatley Road

Cheadle

Cheshire

SK8 1PY

Statement of Trustees' Responsibilities

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008. Notwithstanding the explicit requirement in the extant statutory regulations, the Charities (Accounts and Reports) Regulations 2008, to prepare the financial statements in accordance with the SORP 2005, in view of the fact that the SORP 2005 has been withdrawn, the Trustees determined to interpret this responsibility as requiring them to follow current best practice and prepare the accounts according to the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), .

In particular, charity law requires the Trustees, if they prepare accounts on an accruals basis, to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of the surplus or deficit of the charity. In preparing those financial statements the Trustees are required to :-

- prepare the accounts in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).
- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements;

Yeshurun Hebrew Congregation

Trustees' Annual Report for the year ended 31 March 2024

The law requires that the trustees must not approve the accounts unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for the year.

The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with regulations made under the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are also responsible for the contents of the Trustees' report, and the statutory responsibility of the Independent Examiner in relation to the Trustees' report is limited to examining the report and ensuring that, on the face of the report, there are no material inconsistencies with the figures disclosed in the financial statements.

This report was approved by the board of trustees on 8 October 2024.

***A Cohen, Chairperson
Trustee***

***S Lipshaw, Vice Chairperson
Trustee***

***D Stonefield, Treasurer
Trustee***

Yeshurun Hebrew Congregation

Report of the Independent Examiner to the Trustees of the charity on the accounts for the year ended 31 March 2024

I report to the Charity trustees on my examination of the accounts of the Charity for the year ended 31 March 2024.

Responsibilities and basis of report

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

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

a) examine the financial statements of the charity under Section 145 of the Act;

b) follow the applicable procedures in the Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

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

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

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

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



Eric Langer BSc FCA - Independent Examiner
Chartered Accountant
8-10 Gatley Road
Cheadle
Cheshire
SK8 1PY

This report was signed on 5 November 2024

Yeshurun Hebrew Congregation - Statement of Financial Activities for the year ended 31 March 2024

Statement of Financial Activities for the year ended 31 March 2024

	SORP Ref	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
		2024 £	2024 £	2024 £	2023 £
Income & Endowments from:					
Donations, Grants & legacies	A1	369,105	8,644	377,749	332,313
Charitable activities	A2	7,918	-	7,918	22,292
Investments	A4	1,532	-	1,532	520
Other	A5	23,756	-	23,756	-
Total income	A	402,311	8,644	410,955	355,125
Expenditure on:					
Charitable activities	B2	359,360	23,344	382,704	361,554
Total expenditure	B	359,360	23,344	382,704	361,554
Net income for the year		42,951	(14,700)	28,251	(6,429)
Transfers between funds	C	-	-	-	-
Net income after transfers	A-B-C	42,951	(14,700)	28,251	(6,429)
Net movement in funds		42,951	(14,700)	28,251	(6,429)
Reconciliation of funds:-					
Total funds brought forward		206,224	382,263	588,487	588,916
Prior period adjustments (see note 23)		(22,202)	-	(22,202)	(16,202)
Total funds brought forward (restated)		184,022	382,263	566,285	572,714
Total funds carried forward		226,973	367,563	594,536	566,285

The 'SORP Ref' indicated above is the classification of income set out in the formal SORP documents. As required by paragraph 4.60 of the SORP, the brought forward and carried forward funds above have been agreed to the Balance Sheet.

A separate Statement of Total Recognised Gains and Losses is not required as this statement includes all recognised gains and losses.

All activities derive from continuing operations

The notes attached on pages 14 to 32 form an integral part of these accounts.

Yeshurun Hebrew Congregation - Statement of Financial Activities for the year ended 31 March 2024

Yeshurun Hebrew Congregation - Analysis of prior year total funds, as required by paragraph 4.2 of the SORP

	SORP Ref	Prior Year Unrestricted Funds 2023 £	Prior Year Restricted Funds 2023 £	Prior Year Total Funds 2023 £
Income & Endowments from:				
Donations, Grants & legacies	A1	314,397	17,916	332,313
Charitable activities	A2	22,292	-	22,292
Investments	A4	497	23	520
Other	A5	-	-	-
Total income	A	337,186	17,939	355,125
Expenditure on:				
Charitable activities	B2	349,452	12,102	361,554
Total expenditure	B	349,452	12,102	361,554
Net income for the year		(12,266)	5,837	(6,429)
Transfers between funds	C	-	-	-
Net income after transfers		(12,266)	5,837	(6,429)
Net movement in funds		(12,266)	5,837	(6,429)
Reconciliation of funds:-	E			
Total funds brought forward		196,291	376,423	572,714
Total funds carried forward (restated)		184,025	382,260	566,285

All activities derive from continuing operations

A separate Statement of Total Recognised Gains and Losses is not required as this statement includes all recognised gains and losses.'

The notes attached on pages 14 to 32 form an integral part of these accounts.

Yeshurun Hebrew Congregation - Statement of Financial Activities for the year ended 31 March 2024

Yeshurun Hebrew Congregation - Resources applied in the year ended 31 March 2024 towards fixed assets for Charity use:-

	2024 £	2023 £
Funds generated in the year as detailed in the SOFA	28,251	(6,429)
Resources applied on functional fixed assets	(2,552)	(9,712)
Net resources available to fund charitable activities	25,699	(16,141)

The resources applied on fixed assets for charity use represents the cost of additions less proceeds of any disposals.

Movements in revenue and capital funds for the year ended 31 March 2024

Revenue accumulated funds

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Last year Total Funds 2023 £
Accumulated funds brought forward	184,022	382,263	566,285	572,714
Recognised gains and losses before transfers	42,951	(14,700)	28,251	(6,429)
	226,973	367,563	594,536	566,285
(From)/To unrestricted revenue funds		-	-	-
Closing revenue funds	226,973	367,563	594,536	566,285

Designated revenue funds included within the unrestricted funds above

	Total Funds 2024 £	Last year Total Funds 2023 £
At 1 April	66,843	70,483
Surplus in year	(8,710)	(3,640)
Transfer (to)/from revenue accumulated funds	-	-
At 31 March	58,133	66,843

The purposes for which these funds have been designated are described in Note 21 to the accounts.

Summary of funds

	Unrestricted and Designated funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Last Year Total Funds 2023 £
Revenue accumulated funds	168,840	367,563	536,403	499,442
Revenue designated funds	58,133	-	58,133	66,843
Total funds	226,973	367,563	594,536	566,285

The notes attached on pages 14 to 32 form an integral part of these accounts.

Yeshurun Hebrew Congregation - Balance Sheet as at 31 March 2024

		SORP		2024	2023
		Note Ref		£	£
Fixed assets		A			
Tangible assets	11	A2		600,324	602,206
Current assets		B			
Debtors	12	B2	61,034	18,780	
Cash at bank and in hand		B4	101,364	125,008	
Total current assets			162,398	143,788	
Creditors: amounts falling due within one year	14	C1	(40,071)	(42,000)	
Net current assets				122,327	101,788
				722,651	703,994
Net assets					
Creditors: amounts falling due after more than one year	15	C2	(35,971)	(45,565)	
Net assets				686,680	658,429
Defined benefit pension scheme liabilities	13	C4	(92,144)	(92,144)	
The total net assets of the charity				594,536	566,285

The total net assets of the charity are funded by the funds of the charity, as follows:-

Restricted funds					
Restricted Revenue Funds	18	D2	367,563	382,263	
				367,563	382,263
Unrestricted Funds					
Unrestricted Revenue Funds	18	D3	168,840	117,180	
				168,840	117,180
Designated Funds					
Designated Revenue Funds	18	D3	58,133	66,842	
				58,133	66,842
Total charity funds				594,536	566,285

The 'SORP Ref' indicated above is the classification of Balance Sheet items as set out in the formal SORP documents. As required by paragraph 4.60 of the SORP, the brought forward and carried forward funds above have been agreed to the SOFA..

Yeshurun Hebrew Congregation - Balance Sheet as at 31 March 2024

The Trustees acknowledge their responsibilities for complying with the requirements of charity legislation with respect to accounting records and the preparation of accounts.

The charity is subject to Independent Examination under charity legislation, and the report of the Independent Examiner is on page 8.

The Trustees are satisfied that, although the charity is not registered under the Companies Acts, if it were so registered, it would be eligible to prepare accounts in accordance with the provisions in Part 15 of the Companies Act 2006, applicable to companies subject to the small companies regime.

***A Cohen, Chairperson
Trustee***

***S Lipshaw, Vice Chairperson
Trustee***

***D Stonefield, Treasurer
Trustee***

Approved by the board of trustees on 8 October 2024

The notes attached on pages 14 to 32 form an integral part of these accounts.

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2024

1 Accounting policies

Policies relating to the production of the accounts.

Basis of preparation and accounting convention

The accounts have been prepared on the accruals basis, under the historical cost convention, and in accordance with the Financial Reporting Standard 102, (effective 1st January 2016) and 'FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), published by the Charity Commission in England & Wales (CCEW) , effective January 2016, and in accordance with all applicable law in the Charity's jurisdiction of registration, except that the Charity has prepared the financial statements in accordance with the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), in preference to the previous SORP, the SORP 2005, which has been withdrawn, notwithstanding the fact that the extant statutory regulations, the Charities (Accounts and Reports) Regulations 2008 refer explicitly to the SORP 2005. This has been done to accord with current best practice.

The Charity constitutes a public benefit entity as defined by FRS102.

Going Concern

The charitable activities are entirely dependent on voluntary donations and continuing grant aid as well as trading revenues. As a consequence, the going concern basis is dependent on the future flow of these uncertain funding streams. Accordingly, the Trustees have obtained forecasts and, after reviewing the financial forecasts for future periods to 31 March 2024, the Trustees are satisfied that, at the time of approving the financial statements, it is appropriate to adopt the going concern basis in preparing the financial statements. Other than these matters, the Trustees are not aware of any material uncertainties about the charity's ability to continue as a going concern.

Policies relating to categories of income and income recognition.

Income recognition

Voluntary income is received by way of membership subscriptions, donations and gifts and is included in full in the statement of financial activities when receivable.

The income from a membership subscription received by the charity where the subscription purchases the right to services or benefits is recognised as income from charitable activities. The income and any associated Gift Aid or other tax refund from a membership subscription received by the charity in the nature of a gift, is accounted for on the same basis as a donation.

Income from investments is included in the year in which it is receivable.

Income from government grants and other grants, whether capital or revenue, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable the income will be received and the amount can be measured reliably and is not deferred.

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2024

Income from legacies

Income from legacies is recognised when the charity has sufficient evidence that a gift has been left to them, that where required, probate has been granted, the executor is satisfied that the property in question will not be required to satisfy claims in the estate, that it is probable that the amount will be received by the charity, and the amount to be received can be estimated with sufficient accuracy, and that any conditions attached to the legacy are either within the control of the charity or have been met.

Where a payment is received from an estate or is notified as receivable by the executors after the reporting date and before the accounts are authorised for issue but it is clear that the payment had been agreed by the executors prior to the end of the reporting period, then the amount concerned is treated as an adjusting event and accrued as income in the accounting period if receipt is probable.

Where the charity has established entitlement to a legacy but there is uncertainty as to the amount of the payment, details of the legacy are disclosed as a contingent asset until the criteria for income recognition are met. Where a legacy is subject to the interest of a life tenant, the legacy is not recognised as income until the death of the life tenant.

If it is doubtful that full settlement of a legacy debtor will be received, then an adjustment is made to reduce the amount of the legacy debtor and legacy income rather than charging the adjustment as expenditure in the Statement of Financial Activities

Membership subscriptions

The income and any associated Gift Aid or other tax refund from a membership subscription received by the charity in the nature of a gift, is accounted for on the same basis as a donation.

The income from a membership subscription received by the charity where the subscription purchases the right to services or benefits is recognised as income from charitable activities.

Policies relating to expenditure on goods and services provided to the charity.

Recognition of liabilities and expenditure

A liability, and the related expenditure, is recognised when a legal or constructive obligation exists as a result of a past event, and when it is more likely than not that a transfer of economic benefits will be required in settlement, and when the amount of the obligation can be measured or reliably estimated..

Liabilities arising from future funding commitments and constructive obligations, including performance related grants, where the timing or the amount of the future expenditure required to settle the obligation are uncertain, give rise to a provision in the accounts, which is reviewed at the accounting year end. The provision is increased to reflect any increases in liabilities, and is decreased by the utilisation of any provision within the period, and reversed if any provision is no longer required. These movements are charged or credited to the respective funds and activities to which the provision relates.

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2024

Policies relating to assets, liabilities and provisions and other matters.

Tangible fixed assets

Tangible fixed assets are measured at their original cost value, or subsequent revaluation. Cost value includes all costs expended in bringing the asset into its intended working condition.

Depreciation has been provided at the following rates in order to write off the assets to their anticipated residual value over their estimated useful lives.

Land and buildings	Not depreciated as the estimated realisable value exceeds cost
Fixtures, fittings and equipment	10 % reducing balance
Sifrei Torah	2.5 % straight line
Computer equipment	33.3 % straight line

A regular annual review of the likelihood of asset impairment is undertaken.

No depreciation is provided on freehold property and improvements because it is the practice to maintain the property in a continual state of sound repair. Accordingly, the life is so long and the residual value so high that the Trustees consider that depreciation calculated in accordance with accepted accounting standards would be immaterial.

Debtors

Debtors are measured at their recoverable amounts at the balance sheet date.

Creditors and provisions

Creditors are amounts owed by the charity. They are measured at the amount that the charity expects to have to pay to settle the debt. Amounts which are owed in more than one year are shown as long-term creditors.

Provisions are recognised when the charity has a present obligation (legal or constructive) as a result of a past event, it is probably that the charity will be required to settle the obligation and a reliable estimate of the amount of the obligation can be made.

Financial instruments including cash and bank balances

Cash held by the charity is included at the amount actually held and counted at the year end. Bank balances, whether in credit or overdrawn, are shown at the amounts properly reconciled to the bank statements.

Pensions - defined contribution schemes

The charity operates a defined contribution pension scheme. Contributions are charged to the profit and loss account as they become payable in accordance with the rules of the scheme.

Pensions - defined benefit schemes

The charity operates a defined benefit pension scheme. Contributions are charged to the profit and loss account and liabilities are accounted for in accordance with the principles set out in module 17 of the SORP.

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2024

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal or as implied by law.

There are no endowment funds.

2 Liability to taxation

The Trustees consider that the charity satisfies the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 for UK corporation tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by chapter 3 part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively on the specific charitable objects of the charity and for no other purpose. Value Added Tax is not recoverable by the charity, and is therefore included in the relevant costs in the Statement of Financial Activities.

3 Winding up or dissolution of the charity

If upon winding up or dissolution of the charity there remain any assets, after the satisfaction of all debts and liabilities, the assets represented by the accumulated fund shall be transferred to some other charitable body or bodies having similar objects to the charity.

4 Significance of financial instruments to the charity's position

There are no significant implications of such matters

5 Net surplus in the financial year

	2024	2023
	£	£
The net surplus in the financial year is stated after charging:-		
Depreciation of owned fixed assets	4,434	5,896
Pension costs	16,822	16,661

6 Interest payable

	2024	2023
	£	£
Loan interest	3,473	2,431
	3,473	2,431

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2024

7 Staff costs and emoluments

Salary costs	2024	2023
	£	£
Gross Salaries excluding trustees and key management personnel	138,522	128,324
Employer's National Insurance for all staff	7,594	8,448
Pensions paid to ex-employees	13,768	13,768
Employer's operating costs of defined contribution pension schemes	3,054	2,893
Total salaries, wages and related costs	162,938	153,433

The average number of part time staff employed in the year was	3	3
The average number of full time staff employed in the year was	3	3
The estimated full time equivalent number of all staff employed in the year was	5	5

The estimated equivalent number of full time staff deployed in different activities in the year was:-

Engaged on charitable activities	4	4
Engaged on management and administration	1	1
The estimated full time equivalent number of all staff employed as above	5	5

Neither the trustees nor any persons connected with them have received any remuneration from the charity or any related entity, either in the current or prior year.

No employees received emoluments (excluding pension costs) in excess of £60,000 per annum.

	No	No
Numbers of such staff to whom benefits are accruing :-		
Under money purchase pension schemes	3	3
	3	3

8 Defined contribution pension schemes

The Charity operates a defined contribution pension scheme, the costs of which are shown above, all of which are from unrestricted funds.

Any liabilities and assets associated with the scheme are shown under debtors and creditors.

9 Defined benefit pension scheme

The Charity operates a defined benefit pension scheme, and the contributions charged in the SOFA in the year are shown above.

There are no contributions agreed for future years.

The Charity has not undertaken a full actuarial valuation on which the amounts in the accounts are based.

Any liabilities and assets associated with the scheme are shown under debtors and creditors.

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2024

10 Remuneration and payments to Trustees and persons connected with them

No trustees or persons connected with them received any remuneration from the charity, or any related entity.

11 Tangible fixed assets

<i>Current Year</i>	Land and Buildings	Plant & Machinery	Sifrei Torah	Total
	£	£	£	£
Cost				
At 1 April 2023	730,357	196,671	44,214	971,242
Additions	-	2,552	-	2,552
At 31 March 2024	730,357	199,223	44,214	973,794
Depreciation				
At 1 April 2023	176,919	165,932	26,185	369,036
Charge for the year	-	3,329	1,105	4,434
At 31 March 2024	176,919	169,261	27,290	373,470
Net book value				
At 31 March 2024	553,438	29,962	16,924	600,324
At 31 March 2023	553,438	30,739	18,029	602,206

<i>Prior Year</i>	Land and Buildings	Plant & Machinery	Sifrei Torah	Total
	£	£	£	£
Cost				
01 April 2022	730,357	186,959	44,214	961,530
Additions	-	9,712	-	9,712
31 March 2023	730,357	196,671	44,214	971,242
Depreciation				
01 April 2022	176,919	161,141	25,080	363,140
Charge for the year	-	4,791	1,105	5,896
31 March 2023	176,919	165,932	26,185	369,036
Net book value				
31 March 2023	553,438	30,739	18,029	602,206
31 March 2022	553,438	25,818	19,134	598,390

All assets are used for direct charitable purposes.

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2024

12 Debtors

	2024	2023
	£	£
Trade debtors	4,986	3,834
Prepayments and accrued income	706	4,761
Other debtors	55,342	10,185
	61,034	18,780

13 Defined benefit pension scheme assets and liabilities

	2024	2023
	£	£
At 1 April 2023	(92,144)	(92,144)
Increase/decrease in provision in year	13,768	13,768
Defined benefit pension scheme payments made in year	(13,768)	(13,768)
Net defined benefit pension scheme liabilities at 31 March 2023	(92,144)	(92,144)
Defined benefit pension scheme liabilities due within one year	-	-
	-	-
Defined benefit pension scheme liabilities due after one year	(92,144)	(92,144)
Net liability on the defined benefit pension scheme at 31 March 2024	(92,144)	(92,144)

14 Creditors: amounts falling due within one year

	2024	2023
	£	£
Bank loans and overdrafts	9,842	9,154
Trade creditors	1,738	6,213
Accruals	8,953	6,764
PAYE, NIC VAT and other taxes	1	474
Other creditors	19,537	19,395
	40,071	42,000

15 Creditors: amounts falling due after one year

	2024	2023
	£	£
Bank loans and overdrafts	35,971	45,565

16 Income and Expenditure account summary

	2024	2023
	£	£
At 1 April 2023	566,285	572,714
Surplus for the year	28,251	(6,429)
At 31 March 2024	594,536	566,285

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2024

17 Particulars of how particular funds are represented by assets and liabilities

At 31 March 2024	Unrestricted funds £	Designated funds £	Restricted funds £	Total Funds £
Tangible Fixed Assets	289,667		310,657	600,324
Current Assets	47,360	58,132	56,906	162,398
Current Liabilities	(40,071)	-	-	(40,071)
Long Term Liabilities	(35,971)	-	-	(35,971)
Pension Liability	(92,144)	-	-	(92,144)
	168,841	58,132	367,563	594,536

At 1 April 2023	Unrestricted funds £	Designated funds £	Restricted funds £	Total Funds £
Tangible Fixed Assets	288,693	-	313,513	602,206
Current Assets	7,562	67,436	68,790	143,788
Current Liabilities	(41,366)	(594)	(40)	(42,000)
Long Term Liabilities	(45,565)	-	-	(45,565)
Pension Liability	(92,144)	-	-	(92,144)
	117,180	66,842	382,263	566,285

18 Change in total funds over the year as shown in Note 17 , analysed by individual funds

	Funds brought forward from 2023 £	Movement in funds in 2024 £	Transfers between funds in 2024 £	Funds carried forward to 2025 £
		See Note 19	See Note 20	
		£	£	
Unrestricted and designated funds:-				
General Fund	117,180	51,660	-	168,840
Property Maintenance Fund	41,952	(8,589)	-	33,363
Events Committee Fund	14,986	3,110	-	18,096
The Guild Fund	9,628	(3,712)	-	5,916
Gentlemens Discussion Group	276	482	-	758
Total unrestricted and designated funds	184,022	42,951	-	226,973
Restricted funds:-				
Capital Fund	337,294	(1,749)	-	335,545
Sifrei Torah Fund	18,105	(1,105)	-	17,000
Cemetery Maintenance Fund	1,033	783	-	1,816
Chevre Kadisha	6,337	-	-	6,337
High Festival Charity	16,397	(12,629)	-	3,768
Israel Family Support	3,097	-	-	3,097
Total restricted funds	382,263	(14,700)	-	367,563
Total charity funds	566,285	28,251	-	594,536

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2024

19 Analysis of movements in funds over the year as shown in Note 18

	Income	Expenditure	Other Gains & Losses	Movement in funds
	2024	2024	2024	2024
	£	£	£	£
Unrestricted and designated funds:-				
General Fund	385,618	(333,958)	-	51,660
Property Maintenance Fund	256	(8,845)	-	(8,589)
Events Committee Fund	8,405	(5,295)	-	3,110
The Guild Fund	5,606	(9,318)	-	(3,712)
Gentlemens Discussion Group	2,426	(1,944)	-	482
Restricted funds:-				
Capital Fund	-	(1,749)	-	(1,749)
Sifrei Torah Fund	-	(1,105)	-	(1,105)
Cemetery Maintenance Fund	783	-	-	783
High Festival Charity	7,861	(20,490)	-	(12,629)
	410,955	(382,704)	-	28,251

20 Details of transfers between funds

The transfers shown in note 18 above are:-

	2024	2023
	£	£
To/(from) General Fund in accordance with the accounting policy 'Accounting for capital grants and fixed asset funds'.	-	185
To/(from) Gentlemens Discussion Group	-	(185)
Net transfers	-	-

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2024

21 The purposes for which the funds as detailed in note 18 are held by the charity are:-

Unrestricted and designated funds:-

General Fund	These funds are held for meeting the objectives of the charity, and to provide reserves for future activities, and, subject to charity legislation, are free from all restrictions on their use.
Property Maintenance Fund	The Property Maintenance Fund represents funds to be applied for future major repairs to the premises.
Events Committee Fund	Events committee fund represents funds raised from events to be used for identified projects or items for the Synagogue.
The Guild Fund	The Guild fund represent funds raised to cover the costs of community kiddushim, etc.
Gentlemens Discussion Group	These are donations received for and linked to onward charitable donations.

Restricted funds:-

Capital Fund	This fund represents the various appeals made for the purchase and refurbishment of the premises of the Congregation, including the Synagogue, Beth Hamidrash, and Ohel.
Sifrei Torah Fund	These are funds raised for the purchase of Sifrei Torah.
Cemetery Maintenance Fund	The Congregation is responsible for the maintenance and administration of the Cemetery. The costs allocated to this fund are those directly relating to the upkeep and maintenance of the Cemetery.
Chevra Kadisha	These are funds raised for the replacement of the tahara table in the Ohel.
High Festival Charity	These are donations received for and linked to onward charitable donations.
Israel Family Support	These funds are to support families in Israel affected by terrorism.

22 Ultimate controlling party

The charity is under the control of its legal members.

Every member of the charity has unlimited joint and several liability for the debts of the charity.

23 Prior period adjustment

In previous years a provision has been made for the future potential pension liability of the Synagogue to former employees, after consideration it has been concluded that the provision brought forward as at 31 March 2022 should have been higher based on estimated life expectancy information according to the Office of National Statistics website. The increase in the provision for the prior year is £16,202. The provision was maintained in 2023 which required a further adjustment of £6,000 to the charge on the SOFA which had previously been charged against the provision in the 2023 year. It is the intention of the synagogue to revise the provision on the same basis each year. This has been done for the 2024 year.

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2024 as required by the SORP

This analysis is classified by conventional nominal descriptions and not by activity.

24 Donations, Grants and Legacies

	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
	2024	2024	2024	2023
	£	£	£	£
Donations and gifts from individuals				
Small donations individually less than £1000	51,858	6,454	58,312	54,001
Refunds from HMRC on gift aided donations	-	1,190	1,190	-
Individual donations over £1000	5,499	1,000	6,499	-
Total donations and gifts	57,357	8,644	66,001	54,001

Donations and gifts from individuals Including HMRC refunds on gift aided donations

Prior Year analysis

	Prior Year Unrestricted Funds	Prior Year Restricted Funds	Prior Year Total Funds
	2023	2023	2023
	£	£	£
Prior year donations and gifts	36,085	17,916	54,001

	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
	2024	2024	2024	2023
	£	£	£	£
Legacies receivable				
Small legacies individually less than £1000	-	-	-	-
Legacies individually over £1000	23,000	-	23,000	-
Total legacies receivable	23,000	-	23,000	-

	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
	2024	2024	2024	2023
	£	£	£	£
Revenue grants from government and public bodies				
Small grants individually less than £1000	-	-	-	-
Government Grants	-	-	-	-
Total public sector revenue grants	-	-	-	-

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2024 as required by the SORP

	Current year Unrestricted Funds 2024 £	Current year Restricted Funds 2024 £	Current year Total Funds 2024 £	Prior Year Total Funds 2023 £
Revenue grants and donations from non public bodies				
The Chief Rabbis Office	-	-	-	2,450
CST	3,970	-	3,970	4,701
Total private sector revenue grants	3,970	-	3,970	7,151

Revenue grants and donations from non public bodies (Include Gift Aid donations from subsidiaries) - Prior Year analysis

	Prior Year Unrestricted Funds 2023 £	Prior Year Restricted Funds 2023 £	Prior Year Total Funds 2023 £	
Prior Year	7,151	-	7,151	
	Current year Unrestricted Funds 2024 £	Current year Restricted Funds 2024 £	Current year Total Funds 2024 £	Prior Year Total Funds 2023 £
Membership subscriptions as donations	284,778	-	284,778	271,161

Total Donations, Grants and Legacies

Total Donations, Grants and Legacies	A1	369,105	8,644	377,749	332,313
Prior year		Unrestricted Funds 2023 £	Restricted Funds 2023 £	Prior Year Total Funds 2023 £	
Total Donations, Grants and Legacies	A1	314,397	17,916	332,313	

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2024 as required by the SORP

25 Income from charitable activities - Trading Activities

<i>Current year</i>	Current year Unrestricted Funds 2024 £	Current year Restricted Funds 2024 £	Current year Total Funds 2024 £	Prior Year Total funds 2023 £
Primary purpose and ancillary trading				
Management fees and charges received	-	-	-	-
Other charitable activities	-	-	-	16,757
Letting of property	7,918	-	7,918	5,535
Total Primary purpose and ancillary trading	7,918	-	7,918	22,292
<i>Prior year</i>	Prior Year Unrestricted Funds 2023 £	Prior Year Restricted Funds 2023 £	Prior Year Total Funds 2023 £	
Primary purpose and ancillary trading				
Other charitable activities	16,757	-	16,757	
Letting of property	5,535	-	5,535	
Total Primary purpose and ancillary trading	22,292	-	22,292	

26 Total Income from charitable activities

<i>Current year</i>	Current year Unrestricted Funds 2024 £	Current year Restricted Funds 2024 £	Current year Total Funds 2024 £	Prior Year Total Funds 2023 £
Total income from charitable trading	7,918	-	7,918	22,292
Total from charitable activities A2	7,918	-	7,918	22,292

Income from charitable activities - Prior Year analysis

<i>Prior year</i>	Prior Year Unrestricted Funds 2023 £	Prior Year Restricted Funds 2023 £	Prior Year Total Funds 2023 £
Total income from charitable trading	22,292	-	22,292
	22,292	-	22,292

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2024 as required by the SORP

27 Investment income

		Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
		2024	2024	2024	2023
		£	£	£	£
Bank Interest Receivable		1,532	-	1,532	520
Total investment income	A4	1,532	-	1,532	520

Investment income - Prior Year analysis

	Unrestricted Funds	Restricted Funds	Total Funds
Prior Year	497	23	520

28 Other income and gains

		Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
		2024	2024	2024	2023
		£	£	£	£
Other Income		23,756	-	23,756	-
Total other income	A5	23,756	-	23,756	-

Other income and gains - Prior year analysis

	Prior Year Unrestricted Funds	Prior Year Restricted Funds	Prior Year Total Funds
	2023	2023	2023
	£	£	£
Total other income	-	-	-

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2024 as required by the SORP

29 Expenditure on charitable activities - Direct spending

<i>Current Year</i>	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
	2024	2024	2024	2023
	£	£	£	£
Gross wages and salaries - charitable activities	138,522	-	138,522	128,324
Employers' NI - Charitable activities	7,594	-	7,594	8,448
Defined benefit pension costs - charitable activities	13,768	-	13,768	13,768
Defined contribution pension costs - charitable activities	3,054	-	3,054	2,893
Temporary Staff - Charitable Activities	-	-	-	-
Travel and Subsistence - Charitable Activities	1,446	-	1,446	2,177
Conferences	-	-	-	2,185
Events, services and festivals	31,529	-	31,529	11,833
Other staff costs	2,926	-	2,926	2,638
Other charitable activities	27,967	-	27,967	47,760
Bookkeeping	4,474	-	4,474	8,950
Donation and gifts	-	-	-	-
Hire of Equipment	-	-	-	-
Subcontract payments	-	-	-	-
Total direct spending	231,280	-	231,280	228,976

30 Expenditure on charitable activities- Grant funding of activities

<i>Current Year</i>	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
	2024	2024	2024	2023
	£	£	£	£
Grants made to organisations	1,915	20,490	22,405	2,080
Total grantmaking costs	1,915	20,490	22,405	2,080

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2024 as required by the SORP

Breakdown of Grants made to organisations

Current Year	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds
	2024	2024	2024
	£	£	£
Age UK	-	95	95
Alzheimers Society	-	145	145
Beechwood Cancer Care	-	495	495
Boys Town Jerusalem	-	145	145
British Friends Of Emmunah	-	95	95
British Friends Of Israel	-	2,195	2,195
British Friends Of Zaka	260	1,645	1,905
British Heart Foundation	-	375	375
Camp Simcha	-	145	145
Chai Cancer Care	-	145	145
CST Grants	-	1,245	1,245
Delamere Charitable Trust	-	145	145
Feeding Stockport	-	100	100
Focus Foundation	-	75	75
Francis House Childrens Hospice	-	520	520
Friends Of Bnei Akiva	-	145	145
Friends Of Meir	200	195	395
Gateshead Yeshiva	-	50	50
Hatzoloh Manchester	355	2,145	2,500
Helping Kehilla	-	100	100
Initiation Society	-	120	120
Jeremys Circle	-	145	145
Jewish Action For Mental Health	-	245	245
Jewish Blind & Disabled	-	195	195
Jewish Childs Day	-	145	145
Jewish Deaf Association	-	195	195
Jewish Womens Aid	-	145	145
JNETICS	-	145	145
Langdon College	-	470	470
Laniado Hospital	-	75	75
Leket Uk	-	145	145
London School Of Jewish Studies	-	95	95
Magen David Adom	900	1,645	2,545
Maggies	-	195	195
Manchester Jewish Community Care	-	145	145
Manchester Jewish Meals On Wheels	-	195	195
Mayor Of Stockport Charity Appeal	-	520	520
Neshomo	-	195	195
North Cheshire Jewish Primary School	-	1,095	1,095
Outreach	-	145	145
Police Benevolent Fund	-	145	145
Rainbow Trust	-	50	50
Samaritans	-	100	100
Shaare Zedek Uk	-	145	145
Signpost For Carers	-	100	100
St Anns Hospice	200	570	770
The Cristie Nhs Foundation Trust	-	145	145
The Fed	-	745	745
The Hathaway Trust	-	145	145
The Jack Stonefield Foundation	-	195	195
The Wellspring	-	95	95
Tmimei Levh	-	145	145
Together Dementia	-	145	145
University Jewish Chaplaincy	-	520	520
Yad Eliezer	-	145	145
Yad Lachim	-	380	380
Yom Hashoah Manchester	-	120	120
Youth Aliyah	-	145	145
	1,915	20,490	22,405

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2024 as required by the SORP

		Prior Year Unrestricted Funds	Prior Year Restricted Funds	Prior Year Total Funds
<i>Prior Year</i>		2023	2023	2023
		£	£	£
Grants made to organisations		2,080	-	2,080
Total grantmaking costs	B2c	2,080	-	2,080

Breakdown of Grants made to organisations

		Prior Year Unrestricted Funds	Prior Year Restricted Funds	Prior Year Total Funds
<i>Prior Year</i>		2023	2023	2023
		£	£	£
Jewish Child's Day			250	250
Manchester Jewish Community Care			250	250
MDG Chanukah Party			330	330
The Fed			350	350
The Mustard Tree			200	200
The Feinman Trust			250	250
World Jewish Relief			450	450
		-	2,080	2,080

31 Support costs for charitable activities

		Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
<i>Current Year</i>		2024	2024	2024	2023
		£	£	£	£
Employee costs not included in direct costs					
Recruitment expenses		1,674	-	1,674	-
Subcontractors		4,965	-	4,965	-
Premises Expenses					
Service charges payable		-	-	-	1,164
Rates and water charges		6,262	-	6,262	5,347
Room Hire		-	-	-	-
Light heat and power		23,859	-	23,859	15,407
Cleaning and waste management		20,372	-	20,372	36,292
Premises repairs, renewals and maintenance		23,941	-	23,941	30,950
Security costs		3,098	-	3,098	-
Property insurance		8,638	-	8,638	6,862
Administrative overheads					
Telephone, fax and internet		1,606	-	1,606	2,784
Postage		1,774	-	1,774	1,710
Stationery and printing		4,296	-	4,296	3,516
Hire of equipment		1,951	-	1,951	5,605
Software licences and expenses		6,118	-	6,118	5,946
Health and safety costs		-	-	-	242
Professional fees paid to advisors other than the auditor or examiner					
Accountancy fees other than examination or audit fees		7,331	-	7,331	1,482
Professional fees		145	-	145	-
Pension administration fees		-	-	-	461
Financial costs					
Bank charges		1,202	-	1,202	1,403
Loan interest		3,473	-	3,473	2,431
Depreciation & Amortisation for the period		1,580	2,854	4,434	5,896
Bank interest payable		-	-	-	-
Support costs before reallocation		122,285	2,854	125,139	127,498
Total support costs - Current Year		122,285	2,854	125,139	127,498

The basis of allocation of costs between activities is described under accounting policies

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2024 as required by the SORP

<i>Prior Year</i>	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £
Premises Expenses			
Service charges payable	1,164	-	1,164
Rates and water charges	5,347	-	5,347
Light heat and power	15,407	-	15,407
Cleaning and waste management	31,192	5,100	36,292
Premises repairs, renewals and maintenance	26,996	3,954	30,950
Security costs	-	-	-
Property insurance	6,862	-	6,862
Administrative overheads			
Telephone, fax and internet	2,784	-	2,784
Postage	1,710	-	1,710
Stationery and printing	3,516	-	3,516
Hire of equipment	5,605	-	5,605
Software licences and expenses	5,946	-	5,946
Health and safety costs	242	-	242
Professional fees paid to advisors			
Accountancy fees other than examination or audit fees	1,482	-	1,482
Pension administration fees	461	-	461
Financial costs			
Bank charges	1,403	-	1,403
Loan interest	2,431	-	2,431
Depreciation & Amortisation for the period	2,848	3,048	5,896
Support costs before reallocation	115,396	12,102	127,498
Total support costs - Prior Year	115,396	12,102	127,498

The basis of allocation of costs between activities is described under accounting policies

32 Other Expenditure - Governance costs

<i>Current Year</i>	Current year Unrestricted Funds 2024 £	Current year Restricted Funds 2024 £	Current year Total Funds 2024 £	Prior Year Total Funds 2023 £
Independent Examiner's fees	3,880	-	3,880	3,000
Total Governance costs	3,880	-	3,880	3,000

All the expenditure in the prior year was unrestricted.

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2024 as required by the SORP

33 Total Charitable expenditure

		Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
<i>Current Year</i>		2024 £	2024 £	2024 £	2023 £
Total direct spending	B2a	231,280	-	231,280	228,976
Total grantmaking costs	B2c	1,915	20,490	22,405	2,080
Total support costs	B2d	122,285	2,854	125,139	127,498
Total Governance costs	B2e	3,880	-	3,880	3,000
Total charitable expenditure	B2	359,360	23,344	382,704	361,554

		Prior Year Unrestricted Funds	Prior Year Restricted Funds	Prior Year Total Funds
<i>Prior Year</i>		2023 £	2023 £	2023 £
Total direct spending	B2a	228,976	-	228,976
Total grantmaking costs	B2c	2,080	-	2,080
Total support costs	B2d	115,396	12,102	127,498
Total Governance costs	B2e	3,000	-	3,000
Total charitable expenditure	B2	349,452	12,102	361,554

33 Event income and expenditure

Included within income and expenditure are donations and expenses related to events held during the year as follows:

Income received for events	12,320
Expenditure on events	(14,570)
Surplus/(Deficit) on events	(2,250)

The Charity Registration Number is :- 236420

Yeshurun Hebrew Congregation

Report and Accounts

31 March 2024

Yeshurun Hebrew Congregation

Report and accounts for the year ended 31 March 2024

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Yeshurun Hebrew Congregation

Trustees' Annual Report for the year ended 31 March 2024

The Trustees present their Report and Accounts for the year ended 31 March 2024.

Reference and administrative details

The charity name.

The legal name of the charity is:- Yeshurun Hebrew Congregation.

The charity's areas operation and UK charitable registration.

The charity is registered in England & Wales with the Charity Commission in England & Wales (CCEW) with charity number 236420.

The charity does not operate in any overseas jurisdictions.

Legal structure of the charity

The charity is constituted as an unincorporated charity, established by a written constitution. The governing document of the charity is the written constitution approved by the members.

The trustees are all individuals.

The principal operating address, telephone number, email and web addresses of the charity are:-

Coniston Road

Gatley, Cheadle

Cheshire, SK8 4AP

Telephone 0161 4288242

Web address <http://www.yeshurun.org.uk/>

The Trustees in office on the date the report was approved were:-

A Cohen	Chairperson
M Joels	Joint Vice Chairperson
S Lipshaw	Joint Vice Chairperson
I Piczenick	Joint Treasurer
D Stonefield	Joint Treasurer
D Verber	Warden
G Taylor	Joint Hon, Secretary
F Siperstein	Joint Hon, Secretary
A Dee	General Board Member

The following persons served as Trustees during the year ended 31 March 2024 :-

The trustees who served as a trustee in the reporting period, and, if applicable, their dates of appointment or resignation during the year were:-.

S Kremnitzer	Chairperson	Until 5 November 2023
A Cohen	Chairperson	From 5 November 2023
S Halon	Joint Vice Chairperson	Until 5 November 2023
M Joels	Joint Vice Chairperson	From 5 November 2023
S Lipshaw	Joint Vice Chairperson	
C Abrahams	Joint Treasurer	Until 5 November 2023
I Piczenick	Joint Treasurer	From 5 November 2023
D Stonefield	Joint Treasurer	
D Verber	Joint Warden	
J Skulnick	Joint Warden	Until 5 November 2023
G Taylor	Joint Hon, Secretary	
F Siperstein	Joint Hon, Secretary	
A Dee	General Board Member	
W Braude	General Board Member	From 5 November 2023
R Stone	General Board Member	Until 5 November 2023

Yeshurun Hebrew Congregation
Trustees' Annual Report for the year ended 31 March 2024

Custodian Trustees

C A Frieze
H H Solomons
J Stone

All the trustees are also members of the charity.

Objects and activities of the charity

The purposes of the charity as set out in its governing document.

The Objects of Yeshurun Hebrew Congregation (hereafter also referred to as "the Synagogue" or "the Charity") shall include the adherence to and the advancement of Orthodox Judaism in accordance with its customs (Halacha), ceremony and traditions. This includes the education of members and the wider community in religious matters, assisting the sick and the needy, and the provision of facilities for life cycle events (e.g., brit, bar/bat mitzvah, weddings, burials) in accordance with Jewish Custom and Halacha.

The Congregation shall support the State of Israel; the local Jewish primary school and nursery; the provision of facilities for members to assist in the general charitable purposes of the wider community, the provision of charitable activities (for example, visiting hospitals) and the promotion of inter-faith dialogue with particular emphasis on relations with local non-Jewish communities, in accordance with Orthodox Jewish Law.

The main activities undertaken in relation to those purposes during the year.

The Charity's objectives were achieved during the year by the operation of religious services and activities at the Congregation's premises, together with support for other Jewish and non-Jewish charities in accordance with Jewish law.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit and, in particular the specific guidance on charities for the advancement of religion, when reviewing the Congregation's aims and objectives and in planning future activities.

Yeshurun Hebrew Congregation

Trustees' Annual Report for the year ended 31 March 2024

The main activities undertaken during the year to further the charity's purpose for the public benefit.

The trustees have had regard to the Charity Commission's guidance on public benefit in managing the activities of the Charity and, in particular, the specific guidance on charities for the advancement of religion, when reviewing the Congregation's aims and objectives and in planning future activities.

The activities currently carried out for the public benefit by the Charity have been to support the local Jewish community by running synagogue services; provision and upkeep of the synagogue premises; outreach to those new to the area; to provide education and learning in various formats across all ages. Work with the local non-Jewish community including hosting interfaith groups, hosting visits to the synagogue by parties of schoolchildren and scouts and visiting local schools to give talks on Judaism. This year in particular collecting toys for The Manchester Fed Community Toy Drive for seriously ill children in need, the annual Mitzvah Day, and 'A time to say thanks' delivering gifts to hospitals, police, fire and ambulance stations, care homes, etc. on Christmas Day.

The main achievements and performance of the charity during the year.

The Synagogue has continued to promote Judaism in a variety of ways over the past year and continued to promote both religious and secular activities designed to meet the objectives of the Synagogue. Just some of the activities that the Synagogue provided, and in no particular order, are as follows:

Bar/Bat Mitzvah	Jewish Rep Council
Board of Deputies	Ladies Discussion Group
Book Club	Liaison
Charity Committee	Publicity
Children Services	Security
Chevre Kadisha	Taskforce
Civic Shabbat	The Guild
Coffee & Bagel	Women in Judaism
Events Committee	Youth Activities
Fly the Flag for Israel	5th Gatley Brownies
Gentlemen's Discussion Group	Victims of Terror

The difference the charity's performance during the year has made to the beneficiaries of the charity.

The operation of all the Synagogue groups continues to enhance the community and meet the objectives as set out above. There are activities, events, fundraisers and others dedicated to all age groups and genders. Additional support has been provided via the Taskforce who have run errands to provide shopping, prescriptions etc. to anyone in the community who have been house bound for whatever reason. Lifecycle services as well as activities around the Jewish and general calendars, allow all members to gain full advantage and fulfil those needs. The operation also reaches out to the wider community by way of charity giving, either money, items or time as well as other activities directly or indirectly promoting interfaith.

The degree to which the achievements and performance during the year have benefited wider society.

The Synagogue has continued with its interfaith promotion, and HH Charles Bloom and Marilyn Berg are actively involved in interfaith matters, on behalf of the Board. As a result of the High Festival Appeal, charitable donations have also been made to various groups both affiliated with Judaism and to the wider non-Jewish community. The Synagogue continues to participate in the Board of Deputies through our elected officer.

Yeshurun Hebrew Congregation

Trustees' Annual Report for the year ended 31 March 2024

Structure, governance and management of the charity

A Board, elected annually by members, who are deemed to be trustees under charity law, meets at least six times per annum, and otherwise as required, to administer the affairs of the Congregation.

The Board reports to the Council, also elected annually at the Annual General Meeting by the members, which also meets at least six times per annum. The Council currently consists of nine members.

There are also three custodian trustees, appointed by the Council, who hold the assets of the Congregation. All these custodian trustees are members of the Congregation.

There are sub-committees that cover the various activities of the Congregation, and a review of their activities during each year is normally circulated with the annual accounts prior to the Annual General Meeting.

The day to day running of the secular affairs of the Congregation is managed by an Administrator. The Board is fully involved in both the religious and secular aspects of the affairs of the Congregation.

The methods used to recruit and appoint new charity trustees.

Any eligible member of the Congregation can be proposed for election to the Board by a proposer and seconder, who must be members of the Congregation. Because such persons will have been members of the Congregation for some years before election to the Board, they will have the appropriate knowledge of the manner in which the Congregation is governed and they are advised of their responsibilities as trustees under Charity Law.

The charity's relationships with related parties.

As defined in charity law the Congregation is not related to any other body. However, there is the Yeshurun Burial Society, a Friendly Society registered with the Financial Conduct Authority and having its independent trustees. The Burial Society provides for religious burials and ensures that sufficient finances are in place for all future burials through subscriptions and donations.

The trustees' bankers and advisors

The Royal Bank of Scotland, Manchester, M3 3AQ

Financial review

The charity's financial position at the end of the year ended 31 March 2024

The financial position of the charity at 31 March 2024 and comparatives for the prior period, as more fully detailed in the accounts, can be summarised as follows:-

	2024	2023
	£	£
Net income	28,251	(6,429)
Unrestricted Revenue Funds available for the general purposes of the charity	168,840	117,180
Designated Revenue Funds	58,133	66,842
Designated Fixed Asset Funds		-
Total Unrestricted Funds	226,973	184,022

Yeshurun Hebrew Congregation
Trustees' Annual Report for the year ended 31 March 2024

Restricted Revenue Funds	367,563	382,263
Total Funds	594,536	566,285

Financial review

The charity's financial position at the end of the year ended 31 March 2024

The principal funding sources for the Congregation are members' subscriptions and donations, and their support of other charitable activities, including those relating to other organisations in furtherance of the charitable objects of the Congregation.

Restricted funds show a deficit for the year of £14,700 (2023 - surplus of £5,840), leaving an accumulated surplus of £367,563 in restricted funds.

The unrestricted funds show a deficit for the year of £42,951 (2023 - deficit of £6,269), leaving an accumulated surplus of £226,973 in unrestricted funds.

During the year the capital repayments on the bank loans to finance the property occupied by the Rabbi amounted to £8,907 (2023 - £9,084).

Incoming resources

The level of subscription income shown in the accounts amounted to £284,778 (page 25), this after taking into account movements in bad debts written off and provided for, from £271,161 in 2023. It is imperative that members continue to meet their commitments for the subscriptions on time and we thank the majority of those members who have continued to do so. When subscriptions are paid late, or in some cases not at all, this causes problems both in the financial implications for the Congregation and in the time taken to collect outstanding subscriptions. The introduction of a direct debit scheme for annual subscriptions has improved cash flows and new member initiatives have been successful in boosting subscription levels.

Donations and gifts

The donations and gifts received in the year are analysed in note 24 (page 24) 'Donations, grants and legacies'. The general fund donations in the year were £57,357 compared to £36,085 last year.

Expenditure

The expenditure on unrestricted funds amounted to £359,360 (2023 £349,452).

The expenditure on restricted funds was £23,344 (2023 £12,102).

Balance sheet

The net assets as at 31 March 2024 amounted to £594,536 (2023 (restated) £566,285); the increase arising on the surplus for the year. It should be noted that the Rabbi's house is included in the accounts at cost.

Yeshurun Hebrew Congregation

Trustees' Annual Report for the year ended 31 March 2024

Policies on reserves.

The Congregation aims to hold reserves sufficient to ensure that it is a going concern, and procedures are in place to monitor this. Ensuring that there are sufficient reserves is the major risk identified by the Board. Therefore, it must be ensured that members' subscriptions, together with donations, provide adequate resources to meet current expenditure. Furthermore, there is a requirement to repay bank loans over a period of years, to maintain the fabric of the synagogue building, and the related fixtures, in an appropriate condition. Such requirements may well be met by making a call to members for additional donations to increase the resources of the General Fund to enable these aims to be met.

Availability and adequacy of assets of each of the funds

The board of trustees is satisfied that the Charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund.

Details of The Independent Examiner

Eric Langer BSc FCA

Member of The Institute of Chartered Accountants in England and Wales

8-10 Gatley Road

Cheadle

Cheshire

SK8 1PY

Statement of Trustees' Responsibilities

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008. Notwithstanding the explicit requirement in the extant statutory regulations, the Charities (Accounts and Reports) Regulations 2008, to prepare the financial statements in accordance with the SORP 2005, in view of the fact that the SORP 2005 has been withdrawn, the Trustees determined to interpret this responsibility as requiring them to follow current best practice and prepare the accounts according to the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), .

In particular, charity law requires the Trustees, if they prepare accounts on an accruals basis, to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of the surplus or deficit of the charity. In preparing those financial statements the Trustees are required to :-

- prepare the accounts in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).
- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements;

Yeshurun Hebrew Congregation

Trustees' Annual Report for the year ended 31 March 2024

The law requires that the trustees must not approve the accounts unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for the year.

The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with regulations made under the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are also responsible for the contents of the Trustees' report, and the statutory responsibility of the Independent Examiner in relation to the Trustees' report is limited to examining the report and ensuring that, on the face of the report, there are no material inconsistencies with the figures disclosed in the financial statements.

This report was approved by the board of trustees on 8 October 2024.

***A Cohen, Chairperson
Trustee***

***S Lipshaw, Vice Chairperson
Trustee***

***D Stonefield, Treasurer
Trustee***

Yeshurun Hebrew Congregation

Report of the Independent Examiner to the Trustees of the charity on the accounts for the year ended 31 March 2024

I report to the Charity trustees on my examination of the accounts of the Charity for the year ended 31 March 2024.

Responsibilities and basis of report

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

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

a) examine the financial statements of the charity under Section 145 of the Act;

b) follow the applicable procedures in the Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

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

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

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

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



Eric Langer BSc FCA - Independent Examiner
Chartered Accountant
8-10 Gatley Road
Cheadle
Cheshire
SK8 1PY

This report was signed on 5 November 2024

Yeshurun Hebrew Congregation - Statement of Financial Activities for the year ended 31 March 2024

Statement of Financial Activities for the year ended 31 March 2024

	SORP Ref	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
		2024 £	2024 £	2024 £	2023 £
Income & Endowments from:					
Donations, Grants & legacies	A1	369,105	8,644	377,749	332,313
Charitable activities	A2	7,918	-	7,918	22,292
Investments	A4	1,532	-	1,532	520
Other	A5	23,756	-	23,756	-
Total income	A	402,311	8,644	410,955	355,125
Expenditure on:					
Charitable activities	B2	359,360	23,344	382,704	361,554
Total expenditure	B	359,360	23,344	382,704	361,554
Net income for the year		42,951	(14,700)	28,251	(6,429)
Transfers between funds	C	-	-	-	-
Net income after transfers	A-B-C	42,951	(14,700)	28,251	(6,429)
Net movement in funds		42,951	(14,700)	28,251	(6,429)
Reconciliation of funds:-					
Total funds brought forward		206,224	382,263	588,487	588,916
Prior period adjustments (see note 23)		(22,202)	-	(22,202)	(16,202)
Total funds brought forward (restated)		184,022	382,263	566,285	572,714
Total funds carried forward		226,973	367,563	594,536	566,285

The 'SORP Ref' indicated above is the classification of income set out in the formal SORP documents. As required by paragraph 4.60 of the SORP, the brought forward and carried forward funds above have been agreed to the Balance Sheet.

A separate Statement of Total Recognised Gains and Losses is not required as this statement includes all recognised gains and losses.

All activities derive from continuing operations

The notes attached on pages 14 to 32 form an integral part of these accounts.

Yeshurun Hebrew Congregation - Statement of Financial Activities for the year ended 31 March 2024

Yeshurun Hebrew Congregation - Analysis of prior year total funds, as required by paragraph 4.2 of the SORP

	SORP Ref	Prior Year Unrestricted Funds 2023 £	Prior Year Restricted Funds 2023 £	Prior Year Total Funds 2023 £
Income & Endowments from:				
Donations, Grants & legacies	A1	314,397	17,916	332,313
Charitable activities	A2	22,292	-	22,292
Investments	A4	497	23	520
Other	A5	-	-	-
Total income	A	337,186	17,939	355,125
Expenditure on:				
Charitable activities	B2	349,452	12,102	361,554
Total expenditure	B	349,452	12,102	361,554
Net income for the year		(12,266)	5,837	(6,429)
Transfers between funds	C	-	-	-
Net income after transfers		(12,266)	5,837	(6,429)
Net movement in funds		(12,266)	5,837	(6,429)
Reconciliation of funds:-	E			
Total funds brought forward		196,291	376,423	572,714
Total funds carried forward (restated)		184,025	382,260	566,285

All activities derive from continuing operations

A separate Statement of Total Recognised Gains and Losses is not required as this statement includes all recognised gains and losses.'

The notes attached on pages 14 to 32 form an integral part of these accounts.

Yeshurun Hebrew Congregation - Statement of Financial Activities for the year ended 31 March 2024

Yeshurun Hebrew Congregation - Resources applied in the year ended 31 March 2024 towards fixed assets for Charity use:-

	2024 £	2023 £
Funds generated in the year as detailed in the SOFA	28,251	(6,429)
Resources applied on functional fixed assets	(2,552)	(9,712)
Net resources available to fund charitable activities	25,699	(16,141)

The resources applied on fixed assets for charity use represents the cost of additions less proceeds of any disposals.

Movements in revenue and capital funds for the year ended 31 March 2024

Revenue accumulated funds

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Last year Total Funds 2023 £
Accumulated funds brought forward	184,022	382,263	566,285	572,714
Recognised gains and losses before transfers	42,951	(14,700)	28,251	(6,429)
	226,973	367,563	594,536	566,285
(From)/To unrestricted revenue funds		-	-	-
Closing revenue funds	226,973	367,563	594,536	566,285

Designated revenue funds included within the unrestricted funds above

	Total Funds 2024 £	Last year Total Funds 2023 £
At 1 April	66,843	70,483
Surplus in year	(8,710)	(3,640)
Transfer (to)/from revenue accumulated funds	-	-
At 31 March	58,133	66,843

The purposes for which these funds have been designated are described in Note 21 to the accounts.

Summary of funds

	Unrestricted and Designated funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Last Year Total Funds 2023 £
Revenue accumulated funds	168,840	367,563	536,403	499,442
Revenue designated funds	58,133	-	58,133	66,843
Total funds	226,973	367,563	594,536	566,285

The notes attached on pages 14 to 32 form an integral part of these accounts.

Yeshurun Hebrew Congregation - Balance Sheet as at 31 March 2024

		SORP		2024	2023
		Note Ref		£	£
Fixed assets		A			
Tangible assets	11	A2		600,324	602,206
Current assets		B			
Debtors	12	B2	61,034	18,780	
Cash at bank and in hand		B4	101,364	125,008	
Total current assets			162,398	143,788	
Creditors: amounts falling due within one year	14	C1	(40,071)	(42,000)	
Net current assets				122,327	101,788
				<u>722,651</u>	<u>703,994</u>
Net assets					
Creditors: amounts falling due after more than one year	15	C2	(35,971)	(45,565)	
Net assets				<u>686,680</u>	<u>658,429</u>
Defined benefit pension scheme liabilities	13	C4	(92,144)	(92,144)	
The total net assets of the charity				<u>594,536</u>	<u>566,285</u>

The total net assets of the charity are funded by the funds of the charity, as follows:-

Restricted funds					
Restricted Revenue Funds	18	D2	367,563	382,263	
				367,563	382,263
Unrestricted Funds					
Unrestricted Revenue Funds	18	D3	168,840	117,180	
				168,840	117,180
Designated Funds					
Designated Revenue Funds	18	D3	58,133	66,842	
				58,133	66,842
Total charity funds				<u>594,536</u>	<u>566,285</u>

The 'SORP Ref' indicated above is the classification of Balance Sheet items as set out in the formal SORP documents. As required by paragraph 4.60 of the SORP, the brought forward and carried forward funds above have been agreed to the SOFA..

Yeshurun Hebrew Congregation - Balance Sheet as at 31 March 2024

The Trustees acknowledge their responsibilities for complying with the requirements of charity legislation with respect to accounting records and the preparation of accounts.

The charity is subject to Independent Examination under charity legislation, and the report of the Independent Examiner is on page 8.

The Trustees are satisfied that, although the charity is not registered under the Companies Acts, if it were so registered, it would be eligible to prepare accounts in accordance with the provisions in Part 15 of the Companies Act 2006. applicable to companies subject to the small companies regime.

***A Cohen, Chairperson
Trustee***

***S Lipshaw, Vice Chairperson
Trustee***

***D Stonefield, Treasurer
Trustee***

Approved by the board of trustees on 8 October 2024

The notes attached on pages 14 to 32 form an integral part of these accounts.

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2024

1 Accounting policies

Policies relating to the production of the accounts.

Basis of preparation and accounting convention

The accounts have been prepared on the accruals basis, under the historical cost convention, and in accordance with the Financial Reporting Standard 102, (effective 1st January 2016) and 'FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), published by the Charity Commission in England & Wales (CCEW) , effective January 2016, and in accordance with all applicable law in the Charity's jurisdiction of registration, except that the Charity has prepared the financial statements in accordance with the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), in preference to the previous SORP, the SORP 2005, which has been withdrawn, notwithstanding the fact that the extant statutory regulations, the Charities (Accounts and Reports) Regulations 2008 refer explicitly to the SORP 2005. This has been done to accord with current best practice.

The Charity constitutes a public benefit entity as defined by FRS102.

Going Concern

The charitable activities are entirely dependent on voluntary donations and continuing grant aid as well as trading revenues. As a consequence, the going concern basis is dependent on the future flow of these uncertain funding streams. Accordingly, the Trustees have obtained forecasts and, after reviewing the financial forecasts for future periods to 31 March 2024, the Trustees are satisfied that, at the time of approving the financial statements, it is appropriate to adopt the going concern basis in preparing the financial statements. Other than these matters, the Trustees are not aware of any material uncertainties about the charity's ability to continue as a going concern.

Policies relating to categories of income and income recognition.

Income recognition

Voluntary income is received by way of membership subscriptions, donations and gifts and is included in full in the statement of financial activities when receivable.

The income from a membership subscription received by the charity where the subscription purchases the right to services or benefits is recognised as income from charitable activities. The income and any associated Gift Aid or other tax refund from a membership subscription received by the charity in the nature of a gift, is accounted for on the same basis as a donation.

Income from investments is included in the year in which it is receivable.

Income from government grants and other grants, whether capital or revenue, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable the income will be received and the amount can be measured reliably and is not deferred.

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2024

Income from legacies

Income from legacies is recognised when the charity has sufficient evidence that a gift has been left to them, that where required, probate has been granted, the executor is satisfied that the property in question will not be required to satisfy claims in the estate, that it is probable that the amount will be received by the charity, and the amount to be received can be estimated with sufficient accuracy, and that any conditions attached to the legacy are either within the control of the charity or have been met.

Where a payment is received from an estate or is notified as receivable by the executors after the reporting date and before the accounts are authorised for issue but it is clear that the payment had been agreed by the executors prior to the end of the reporting period, then the amount concerned is treated as an adjusting event and accrued as income in the accounting period if receipt is probable.

Where the charity has established entitlement to a legacy but there is uncertainty as to the amount of the payment, details of the legacy are disclosed as a contingent asset until the criteria for income recognition are met. Where a legacy is subject to the interest of a life tenant, the legacy is not recognised as income until the death of the life tenant.

If it is doubtful that full settlement of a legacy debtor will be received, then an adjustment is made to reduce the amount of the legacy debtor and legacy income rather than charging the adjustment as expenditure in the Statement of Financial Activities

Membership subscriptions

The income and any associated Gift Aid or other tax refund from a membership subscription received by the charity in the nature of a gift, is accounted for on the same basis as a donation.

The income from a membership subscription received by the charity where the subscription purchases the right to services or benefits is recognised as income from charitable activities.

Policies relating to expenditure on goods and services provided to the charity.

Recognition of liabilities and expenditure

A liability, and the related expenditure, is recognised when a legal or constructive obligation exists as a result of a past event, and when it is more likely than not that a transfer of economic benefits will be required in settlement, and when the amount of the obligation can be measured or reliably estimated..

Liabilities arising from future funding commitments and constructive obligations, including performance related grants, where the timing or the amount of the future expenditure required to settle the obligation are uncertain, give rise to a provision in the accounts, which is reviewed at the accounting year end. The provision is increased to reflect any increases in liabilities, and is decreased by the utilisation of any provision within the period, and reversed if any provision is no longer required. These movements are charged or credited to the respective funds and activities to which the provision relates.

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2024

Policies relating to assets, liabilities and provisions and other matters.

Tangible fixed assets

Tangible fixed assets are measured at their original cost value, or subsequent revaluation. Cost value includes all costs expended in bringing the asset into its intended working condition.

Depreciation has been provided at the following rates in order to write off the assets to their anticipated residual value over their estimated useful lives.

Land and buildings	Not depreciated as the estimated realisable value exceeds cost
Fixtures, fittings and equipment	10 % reducing balance
Sifrei Torah	2.5 % straight line
Computer equipment	33.3 % straight line

A regular annual review of the likelihood of asset impairment is undertaken.

No depreciation is provided on freehold property and improvements because it is the practice to maintain the property in a continual state of sound repair. Accordingly, the life is so long and the residual value so high that the Trustees consider that depreciation calculated in accordance with accepted accounting standards would be immaterial.

Debtors

Debtors are measured at their recoverable amounts at the balance sheet date.

Creditors and provisions

Creditors are amounts owed by the charity. They are measured at the amount that the charity expects to have to pay to settle the debt. Amounts which are owed in more than one year are shown as long-term creditors.

Provisions are recognised when the charity has a present obligation (legal or constructive) as a result of a past event, it is probably that the charity will be required to settle the obligation and a reliable estimate of the amount of the obligation can be made.

Financial instruments including cash and bank balances

Cash held by the charity is included at the amount actually held and counted at the year end. Bank balances, whether in credit or overdrawn, are shown at the amounts properly reconciled to the bank statements.

Pensions - defined contribution schemes

The charity operates a defined contribution pension scheme. Contributions are charged to the profit and loss account as they become payable in accordance with the rules of the scheme.

Pensions - defined benefit schemes

The charity operates a defined benefit pension scheme. Contributions are charged to the profit and loss account and liabilities are accounted for in accordance with the principles set out in module 17 of the SORP.

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2024

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal or as implied by law.

There are no endowment funds.

2 Liability to taxation

The Trustees consider that the charity satisfies the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 for UK corporation tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by chapter 3 part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively on the specific charitable objects of the charity and for no other purpose. Value Added Tax is not recoverable by the charity, and is therefore included in the relevant costs in the Statement of Financial Activities.

3 Winding up or dissolution of the charity

If upon winding up or dissolution of the charity there remain any assets, after the satisfaction of all debts and liabilities, the assets represented by the accumulated fund shall be transferred to some other charitable body or bodies having similar objects to the charity.

4 Significance of financial instruments to the charity's position

There are no significant implications of such matters

5 Net surplus in the financial year

	2024	2023
	£	£
The net surplus in the financial year is stated after charging:-		
Depreciation of owned fixed assets	4,434	5,896
Pension costs	16,822	16,661

6 Interest payable

	2024	2023
	£	£
Loan interest	3,473	2,431
	3,473	2,431

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2024

7 Staff costs and emoluments

Salary costs	2024	2023
	£	£
Gross Salaries excluding trustees and key management personnel	138,522	128,324
Employer's National Insurance for all staff	7,594	8,448
Pensions paid to ex-employees	13,768	13,768
Employer's operating costs of defined contribution pension schemes	3,054	2,893
Total salaries, wages and related costs	162,938	153,433

The average number of part time staff employed in the year was	3	3
The average number of full time staff employed in the year was	3	3
The estimated full time equivalent number of all staff employed in the year was	5	5

The estimated equivalent number of full time staff deployed in different activities in the year was:-

Engaged on charitable activities	4	4
Engaged on management and administration	1	1
The estimated full time equivalent number of all staff employed as above	5	5

Neither the trustees nor any persons connected with them have received any remuneration from the charity or any related entity, either in the current or prior year.

No employees received emoluments (excluding pension costs) in excess of £60,000 per annum.

	No	No
Numbers of such staff to whom benefits are accruing :-		
Under money purchase pension schemes	3	3
	3	3

8 Defined contribution pension schemes

The Charity operates a defined contribution pension scheme, the costs of which are shown above, all of which are from unrestricted funds.

Any liabilities and assets associated with the scheme are shown under debtors and creditors.

9 Defined benefit pension scheme

The Charity operates a defined benefit pension scheme, and the contributions charged in the SOFA in the year are shown above.

There are no contributions agreed for future years.

The Charity has not undertaken a full actuarial valuation on which the amounts in the accounts are based.

Any liabilities and assets associated with the scheme are shown under debtors and creditors.

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2024

10 Remuneration and payments to Trustees and persons connected with them

No trustees or persons connected with them received any remuneration from the charity, or any related entity.

11 Tangible fixed assets

<i>Current Year</i>	Land and Buildings	Plant & Machinery	Sifrei Torah	Total
	£	£	£	£
Cost				
At 1 April 2023	730,357	196,671	44,214	971,242
Additions	-	2,552	-	2,552
At 31 March 2024	730,357	199,223	44,214	973,794
Depreciation				
At 1 April 2023	176,919	165,932	26,185	369,036
Charge for the year	-	3,329	1,105	4,434
At 31 March 2024	176,919	169,261	27,290	373,470
Net book value				
At 31 March 2024	553,438	29,962	16,924	600,324
At 31 March 2023	553,438	30,739	18,029	602,206

<i>Prior Year</i>	Land and Buildings	Plant & Machinery	Sifrei Torah	Total
	£	£	£	£
Cost				
01 April 2022	730,357	186,959	44,214	961,530
Additions	-	9,712	-	9,712
31 March 2023	730,357	196,671	44,214	971,242
Depreciation				
01 April 2022	176,919	161,141	25,080	363,140
Charge for the year	-	4,791	1,105	5,896
31 March 2023	176,919	165,932	26,185	369,036
Net book value				
31 March 2023	553,438	30,739	18,029	602,206
31 March 2022	553,438	25,818	19,134	598,390

All assets are used for direct charitable purposes.

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2024

12 Debtors

	2024	2023
	£	£
Trade debtors	4,986	3,834
Prepayments and accrued income	706	4,761
Other debtors	55,342	10,185
	61,034	18,780

13 Defined benefit pension scheme assets and liabilities

	2024	2023
	£	£
At 1 April 2023	(92,144)	(92,144)
Increase/decrease in provision in year	13,768	13,768
Defined benefit pension scheme payments made in year	(13,768)	(13,768)
Net defined benefit pension scheme liabilities at 31 March 2023	(92,144)	(92,144)
Defined benefit pension scheme liabilities due within one year	-	-
	-	-
Defined benefit pension scheme liabilities due after one year	(92,144)	(92,144)
Net liability on the defined benefit pension scheme at 31 March 2024	(92,144)	(92,144)

14 Creditors: amounts falling due within one year

	2024	2023
	£	£
Bank loans and overdrafts	9,842	9,154
Trade creditors	1,738	6,213
Accruals	8,953	6,764
PAYE, NIC VAT and other taxes	1	474
Other creditors	19,537	19,395
	40,071	42,000

15 Creditors: amounts falling due after one year

	2024	2023
	£	£
Bank loans and overdrafts	35,971	45,565

16 Income and Expenditure account summary

	2024	2023
	£	£
At 1 April 2023	566,285	572,714
Surplus for the year	28,251	(6,429)
At 31 March 2024	594,536	566,285

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2024

17 Particulars of how particular funds are represented by assets and liabilities

At 31 March 2024	Unrestricted funds £	Designated funds £	Restricted funds £	Total Funds £
Tangible Fixed Assets	289,667		310,657	600,324
Current Assets	47,360	58,132	56,906	162,398
Current Liabilities	(40,071)	-	-	(40,071)
Long Term Liabilities	(35,971)	-	-	(35,971)
Pension Liability	(92,144)	-	-	(92,144)
	168,841	58,132	367,563	594,536

At 1 April 2023	Unrestricted funds £	Designated funds £	Restricted funds £	Total Funds £
Tangible Fixed Assets	288,693	-	313,513	602,206
Current Assets	7,562	67,436	68,790	143,788
Current Liabilities	(41,366)	(594)	(40)	(42,000)
Long Term Liabilities	(45,565)	-	-	(45,565)
Pension Liability	(92,144)	-	-	(92,144)
	117,180	66,842	382,263	566,285

18 Change in total funds over the year as shown in Note 17 , analysed by individual funds

	Funds brought forward from 2023 £	Movement in funds in 2024 £	Transfers between funds in 2024 £	Funds carried forward to 2025 £
		See Note 19	See Note 20	
	£	£	£	£
Unrestricted and designated funds:-				
General Fund	117,180	51,660	-	168,840
Property Maintenance Fund	41,952	(8,589)	-	33,363
Events Committee Fund	14,986	3,110	-	18,096
The Guild Fund	9,628	(3,712)	-	5,916
Gentlemens Discussion Group	276	482	-	758
Total unrestricted and designated funds	184,022	42,951	-	226,973
Restricted funds:-				
Capital Fund	337,294	(1,749)	-	335,545
Sifrei Torah Fund	18,105	(1,105)	-	17,000
Cemetery Maintenance Fund	1,033	783	-	1,816
Chevre Kadisha	6,337	-	-	6,337
High Festival Charity	16,397	(12,629)	-	3,768
Israel Family Support	3,097	-	-	3,097
Total restricted funds	382,263	(14,700)	-	367,563
Total charity funds	566,285	28,251	-	594,536

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2024

19 Analysis of movements in funds over the year as shown in Note 18

	Income	Expenditure	Other Gains & Losses	Movement in funds
	2024	2024	2024	2024
	£	£	£	£
Unrestricted and designated funds:-				
General Fund	385,618	(333,958)	-	51,660
Property Maintenance Fund	256	(8,845)	-	(8,589)
Events Committee Fund	8,405	(5,295)	-	3,110
The Guild Fund	5,606	(9,318)	-	(3,712)
Gentlemens Discussion Group	2,426	(1,944)	-	482
Restricted funds:-				
Capital Fund	-	(1,749)	-	(1,749)
Sifrei Torah Fund	-	(1,105)	-	(1,105)
Cemetery Maintenance Fund	783	-	-	783
High Festival Charity	7,861	(20,490)	-	(12,629)
	410,955	(382,704)	-	28,251

20 Details of transfers between funds

The transfers shown in note 18 above are:-

	2024	2023
	£	£
To/(from) General Fund in accordance with the accounting policy 'Accounting for capital grants and fixed asset funds'.	-	185
To/(from) Gentlemens Discussion Group	-	(185)
Net transfers	-	-

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2024

21 The purposes for which the funds as detailed in note 18 are held by the charity are:-

Unrestricted and designated funds:-

General Fund	These funds are held for meeting the objectives of the charity, and to provide reserves for future activities, and, subject to charity legislation, are free from all restrictions on their use.
Property Maintenance Fund	The Property Maintenance Fund represents funds to be applied for future major repairs to the premises.
Events Committee Fund	Events committee fund represents funds raised from events to be used for identified projects or items for the Synagogue.
The Guild Fund	The Guild fund represent funds raised to cover the costs of community kiddushim, etc.
Gentlemens Discussion Group	These are donations received for and linked to onward charitable donations.

Restricted funds:-

Capital Fund	This fund represents the various appeals made for the purchase and refurbishment of the premises of the Congregation, including the Synagogue, Beth Hamidrash, and Ohel.
Sifrei Torah Fund	These are funds raised for the purchase of Sifrei Torah.
Cemetery Maintenance Fund	The Congregation is responsible for the maintenance and administration of the Cemetery. The costs allocated to this fund are those directly relating to the upkeep and maintenance of the Cemetery.
Chevra Kadisha	These are funds raised for the replacement of the tahara table in the Ohel.
High Festival Charity	These are donations received for and linked to onward charitable donations.
Israel Family Support	These funds are to support families in Israel affected by terrorism.

22 Ultimate controlling party

The charity is under the control of its legal members.

Every member of the charity has unlimited joint and several liability for the debts of the charity.

23 Prior period adjustment

In previous years a provision has been made for the future potential pension liability of the Synagogue to former employees, after consideration it has been concluded that the provision brought forward as at 31 March 2022 should have been higher based on estimated life expectancy information according to the Office of National Statistics website. The increase in the provision for the prior year is £16,202. The provision was maintained in 2023 which required a further adjustment of £6,000 to the charge on the SOFA which had previously been charged against the provision in the 2023 year. It is the intention of the synagogue to revise the provision on the same basis each year. This has been done for the 2024 year.

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2024 as required by the SORP

This analysis is classified by conventional nominal descriptions and not by activity.

24 Donations, Grants and Legacies

	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
	2024	2024	2024	2023
	£	£	£	£
Donations and gifts from individuals				
Small donations individually less than £1000	51,858	6,454	58,312	54,001
Refunds from HMRC on gift aided donations	-	1,190	1,190	-
Individual donations over £1000	5,499	1,000	6,499	-
Total donations and gifts	57,357	8,644	66,001	54,001

Donations and gifts from individuals Including HMRC refunds on gift aided donations

Prior Year analysis

	Prior Year Unrestricted Funds	Prior Year Restricted Funds	Prior Year Total Funds
	2023	2023	2023
	£	£	£
Prior year donations and gifts	36,085	17,916	54,001

	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
	2024	2024	2024	2023
	£	£	£	£
Legacies receivable				
Small legacies individually less than £1000	-	-	-	-
Legacies individually over £1000	23,000	-	23,000	-
Total legacies receivable	23,000	-	23,000	-

	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
	2024	2024	2024	2023
	£	£	£	£
Revenue grants from government and public bodies				
Small grants individually less than £1000	-	-	-	-
Government Grants	-	-	-	-
Total public sector revenue grants	-	-	-	-

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2024 as required by the SORP

	Current year Unrestricted Funds 2024 £	Current year Restricted Funds 2024 £	Current year Total Funds 2024 £	Prior Year Total Funds 2023 £
Revenue grants and donations from non public bodies				
The Chief Rabbis Office	-	-	-	2,450
CST	3,970	-	3,970	4,701
Total private sector revenue grants	3,970	-	3,970	7,151

Revenue grants and donations from non public bodies (Include Gift Aid donations from subsidiaries) - Prior Year analysis

	Prior Year Unrestricted Funds 2023 £	Prior Year Restricted Funds 2023 £	Prior Year Total Funds 2023 £	
Prior Year	7,151	-	7,151	
	Current year Unrestricted Funds 2024 £	Current year Restricted Funds 2024 £	Current year Total Funds 2024 £	Prior Year Total Funds 2023 £
Membership subscriptions as donations	284,778	-	284,778	271,161

Total Donations, Grants and Legacies

Total Donations, Grants and Legacies	A1	369,105	8,644	377,749	332,313
Prior year		Unrestricted Funds 2023 £	Restricted Funds 2023 £	Prior Year Total Funds 2023 £	
Total Donations, Grants and Legacies	A1	314,397	17,916	332,313	

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2024 as required by the SORP

25 Income from charitable activities - Trading Activities

<i>Current year</i>	Current year Unrestricted Funds 2024 £	Current year Restricted Funds 2024 £	Current year Total Funds 2024 £	Prior Year Total funds 2023 £
Primary purpose and ancillary trading				
Management fees and charges received	-	-	-	-
Other charitable activities	-	-	-	16,757
Letting of property	7,918	-	7,918	5,535
Total Primary purpose and ancillary trading	7,918	-	7,918	22,292
<i>Prior year</i>	Prior Year Unrestricted Funds 2023 £	Prior Year Restricted Funds 2023 £	Prior Year Total Funds 2023 £	
Primary purpose and ancillary trading				
Other charitable activities	16,757	-	16,757	
Letting of property	5,535	-	5,535	
Total Primary purpose and ancillary trading	22,292	-	22,292	

26 Total Income from charitable activities

<i>Current year</i>	Current year Unrestricted Funds 2024 £	Current year Restricted Funds 2024 £	Current year Total Funds 2024 £	Prior Year Total Funds 2023 £
Total income from charitable trading	7,918	-	7,918	22,292
Total from charitable activities A2	7,918	-	7,918	22,292

Income from charitable activities - Prior Year analysis

<i>Prior year</i>	Prior Year Unrestricted Funds 2023 £	Prior Year Restricted Funds 2023 £	Prior Year Total Funds 2023 £
Total income from charitable trading	22,292	-	22,292
	22,292	-	22,292

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2024 as required by the SORP

27 Investment income

		Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
		2024	2024	2024	2023
		£	£	£	£
Bank Interest Receivable		1,532	-	1,532	520
Total investment income	A4	1,532	-	1,532	520

Investment income - Prior Year analysis

	Unrestricted Funds	Restricted Funds	Total Funds
Prior Year	497	23	520

28 Other income and gains

		Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
		2024	2024	2024	2023
		£	£	£	£
Other Income		23,756	-	23,756	-
Total other income	A5	23,756	-	23,756	-

Other income and gains - Prior year analysis

	Prior Year Unrestricted Funds	Prior Year Restricted Funds	Prior Year Total Funds
	2023	2023	2023
	£	£	£
Total other income	-	-	-

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2024 as required by the SORP

29 Expenditure on charitable activities - Direct spending

<i>Current Year</i>	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
	2024	2024	2024	2023
	£	£	£	£
Gross wages and salaries - charitable activities	138,522	-	138,522	128,324
Employers' NI - Charitable activities	7,594	-	7,594	8,448
Defined benefit pension costs - charitable activities	13,768	-	13,768	13,768
Defined contribution pension costs - charitable activities	3,054	-	3,054	2,893
Temporary Staff - Charitable Activities	-	-	-	-
Travel and Subsistence - Charitable Activities	1,446	-	1,446	2,177
Conferences	-	-	-	2,185
Events, services and festivals	31,529	-	31,529	11,833
Other staff costs	2,926	-	2,926	2,638
Other charitable activities	27,967	-	27,967	47,760
Bookkeeping	4,474	-	4,474	8,950
Donation and gifts	-	-	-	-
Hire of Equipment	-	-	-	-
Subcontract payments	-	-	-	-
Total direct spending	231,280	-	231,280	228,976

30 Expenditure on charitable activities- Grant funding of activities

<i>Current Year</i>	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
	2024	2024	2024	2023
	£	£	£	£
Grants made to organisations	1,915	20,490	22,405	2,080
Total grantmaking costs	1,915	20,490	22,405	2,080

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2024 as required by the SORP

Breakdown of Grants made to organisations

Current Year	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds
	2024	2024	2024
	£	£	£
Age UK	-	95	95
Alzheimers Society	-	145	145
Beechwood Cancer Care	-	495	495
Boys Town Jerusalem	-	145	145
British Friends Of Emmunah	-	95	95
British Friends Of Israel	-	2,195	2,195
British Friends Of Zaka	260	1,645	1,905
British Heart Foundation	-	375	375
Camp Simcha	-	145	145
Chai Cancer Care	-	145	145
CST Grants	-	1,245	1,245
Delamere Charitable Trust	-	145	145
Feeding Stockport	-	100	100
Focus Foundation	-	75	75
Francis House Childrens Hospice	-	520	520
Friends Of Bnei Akiva	-	145	145
Friends Of Meir	200	195	395
Gateshead Yeshiva	-	50	50
Hatzoloh Manchester	355	2,145	2,500
Helping Kehilla	-	100	100
Initiation Society	-	120	120
Jeremys Circle	-	145	145
Jewish Action For Mental Health	-	245	245
Jewish Blind & Disabled	-	195	195
Jewish Childs Day	-	145	145
Jewish Deaf Association	-	195	195
Jewish Womens Aid	-	145	145
JNETICS	-	145	145
Langdon College	-	470	470
Laniado Hospital	-	75	75
Leket Uk	-	145	145
London School Of Jewish Studies	-	95	95
Magen David Adom	900	1,645	2,545
Maggies	-	195	195
Manchester Jewish Community Care	-	145	145
Manchester Jewish Meals On Wheels	-	195	195
Mayor Of Stockport Charity Appeal	-	520	520
Neshomo	-	195	195
North Cheshire Jewish Primary School	-	1,095	1,095
Outreach	-	145	145
Police Benevolent Fund	-	145	145
Rainbow Trust	-	50	50
Samaritans	-	100	100
Shaare Zedek Uk	-	145	145
Signpost For Carers	-	100	100
St Anns Hospice	200	570	770
The Cristie Nhs Foundation Trust	-	145	145
The Fed	-	745	745
The Hathaway Trust	-	145	145
The Jack Stonefield Foundation	-	195	195
The Wellspring	-	95	95
Tmimei Levh	-	145	145
Together Dementia	-	145	145
University Jewish Chaplaincy	-	520	520
Yad Eliezer	-	145	145
Yad Lachim	-	380	380
Yom Hashoah Manchester	-	120	120
Youth Aliyah	-	145	145
	1,915	20,490	22,405

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2024 as required by the SORP

	Prior Year Unrestricted Funds	Prior Year Restricted Funds	Prior Year Total Funds
<i>Prior Year</i>	2023	2023	2023
	£	£	£
Grants made to organisations	2,080	-	2,080
Total grantmaking costs	2,080	-	2,080

Breakdown of Grants made to organisations

	Prior Year Unrestricted Funds	Prior Year Restricted Funds	Prior Year Total Funds
<i>Prior Year</i>	2023	2023	2023
	£	£	£
Jewish Child's Day		250	250
Manchester Jewish Community Care		250	250
MDG Chanukah Party		330	330
The Fed		350	350
The Mustard Tree		200	200
The Feinman Trust		250	250
World Jewish Relief		450	450
	-	2,080	2,080

31 Support costs for charitable activities

	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
<i>Current Year</i>	2024	2024	2024	2023
	£	£	£	£
Employee costs not included in direct costs				
Recruitment expenses	1,674	-	1,674	-
Subcontractors	4,965	-	4,965	-
Premises Expenses				
Service charges payable	-	-	-	1,164
Rates and water charges	6,262	-	6,262	5,347
Room Hire	-	-	-	-
Light heat and power	23,859	-	23,859	15,407
Cleaning and waste management	20,372	-	20,372	36,292
Premises repairs, renewals and maintenance	23,941	-	23,941	30,950
Security costs	3,098	-	3,098	-
Property insurance	8,638	-	8,638	6,862
Administrative overheads				
Telephone, fax and internet	1,606	-	1,606	2,784
Postage	1,774	-	1,774	1,710
Stationery and printing	4,296	-	4,296	3,516
Hire of equipment	1,951	-	1,951	5,605
Software licences and expenses	6,118	-	6,118	5,946
Health and safety costs	-	-	-	242
Professional fees paid to advisors other than the auditor or examiner				
Accountancy fees other than examination or audit fees	7,331	-	7,331	1,482
Professional fees	145	-	145	-
Pension administration fees	-	-	-	461
Financial costs				
Bank charges	1,202	-	1,202	1,403
Loan interest	3,473	-	3,473	2,431
Depreciation & Amortisation for the period	1,580	2,854	4,434	5,896
Bank interest payable	-	-	-	-
Support costs before reallocation	122,285	2,854	125,139	127,498
Total support costs - Current Year	122,285	2,854	125,139	127,498

The basis of allocation of costs between activities is described under accounting policies

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2024 as required by the SORP

<i>Prior Year</i>	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £
Premises Expenses			
Service charges payable	1,164	-	1,164
Rates and water charges	5,347	-	5,347
Light heat and power	15,407	-	15,407
Cleaning and waste management	31,192	5,100	36,292
Premises repairs, renewals and maintenance	26,996	3,954	30,950
Security costs	-	-	-
Property insurance	6,862	-	6,862
Administrative overheads			
Telephone, fax and internet	2,784	-	2,784
Postage	1,710	-	1,710
Stationery and printing	3,516	-	3,516
Hire of equipment	5,605	-	5,605
Software licences and expenses	5,946	-	5,946
Health and safety costs	242	-	242
Professional fees paid to advisors			
Accountancy fees other than examination or audit fees	1,482	-	1,482
Pension administration fees	461	-	461
Financial costs			
Bank charges	1,403	-	1,403
Loan interest	2,431	-	2,431
Depreciation & Amortisation for the period	2,848	3,048	5,896
Support costs before reallocation	115,396	12,102	127,498
Total support costs - Prior Year	115,396	12,102	127,498

The basis of allocation of costs between activities is described under accounting policies

32 Other Expenditure - Governance costs

<i>Current Year</i>	Current year Unrestricted Funds 2024 £	Current year Restricted Funds 2024 £	Current year Total Funds 2024 £	Prior Year Total Funds 2023 £
Independent Examiner's fees	3,880	-	3,880	3,000
Total Governance costs	3,880	-	3,880	3,000

All the expenditure in the prior year was unrestricted.

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2024 as required by the SORP

33 Total Charitable expenditure

		Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
<i>Current Year</i>		2024	2024	2024	2023
		£	£	£	£
Total direct spending	B2a	231,280	-	231,280	228,976
Total grantmaking costs	B2c	1,915	20,490	22,405	2,080
Total support costs	B2d	122,285	2,854	125,139	127,498
Total Governance costs	B2e	3,880	-	3,880	3,000
Total charitable expenditure	B2	359,360	23,344	382,704	361,554

		Prior Year Unrestricted Funds	Prior Year Restricted Funds	Prior Year Total Funds
<i>Prior Year</i>		2023	2023	2023
		£	£	£
Total direct spending	B2a	228,976	-	228,976
Total grantmaking costs	B2c	2,080	-	2,080
Total support costs	B2d	115,396	12,102	127,498
Total Governance costs	B2e	3,000	-	3,000
Total charitable expenditure	B2	349,452	12,102	361,554

33 Event income and expenditure

Included within income and expenditure are donations and expenses related to events held during the year as follows:

Income received for events	12,320
Expenditure on events	(14,570)
Surplus/(Deficit) on events	(2,250)

Accounts

The Charity Registration Number is :- 236420

Yeshurun Hebrew Congregation

Report and Accounts

31 March 2023

Yeshurun Hebrew Congregation

Report and accounts for the year ended 31 March 2023

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Yeshurun Hebrew Congregation

Trustees' Annual Report for the year ended 31 March 2023

The Trustees present their Report and Accounts for the year ended 31 March 2023.

Reference and administrative details

The charity name.

The legal name of the charity is:- Yeshurun Hebrew Congregation.

The charity's areas operation and UK charitable registration.

The charity is registered in England & Wales with the Charity Commission in England & Wales (CCEW) with charity number 236420.

The charity does not operate in any overseas jurisdictions.

Legal structure of the charity

The charity is constituted as an unincorporated charity, established by a written constitution. The governing document of the charity is the written constitution approved by the members.

The trustees are all individuals.

The principal operating address, telephone number, email and web addresses of the charity are:-

Coniston Road

Gatley, Cheadle

Cheshire, SK8 4AP

Telephone 0161 4288242

Web address <http://www.yeshurun.org.uk/>

The Trustees in office on the date the report was approved were:-

S Kremnitzer	Chairperson
S Halon	Joint Vice Chairperson
S Lipshaw	Joint Vice Chairperson
C Abrahams	Joint Treasurer
D Stonefield	Joint Treasurer
D Verber	Joint Warden
J Skulnick	Joint Warden
G Taylor	Hon Secretary
A Dee	General Board Member
R Stone	General Board Member

The following persons served as Trustees during the year ended 31 March 2023 :-

The trustees who served as a trustee in the reporting period, and, if applicable, their dates of appointment or resignation during the year were:-.

S Kremnitzer	Chairperson	
S Halon	Joint Vice Chairperson	
S Lipshaw	Joint Vice Chairperson	
C Abrahams	Joint Treasurer	
D Stonefield	Joint Treasurer	Appointed December 2022
D Verber	Joint Warden	
J Skulnick	Joint Warden	Appointed December 2022

Yeshurun Hebrew Congregation

Trustees' Annual Report for the year ended 31 March 2023

G Taylor	Hon Secretary
A Dee	General Board Member
R Stone	General Board Member

Custodian Trustees

C A Frieze
H H Solomons
J Stone

All the trustees are also members of the charity.

Objects and activities of the charity

The purposes of the charity as set out in its governing document.

The Objects of Yeshurun Hebrew Congregation (hereafter also referred to as "the Synagogue" or "the Charity") shall include the adherence to and the advancement of Orthodox Judaism in accordance with its customs (Halacha), ceremony and traditions. This includes the education of members, non-members, and the wider community in both religious and general secular matters, assisting the sick and the needy, and the provision of facilities for life cycle events (e.g., brit, bar/bat mitzvah, weddings, burials) in accordance with Jewish Custom and Halacha.

The Congregation shall support the State of Israel; the local Jewish primary school and nursery; the provision of facilities for members to assist in the general charitable purposes of the wider community, the provision of charitable activities (for example, visiting hospitals) and the promotion of inter-faith dialogue with particular emphasis on relations with local non-Jewish communities, in accordance with Orthodox Jewish Law.

The main activities undertaken in relation to those purposes during the year.

The Charity's objectives were achieved during the year by the operation of religious services and activities at the Congregation's premises, together with support for other Jewish and non-Jewish charities in accordance with Jewish law.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit and, in particular the specific guidance on charities for the advancement of religion, when reviewing the Congregation's aims and objectives and in planning future activities.

The main activities undertaken during the year to further the charity's purpose for the public benefit.

Yeshurun Hebrew Congregation

Trustees' Annual Report for the year ended 31 March 2023

The trustees have had regard to the Charity Commission's guidance on public benefit in managing the activities of the Charity and, in particular, the specific guidance on charities for the advancement of religion, when reviewing the Congregation's aims and objectives and in planning future activities.

The activities currently carried out for the public benefit by the Charity have been to support the local Jewish community by running synagogue services; provision and upkeep of the synagogue premises; outreach to those new to the area; to provide education and learning in various formats across all ages. Work with the local non-Jewish community including hosting interfaith groups, hosting visits to the synagogue by parties of schoolchildren and scouts and visiting local schools to give talks on Judaism. This year in particular collecting toys for The Manchester Community Toy Drive for seriously ill children in need and the annual Mitzvah Day which raised donations and collections to provide thermos flasks filled with hot soup to distribute to the needy in the area.

The main achievements and performance of the charity during the year.

The Synagogue has continued to promote Judaism in a variety of ways over the past year and continued to promote both religious and secular activities designed to meet the objectives of the Synagogue. Just some of the activities that the Synagogue provided, and in no particular order, are as follows:

Bar/Bat Mitzvah	Gentlemen's Discussion Group
Board of Deputies	Jewish Rep Council
Book Club	Ladies Discussion Group
Burial Society	Liaison
Charity Committee	Publicity
Cheadle Village Partnership	Security
Children Services	Taskforce
Chevra Kadisha	The Guild
Coffee & Bagel	Women in Judaism
Games in the afternoon	Youth Activities
Events Committee	5th Gatley Brownies
Fly the Flag for Israel	Yeshurun Warmth

The difference the charity's performance during the year has made to the beneficiaries of the charity.

The operation of all the Synagogue groups continues to enhance the community and meet the objectives as set out above. There are activities, events, fundraisers and others dedicated to all age groups and genders. Additional support has been provided via the Taskforce who have run errands to provide shopping, prescriptions etc. to anyone in the community who have been house bound for whatever reason. Lifecycle services as well as activities around the Jewish and general calendars, allow all members to gain full advantage and fulfil those needs. The operation also reaches out to the wider community by way of charity giving, either money, items or time as well as other activities directly or indirectly promoting interfaith.

The degree to which the achievements and performance during the year have benefited wider society.

The Synagogue has continued with its interfaith promotion, and HH Charles Bloom is actively involved in interfaith matters, on behalf of the Board. As a result of the High Festival Appeal, charitable donations have also been made to various groups both affiliated with Judaism and to the wider non-Jewish community. The Synagogue continues to participate in the Board of Deputies through our elected officer. The Synagogue is also represented at the Cheadle Village Partnership.

Yeshurun Hebrew Congregation

Trustees' Annual Report for the year ended 31 March 2023

Structure, governance and management of the charity

A Board, elected annually by members, who are deemed to be trustees under charity law, meets at least six times per annum, and otherwise as required, to administer the affairs of the Congregation.

The Board reports to the Council, also elected annually at the Annual General Meeting by the members, which also meets at least six times per annum. The Council currently consists of eleven members.

There were also three custodian trustees, appointed by the Council, who hold the assets of the Congregation. All these custodian trustees are members of the Congregation.

There are sub-committees that cover the various activities of the Congregation, and a review of their activities during each year is normally circulated with the annual accounts prior to the Annual General Meeting.

The day to day running of the secular affairs of the Congregation is managed by an Administrator. The Board is fully involved in both the religious and secular aspects of the affairs of the Congregation.

The methods used to recruit and appoint new charity trustees.

Any eligible member of the Congregation can be proposed for election to the Board by a proposer and seconder, who must be members of the Congregation. Because such persons will have been members of the Congregation for some years before election to the Board, they will have the appropriate knowledge of the manner in which the Congregation is governed and they are advised of their responsibilities as trustees under Charity Law.

The charity's relationships with related parties.

As defined in charity law the Congregation is not related to any other body. However, there is the Yeshurun Burial Society, a Friendly Society registered with the Financial Conduct Authority and having its independent trustees. The Burial Society provides for religious burials and ensures that sufficient finances are in place for all future burials through subscriptions and donations.

The trustees' bankers and advisors

The Royal Bank of Scotland, Manchester, M3 3AQ

Financial review

The charity's financial position at the end of the year ended 31 March 2023

The financial position of the charity at 31 March 2023 and comparatives for the prior period, as more fully detailed in the accounts, can be summarised as follows:-

	2023	2022
	£	£
Net income	(429)	1,254

Yeshurun Hebrew Congregation

Trustees' Annual Report for the year ended 31 March 2023

Unrestricted Revenue Funds available for the general purposes of the charity	139,382	148,510
Designated Revenue Funds	66,842	63,983
Designated Fixed Asset Funds		-
Total Unrestricted Funds	206,224	212,493
Restricted Revenue Funds	382,263	376,423
Total Funds	588,487	588,916

Financial review

The charity's financial position at the end of the year ended 31 March 2023

The principal funding sources for the Congregation are members' subscriptions and donations, and their support of other charitable activities, including those relating to other organisations in furtherance of the charitable objects of the Congregation.

Restricted funds show a surplus for the year of £5,840 (2022 - deficit of £8,816), leaving an accumulated surplus of £382,263 in restricted funds.

The unrestricted funds show a deficit for the year of £6,269 (2022 - surplus of £10,070), leaving an accumulated surplus of £206,224 in unrestricted funds.

During the year the capital repayments on the bank loans to finance the property occupied by the Rabbi amounted to £9,084 (2022 - £9,233).

Incoming resources

The level of subscription income shown in the accounts amounted to £271,161 (page 25), this after taking into account movements in bad debts written off and provided for, from £272,636 in 2022. It is imperative that members continue to meet their commitments for the subscriptions on time and we thank the majority of those members who have continued to do so. When subscriptions are paid late, or in some cases not at all, this causes problems both in the financial implications for the Congregation and in the time taken to collect outstanding subscriptions. The introduction of a direct debit scheme for annual subscriptions has improved cash flows and new member initiatives have been successful in boosting subscription levels.

Donations and gifts

The donations and gifts received in the year are analysed in note 24 (page 24) 'Donations, grants and legacies'. The general fund donations in the year were £41,859 compared to £44,452 last year.

Expenditure

The expenditure on unrestricted funds amounted to £343,452 (2022 £344,680).

The expenditure on restricted funds was £12,102 (2022 £15,691).

Yeshurun Hebrew Congregation

Trustees' Annual Report for the year ended 31 March 2023

Balance sheet

The net assets as at 31 March 2023 amounted to £588,487 (2022 £588,916); the increase arising on the surplus for the year. It should be noted that the Rabbi's house is included in the accounts at cost.

Policies on reserves.

The Congregation aims to hold reserves sufficient to ensure that it is a going concern, and procedures are in place to monitor this. Ensuring that there are sufficient reserves is the major risk identified by the Board. Therefore, it must be ensured that members' subscriptions, together with donations, provide adequate resources to meet current expenditure. Furthermore, there is a requirement to repay bank loans over a period of years, to maintain the fabric of the synagogue building, and the related fixtures, in an appropriate condition. Such requirements may well be met by making a call to members for additional donations to increase the resources of the General Fund to enable these aims to be met.

Availability and adequacy of assets of each of the funds

The board of trustees is satisfied that the Charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund.

Details of The Independent Examiner

Eric Langer BSc FCA

Member of The Institute of Chartered Accountants in England and Wales

8-10 Gatley Road

Cheadle

Cheshire

SK8 1PY

Statement of Trustees' Responsibilities

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008. Notwithstanding the explicit requirement in the extant statutory regulations, the Charities (Accounts and Reports) Regulations 2008, to prepare the financial statements in accordance with the SORP 2005, in view of the fact that the SORP 2005 has been withdrawn, the Trustees determined to interpret this responsibility as requiring them to follow current best practice and prepare the accounts according to the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), .

In particular, charity law requires the Trustees, if they prepare accounts on an accruals basis, to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of the surplus or deficit of the charity. In preparing those financial statements the Trustees are required to :-

Yeshurun Hebrew Congregation

Trustees' Annual Report for the year ended 31 March 2023

- prepare the accounts in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).
- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements;

The law requires that the trustees must not approve the accounts unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for the year.

The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with regulations made under the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are also responsible for the contents of the Trustees' report, and the statutory responsibility of the Independent Examiner in relation to the Trustees' report is limited to examining the report and ensuring that, on the face of the report, there are no material inconsistencies with the figures disclosed in the financial statements.

This report was approved by the board of trustees on 5 November 2023.

***S Kremnitzer, Chairperson
Trustee***

***S Lipshaw, Vice Chairperson
Trustee***

***C Abrahams, Treasurer
Trustee***

Yeshurun Hebrew Congregation

Report of the Independent Examiner to the Trustees of the charity on the accounts for the year ended 31 March 2023

I report to the Charity trustees on my examination of the accounts of the Charity for the year ended 31 March 2023.

Responsibilities and basis of report

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

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

- a) examine the financial statements of the charity under Section 145 of the Act;
- b) follow the applicable procedures in the Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

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

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

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

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

Eric Langer BSc FCA - Independent Examiner

Chartered Accountant

8-10 Gatley Road
Cheadle
Cheshire
SK8 1PY

This report was signed on

Yeshurun Hebrew Congregation - Statement of Financial Activities for the year ended 31 March 2023

Statement of Financial Activities for the year ended 31 March 2023

	SORP Ref	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
		2023 £	2023 £	2023 £	2022 £
Income & Endowments from:					
Donations, Grants & legacies	A1	314,394	17,919	332,313	331,033
Charitable activities	A2	22,292	-	22,292	27,194
Investments	A4	497	23	520	16
Other	A5	-	-	-	3,382
Total income	A	337,183	17,942	355,125	361,625
Expenditure on:					
Charitable activities	B2	343,452	12,102	355,554	360,371
Total expenditure	B	343,452	12,102	355,554	360,371
Net income for the year		(6,269)	5,840	(429)	1,254
Transfers between funds	C	-	-	-	-
Net income after transfers	A-B-C	(6,269)	5,840	(429)	1,254
Net movement in funds		(6,269)	5,840	(429)	1,254
Reconciliation of funds:-					
Total funds brought forward		212,493	376,423	588,916	587,662
Total funds carried forward		206,224	382,263	588,487	588,916

The 'SORP Ref' indicated above is the classification of income set out in the formal SORP documents. As required by paragraph 4.60 of the SORP, the brought forward and carried forward funds above have been agreed to the Balance Sheet.

A separate Statement of Total Recognised Gains and Losses is not required as this statement includes all recognised gains and losses.

All activities derive from continuing operations

The notes attached on pages 14 to 32 form an integral part of these accounts.

Yeshurun Hebrew Congregation - Statement of Financial Activities for the year ended 31 March 2023

Yeshurun Hebrew Congregation - Analysis of prior year total funds, as required by paragraph 4.2 of the SORP

	SORP Ref	Prior Year Unrestricted Funds 2022 £	Prior Year Restricted Funds 2022 £	Prior Year Total Funds 2022 £
Income & Endowments from:				
Donations, Grants & legacies	A1	324,494	6,539	331,033
Charitable activities	A2	27,194	-	27,194
Investments	A4	16	-	16
Other	A5	3,382	-	3,382
Total income	A	355,086	6,539	361,625
Expenditure on:				
Charitable activities	B2	344,680	15,691	360,371
Total expenditure	B	344,680	15,691	360,371
Net income for the year		10,406	(9,152)	1,254
Transfers between funds	C	(336)	336	-
Net income after transfers		10,070	(8,816)	1,254
Net movement in funds		10,070	(8,816)	1,254
Reconciliation of funds:- E				
Total funds brought forward		202,423	385,239	587,662
Total funds carried forward		212,493	376,423	588,916

All activities derive from continuing operations

A separate Statement of Total Recognised Gains and Losses is not required as this statement includes all recognised gains and losses.'

The notes attached on pages 14 to 32 form an integral part of these accounts.

Yeshurun Hebrew Congregation - Statement of Financial Activities for the year ended 31 March 2023

Yeshurun Hebrew Congregation - Resources applied in the year ended 31 March 2023 towards fixed assets for Charity use:-

	2023 £	2022 £
Funds generated in the year as detailed in the SOFA	(429)	1,254
Resources applied on functional fixed assets	(9,712)	(933)
Net resources available to fund charitable activities	(10,141)	321

The resources applied on fixed assets for charity use represents the cost of additions less proceeds of any disposals.

The notes attached on pages 14 to 32 form an integral part of these accounts.
Movements in revenue and capital funds for the year ended 31 March 2023

Revenue accumulated funds

	Unrestricted Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Last year Total Funds 2022 £
Accumulated funds brought forward	212,493	376,423	588,916	587,662
Recognised gains and losses before transfers	(6,269)	5,840	(429)	1,254
	206,224	382,263	588,487	588,916
(From)/To unrestricted revenue funds		-	-	-
Closing revenue funds	206,224	382,263	588,487	588,916

Designated revenue funds included within the unrestricted funds above

	Total Funds 2023 £	Last year Total Funds 2022 £
At 1 April	63,983	61,391
Surplus in year	2,859	3,641
Transfer (to)/from revenue accumulated funds	-	(1,049)
At 31 March	66,842	63,983

The purposes for which these funds have been designated are described in Note 21 to the accounts.

Summary of funds

	Unrestricted and Designated funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £	Last Year Total Funds 2022 £
Revenue accumulated funds	139,382	382,263	521,645	524,933
Revenue designated funds	66,842	-	66,842	63,983
Total funds	206,224	382,263	588,487	588,916

The notes attached on pages 14 to 32 form an integral part of these accounts.

Yeshurun Hebrew Congregation - Balance Sheet as at 31 March 2023

	SORP		2023	2022
	Note	Ref	£	£
Fixed assets		A		
Tangible assets	11	A2	602,206	598,390
Current assets		B		
Debtors	12	B2	18,780	36,276
Cash at bank and in hand		B4	125,008	180,324
Total current assets			143,788	216,600
Creditors: amounts falling due within one year	14	C1	(42,000)	(95,854)
Net current assets			101,788	120,746
			703,994	719,136
Net assets				
Creditors: amounts falling due after more than one year	15	C2	(45,565)	(54,278)
Net assets			658,429	664,858
Defined benefit pension scheme liabilities	13	C4	(69,942)	(75,942)
The total net assets of the charity			588,487	588,916

The total net assets of the charity are funded by the funds of the charity, as follows:-

Restricted funds				
Restricted Revenue Funds	18	D2	382,263	376,423
			382,263	376,423
Unrestricted Funds				
Unrestricted Revenue Funds	18	D3	139,382	148,510
Unrestricted Revaluation Reserve	18	D4	-	-
			139,382	148,510
Designated Funds				
Designated Revenue Funds	18	D3	66,842	63,983
			66,842	63,983
Total charity funds			588,487	588,916
			-	

Yeshurun Hebrew Congregation - Balance Sheet as at 31 March 2023

The 'SORP Ref' indicated above is the classification of Balance Sheet items as set out in the formal SORP documents. As required by paragraph 4.60 of the SORP, the brought forward and carried forward funds above have been agreed to the SOFA..

The Trustees acknowledge their responsibilities for complying with the requirements of charity legislation with respect to accounting records and the preparation of accounts.

The charity is subject to Independent Examination under charity legislation, and the report of the Independent Examiner is on page 8.

The Trustees are satisfied that, although the charity is not registered under the Companies Acts, if it were so registered, it would be eligible to prepare accounts in accordance with the provisions in Part 15 of the Companies Act 2006. applicable to companies subject to the small companies regime.

***S Kremnitzer, Chairperson
Trustee***

***S Lipshaw, Vice Chairperson
Trustee***

***C Abrahams, Treasurer
Trustee***

Approved by the board of trustees on 5 November 2023

The notes attached on pages 14 to 32 form an integral part of these accounts.

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2023

1 Accounting policies

Policies relating to the production of the accounts.

Basis of preparation and accounting convention

The accounts have been prepared on the accruals basis, under the historical cost convention, and in accordance with the Financial Reporting Standard 102, (effective 1st January 2016) and 'FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), published by the Charity Commission in England & Wales (CCEW) , effective January 2016, and in accordance with all applicable law in the Charity's jurisdiction of registration, except that the Charity has prepared the financial statements in accordance with the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), in preference to the previous SORP, the SORP 2005, which has been withdrawn, notwithstanding the fact that the extant statutory regulations, the Charities (Accounts and Reports) Regulations 2008 refer explicitly to the SORP 2005. This has been done to accord with current best practice.

The Charity constitutes a public benefit entity as defined by FRS102.

Going Concern

The charitable activities are entirely dependent on voluntary donations and continuing grant aid as well as trading revenues. As a consequence, the going concern basis is dependent on the future flow of these uncertain funding streams. Accordingly, the Trustees have obtained forecasts and, after reviewing the financial forecasts for future periods to 31 March 2023, the Trustees are satisfied that, at the time of approving the financial statements, it is appropriate to adopt the going concern basis in preparing the financial statements. Other than these matters, the Trustees are not aware of any material uncertainties about the charity's ability to continue as a going concern.

Policies relating to categories of income and income recognition.

Income recognition

Voluntary income is received by way of membership subscriptions, donations and gifts and is included in full in the statement of financial activities when receivable.

The income from a membership subscription received by the charity where the subscription purchases the right to services or benefits is recognised as income from charitable activities. The income and any associated Gift Aid or other tax refund from a membership subscription received by the charity in the nature of a gift, is accounted for on the same basis as a donation.

Income from investments is included in the year in which it is receivable.

Income from government grants and other grants, whether capital or revenue, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable the income will be received and the amount can be measured reliably and is not deferred.

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2023

Income from legacies

Income from legacies is recognised when the charity has sufficient evidence that a gift has been left to them, that where required, probate has been granted, the executor is satisfied that the property in question will not be required to satisfy claims in the estate, that it is probable that the amount will be received by the charity, and the amount to be received can be estimated with sufficient accuracy, and that any conditions attached to the legacy are either within the control of the charity or have been met.

Where a payment is received from an estate or is notified as receivable by the executors after the reporting date and before the accounts are authorised for issue but it is clear that the payment had been agreed by the executors prior to the end of the reporting period, then the amount concerned is treated as an adjusting event and accrued as income in the accounting period if receipt is probable.

Where the charity has established entitlement to a legacy but there is uncertainty as to the amount of the payment, details of the legacy are disclosed as a contingent asset until the criteria for income recognition are met. Where a legacy is subject to the interest of a life tenant, the legacy is not recognised as income until the death of the life tenant.

If it is doubtful that full settlement of a legacy debtor will be received, then an adjustment is made to reduce the amount of the legacy debtor and legacy income rather than charging the adjustment as expenditure in the Statement of Financial Activities

Membership subscriptions

The income and any associated Gift Aid or other tax refund from a membership subscription received by the charity in the nature of a gift, is accounted for on the same basis as a donation.

The income from a membership subscription received by the charity where the subscription purchases the right to services or benefits is recognised as income from charitable activities.

Policies relating to expenditure on goods and services provided to the charity.

Recognition of liabilities and expenditure

A liability, and the related expenditure, is recognised when a legal or constructive obligation exists as a result of a past event, and when it is more likely than not that a transfer of economic benefits will be required in settlement, and when the amount of the obligation can be measured or reliably estimated..

Liabilities arising from future funding commitments and constructive obligations, including performance related grants, where the timing or the amount of the future expenditure required to settle the obligation are uncertain, give rise to a provision in the accounts, which is reviewed at the accounting year end. The provision is increased to reflect any increases in liabilities, and is decreased by the utilisation of any provision within the period, and reversed if any provision is no longer required. These movements are charged or credited to the respective funds and activities to which the provision relates.

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2023

Policies relating to assets, liabilities and provisions and other matters.

Tangible fixed assets

Tangible fixed assets are measured at their original cost value, or subsequent revaluation. Cost value includes all costs expended in bringing the asset into its intended working condition.

Depreciation has been provided at the following rates in order to write off the assets to their anticipated residual value over their estimated useful lives.

Land and buildings	Not depreciated as the estimated realisable value exceeds cost
Fixtures, fittings and equipment	10 % reducing balance
Sifrei Torah	2.5 % straight line
Computer equipment	33.3 % straight line

A regular annual review of the likelihood of asset impairment is undertaken.

No depreciation is provided on freehold property and improvements because it is the practice to maintain the property in a continual state of sound repair. Accordingly, the life is so long and the residual value so high that the Trustees consider that depreciation calculated in accordance with accepted accounting standards would be immaterial.

Debtors

Debtors are measured at their recoverable amounts at the balance sheet date.

Creditors and provisions

Creditors are amounts owed by the charity. They are measured at the amount that the charity expects to have to pay to settle the debt. Amounts which are owed in more than one year are shown as long-term creditors.

Provisions are recognised when the charity has a present obligation (legal or constructive) as a result of a past event, it is probably that the charity will be required to settle the obligation and a reliable estimate of the amount of the obligation can be made.

Financial instruments including cash and bank balances

Cash held by the charity is included at the amount actually held and counted at the year end. Bank balances, whether in credit or overdrawn, are shown at the amounts properly reconciled to the bank statements.

Pensions - defined contribution schemes

The charity operates a defined contribution pension scheme. Contributions are charged to the profit and loss account as they become payable in accordance with the rules of the scheme.

Pensions - defined benefit schemes

The charity operates a defined benefit pension scheme. Contributions are charged to the profit and loss account and liabilities are accounted for in accordance with the principles set out in module 17 of the SORP.

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2023

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal or as implied by law.

There are no endowment funds.

2 Liability to taxation

The Trustees consider that the charity satisfies the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 for UK corporation tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by chapter 3 part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively on the specific charitable objects of the charity and for no other purpose. Value Added Tax is not recoverable by the charity, and is therefore included in the relevant costs in the Statement of Financial Activities.

3 Winding up or dissolution of the charity

If upon winding up or dissolution of the charity there remain any assets, after the satisfaction of all debts and liabilities, the assets represented by the accumulated fund shall be transferred to some other charitable body or bodies having similar objects to the charity.

4 Significance of financial instruments to the charity's position

There are no significant implications of such matters

5 Net surplus in the financial year

	2023	2022
	£	£
The net surplus in the financial year is stated after charging:-		
Depreciation of owned fixed assets	5,896	5,196
Pension costs	10,661	10,075

6 Interest payable

	2023	2022
	£	£
Loan interest	2,431	1,483
	2,431	1,483

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2023

7 Staff costs and emoluments

Salary costs	2023	2022
	£	£
Gross Salaries excluding trustees and key management personnel	128,324	131,845
Employer's National Insurance for all staff	8,448	3,701
Employer's contribution to defined benefit pension schemes	7,768	7,768
Employer's operating costs of defined contribution pension schemes	2,893	2,307
Total salaries, wages and related costs	147,433	145,621

The average number of part time staff employed in the year was	3	3
The average number of full time staff employed in the year was	3	3
The estimated full time equivalent number of all staff employed in the year was	5	5

The estimated equivalent number of full time staff deployed in different activities in the year was:-

Engaged on charitable activities	4	4
Engaged on management and administration	1	1

The estimated full time equivalent number of all staff employed as above

5	5
----------	----------

Neither the trustees nor any persons connected with them have received any remuneration from the charity or any related entity, either in the current or prior year.

No employees received emoluments (excluding pension costs) in excess of £60,000 per annum.

	No	No
Numbers of such staff to whom benefits are accruing :-		
Under money purchase pension schemes	3	3
	3	3

8 Defined contribution pension schemes

The Charity operates a defined contribution pension scheme, the costs of which are shown above, all of which are from unrestricted funds.

Any liabilities and assets associated with the scheme are shown under debtors and creditors.

9 Defined benefit pension scheme

The Charity operates a defined benefit pension scheme, and the contributions charged in the SOFA in the year are shown above.

There are no contributions agreed for future years.

The Charity has not undertaken a full actuarial valuation on which the amounts in the accounts are based.

Any liabilities and assets associated with the scheme are shown under debtors and creditors.

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2023

10 Remuneration and payments to Trustees and persons connected with them

No trustees or persons connected with them received any remuneration from the charity, or any related entity.

11 Tangible fixed assets

<i>Current Year</i>	Land and Buildings	Plant & Machinery	Sifrei Torah	Total
	£	£	£	£
Cost				
At 1 April 2022	730,357	186,959	44,214	961,530
Additions	-	9,712	-	9,712
At 31 March 2023	730,357	196,671	44,214	971,242
Depreciation				
At 1 April 2022	176,919	161,141	25,080	363,140
Charge for the year	-	4,791	1,105	5,896
At 31 March 2023	176,919	165,932	26,185	369,036
Net book value				
At 31 March 2023	553,438	30,739	18,029	602,206
At 31 March 2022	553,438	25,818	19,134	598,390

<i>Prior Year</i>	Land and Buildings	Plant & Machinery	Sifrei Torah	Total
	£	£	£	£
Cost				
31 March 2021	730,357	181,898	44,214	956,469
Additions	-	4,128	-	4,128
Transfers to fixed assets	-	-	-	-
Surplus on revaluation	-	-	-	-
Disposals	-	-	-	-
31 March 2022	730,357	186,026	44,214	960,597
Depreciation				
31 March 2021	176,919	152,760	22,870	352,549
Charge for the year	-	4,290	1,105	5,395
31 March 2022	176,919	157,050	23,975	357,944
Net book value				
31 March 2022	553,438	28,976	20,239	602,653
31 March 2021	553,438	29,138	21,344	603,920

All assets are used for direct charitable purposes.

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2023

12 Debtors

	2023	2022
	£	£
Trade debtors	3,834	22,361
Prepayments and accrued income	4,761	8,414
Other debtors	10,185	5,501
	18,780	36,276

13 Defined benefit pension scheme assets and liabilities

	2023	2022
	£	£
At 1 April 2022	(75,942)	(81,942)
Defined benefit pension scheme payments made in year	6,000	6,000
Net defined benefit pension scheme liabilities at 31 March 2023	(69,942)	(75,942)
Defined benefit pension scheme liabilities due within one year	(6,000)	(6,000)
	(6,000)	(6,000)
Defined benefit pension scheme liabilities due after one year	(63,942)	(69,942)
Net liability on the defined benefit pension scheme at 31 March 2023	(69,942)	(75,942)

14 Creditors: amounts falling due within one year

	2023	2022
	£	£
Bank loans and overdrafts	9,154	9,525
Trade creditors	6,213	22,880
Accruals	6,764	14,452
PAYE, NIC VAT and other taxes	474	405
Other creditors	19,395	48,592
	42,000	95,854

15 Creditors: amounts falling due after one year

	2023	2022
	£	£
Bank loans and overdrafts	45,565	54,278

16 Income and Expenditure account summary

	2023	2022
	£	£
At 1 April 2022	588,916	587,662
Surplus for the year	(429)	1,254
At 31 March 2023	588,487	588,916

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2023

17 Particulars of how particular funds are represented by assets and liabilities

At 31 March 2023	Unrestricted funds £	Designated funds £	Restricted funds £	Total Funds £
Tangible Fixed Assets	288,693		313,513	602,206
Current Assets	7,567	67,434	68,787	143,788
Current Liabilities	(41,366)	(594)	(40)	(42,000)
Long Term Liabilities	(45,565)	-	-	(45,565)
Pension Liability	(69,942)	-	-	(69,942)
	139,387	66,840	382,260	588,487
At 1 April 2022	Unrestricted funds £	Designated funds £	Restricted funds £	Total Funds £
Tangible Fixed Assets	281,829	-	316,561	598,390
Current Assets	92,755	63,983	59,862	216,600
Current Liabilities	(95,854)	-	-	(95,854)
Long Term Liabilities	(54,278)	-	-	(54,278)
Pension Liability	(75,942)	-	-	(75,942)
	148,510	63,983	376,423	588,916

18 Change in total funds over the year as shown in Note 17 , analysed by individual funds

	Funds brought forward from 2022 £	Movement in funds in 2023 See Note 19 £	Transfers between funds in 2023 See Note 20 £	Funds carried forward to 2024 £
Unrestricted and designated funds:-				
General Fund	148,510	(9,314)	185	139,381
Property Maintenance Fund	41,589	363		41,952
Events Committee Fund	10,893	4,093		14,986
The Guild Fund	11,469	(1,841)		9,628
Gentlemens Discussion Group	32	430	(185)	277
Total unrestricted and designated funds	212,493	(6,269)	-	206,224
Restricted funds:-				
Capital Fund	338,559	(1,265)	-	337,294
Sifrei Torah Fund	19,210	(1,105)	-	18,105
Cemetery Maintenance Fund		1,033		1,033
Chevre Kadisha	6,337	-	-	6,337
High Festival Charity	9,220	7,177	-	16,397
Israel Family Support	3,097	-	-	3,097
Total restricted funds	376,423	5,840	-	382,263
Total charity funds	588,916	(429)	-	588,487

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2023

19 Analysis of movements in funds over the year as shown in Note 18

	Income	Expenditure	Other Gains & Losses	Movement in funds
	2023	2023	2023	2023
	£	£	£	£
Unrestricted and designated funds:-				
General Fund	319,103	(328,417)	-	(9,314)
Property Maintenance Fund	363		-	363
Events Committee Fund	6,334	(2,241)	-	4,093
The Guild Fund	8,841	(10,682)	-	(1,841)
Gentlemens Discussion Group	2,542	(2,112)	-	430
Restricted funds:-				
Capital Fund	678	(1,943)	-	(1,265)
Sifrei Torah Fund	-	(1,105)	-	(1,105)
Cemetery Maintenance Fund	10,087	(9,054)	-	1,033
High Festival Charity	7,177		-	7,177
	355,125	(355,554)	-	(429)

20 Details of transfers between funds in

The transfers shown in note 18 above are:-

	2023	2022
	£	£
To/(from) General Fund in accordance with the accounting policy 'Accounting for capital grants and fixed asset funds'.	185	713
To/(from) Property Maintenance Fund		(611)
To/(from) Events Committee Fund		(238)
To/(from) The Guild Fund		(200)
To/(from) Gentlemens Discussion Group	(185)	
To/(from) High Festival Charity Fund		336
Net transfers	-	-

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2023

21 The purposes for which the funds as detailed in note 18 are held by the charity are:-

Unrestricted and designated funds:-

General Fund	These funds are held for meeting the objectives of the charity, and to provide reserves for future activities, and, subject to charity legislation, are free from all restrictions on their use.
Property Maintenance Fund	The Property Maintenance Fund represents funds to be applied for future major repairs to the premises.
Events Committee Fund	Events committee fund represents funds raised from events to be used for identified projects or items for the Synagogue.
The Guild Fund	The Guild fund represent funds raised to cover the costs of community kiddushim, etc.
Gentlemens Discussion Group	These are donations received for and linked to onward charitable donations.

Restricted funds:-

Capital Fund	This fund represents the various appeals made for the purchase and refurbishment of the premises of the Congregation, including the Synagogue, Beth Hamidrash, and Ohel.
Sifrei Torah Fund	These are funds raised for the purchase of Sifrei Torah.
Cemetery Maintenance Fund	The Congregation is responsible for the maintenance and administration of the Cemetery. The costs allocated to this fund are those directly relating to the upkeep and maintenance of the Cemetery.
Chevra Kadisha	These are funds raised for the replacement of the tahara table in the Ohel.
High Festival Charity	These are donations received for and linked to onward charitable donations.
Israel Family Support	These funds are to support families in Israel affected by terrorism.

22 Ultimate controlling party

The charity is under the control of its legal members.

Every member of the charity has unlimited joint and several liability for the debts of the charity.

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2023 as required by the SORP 2015

This analysis is classified by conventional nominal descriptions and not by activity.

23 Donations, Grants and Legacies

	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
	2023	2023	2023	2022
	£	£	£	£
Donations and gifts from individuals				
Small donations individually less than £1000	41,859	17,916	59,775	50,991
Total donations and gifts	36,085	17,916	54,001	50,991

Donations and gifts from individuals Including HMRC refunds on gift aided donations

Prior Year analysis

	Prior Year Unrestricted Funds	Prior Year Restricted Funds	Prior Year Total Funds
	2022	2022	2022
	£	£	£
Prior year donations and gifts	44,452	6,539	50,991

	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
	2023	2023	2023	2022
	£	£	£	£
Revenue grants from government and public bodies				
Small grants individually less than £1000	-	-	-	-
Government Grants	-	-	-	400
Total public sector revenue grants	-	-	-	400

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2023 as required by the SORP 2015

	Current year Unrestricted Funds 2023 £	Current year Restricted Funds 2023 £	Current year Total Funds 2023 £	Prior Year Total Funds 2022 £
Revenue grants and donations from non public bodies				
Gift Aid Donations from subsidiaries	-	-	-	2,075
The Chief Rabbis Office	2,450	-	2,450	4,931
CST	4,701	-	4,701	-
Total private sector revenue grants	7,151	-	7,151	7,006
	Current year Unrestricted Funds 2023 £	Current year Restricted Funds 2023 £	Current year Total Funds 2023 £	Prior Year Total Funds 2022 £
Membership subscriptions as donations	271,158	3	271,161	272,636
Total Donations, Grants and Legacies				
Total Donations, Grants and Legacies A1	314,394	17,919	332,313	331,033
Prior year				
	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Prior Year Total Funds 2022 £	
Total Donations, Grants and Legacies A1	324,494	6,539	331,033	

24 Income from charitable activities - Trading Activities

Current year	Current year Unrestricted Funds 2023 £	Current year Restricted Funds 2023 £	Current year Total Funds 2023 £	Prior Year Total funds 2022 £
Primary purpose and ancillary trading				
Management fees and charges received	-	-	-	-
Other charitable activities	16,757	-	16,757	23,429
Letting of property	5,535	-	5,535	3,765
Total Primary purpose and ancillary trading	22,292	-	22,292	27,194

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2023 as required by the SORP 2015

Prior year		Prior Year Unrestricted Funds 2022 £	Prior Year Restricted Funds 2022 £	Prior Year Total Funds 2022 £	
Primary purpose and ancillary trading					
Other charitable activities		23,429	-	23,429	
Total Primary purpose and ancillary trading		27,194	-	27,194	
25 Total Income from charitable activities					
Current year		Current year Unrestricted Funds 2023 £	Current year Restricted Funds 2023 £	Current year Total Funds 2023 £	Prior Year Total Funds 2022 £
Total income from charitable trading		22,292	-	22,292	27,194
Total from charitable activities	A2	22,292	-	22,292	27,194
Income from charitable activities - Prior Year analysis					
Prior year		Prior Year Unrestricted Funds 2022 £	Prior Year Restricted Funds 2022 £	Prior Year Total Funds 2022 £	
Total income from charitable trading		27,194	-	27,194	
		27,194	-	27,194	
26 Investment income					
		Current year Unrestricted Funds 2023 £	Current year Restricted Funds 2023 £	Current year Total Funds 2023 £	Prior Year Total Funds 2022 £
Bank Interest Receivable		497	23	520	16
Total investment income	A4	497	23	520	16
Investment income - Prior Year analysis					
		Unrestricted Funds	Restricted Funds	Total Funds	
Prior Year		16	-	16	

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2023 as required by the SORP 2015

27 Other income and gains

	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
<i>Current year</i>	2023	2023	2023	2022
	£	£	£	£
Insurance claims - Revenue items	-	-	-	3,382
Other Income	-	-	-	-
Total other income	-	-	-	3,382

From 1 April 2020 the Mens Discussion Group funds are included as an unrestricted designated fund within the Charity and are disclosed as part of the Charity's financial statements. The accounts will reflect the income and expenses of each of these funds each year, as well as the respective assets and liabilities.

Other income and gains - Prior year analysis

	Prior Year Unrestricted Funds	Prior Year Restricted Funds	Prior Year Total Funds
<i>Prior Year</i>	2022	2022	2022
	£	£	£
Insurance claims - Revenue items	3,382	-	3,382
Total other income	3,382	-	3,382

28 Expenditure on charitable activities - Direct spending

	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
<i>Current Year</i>	2023	2023	2023	2022
	£	£	£	£
Gross wages and salaries - charitable activities	128,324	-	128,324	131,845
Employers' NI - Charitable activities	8,448	-	8,448	3,701
Defined benefit pension costs - charitable activities	7,768	-	7,768	7,768
Defined contribution pension costs - charitable activities	2,893	-	2,893	2,307
Temporary Staff - Charitable Activities	-	-	-	-
Travel and Subsistence - Charitable Activities	2,177	-	2,177	142
Conferences	2,185	-	2,185	-
Events, services and festivals	11,833	-	11,833	29,114
Other staff costs	2,638	-	2,638	2,296
Other charitable activities	47,760	-	47,760	21,508
Bookkeeping	8,950	-	8,950	10,879
Donation and gifts	-	-	-	2,182
Hire of Equipment	-	-	-	2,847
Subcontract payments	-	-	-	-
Total direct spending	222,976	-	222,976	214,589

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2023 as required by the SORP 2015

29 Expenditure on charitable activities- Grant funding of activities

	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
<i>Current Year</i>	2023	2023	2023	2022
	£	£	£	£
Grants made to organisations	2,080	-	2,080	14,043
Total grantmaking costs	2,080	-	2,080	14,043

Breakdown of Grants made to organisations

	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds
<i>Current Year</i>	2023	2023	2023
	£	£	£
Jewish Child's Day	250		250
Manchester Jewish Community Care	250		250
MDG Chanukah Party	330		330
The Fed	350		350
The Mustard Tree	200		200
The Feinman Trust	250		250
World Jewish Relief	450		450
	2,080	-	2,080

	Prior Year Unrestricted Funds	Prior Year Restricted Funds	Prior Year Total Funds
<i>Prior Year</i>	2022	2022	2022
	£	£	£
Grants made to organisations	2,818	11,225	14,043
Total grantmaking costs	2,818	11,225	14,043

Breakdown of Grants made to organisations

	Prior Year Unrestricted Funds	Prior Year Restricted Funds	Prior Year Total Funds
<i>Prior Year</i>	2022	2022	2022
	£	£	£
Action for Sick Children		50	50
Age UK		100	100
Alzheimers Society		200	200
Arba Minim	960		960
Beechwood Cancer Care		150	150
Big Birthday Appeal	25		25
Bnai Brith		100	100
British Friends of Boys Town Jerusalem		150	150
British Friends of Ezer Mizion		200	200
British Friends of Israel		300	300
British Friends of Zaka		200	200
British Red Cross		50	50
Brookvale		200	200
Camp Simcha		200	200
Chai Cancer Care		200	200

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2023 as required by the SORP 2015

Chayal el Chayal	433		433
Chief Rabbi's Office	1,000		1,000
Community Security Trust (CST)		300	300
Delamere		200	200
Emunah		100	100
Francis House Children's Hospice		150	150
Friends of Bnei Akiva		200	200
Friends of Meir & Bracha		250	250
Hathaway Trust		200	200
Hatzoloh Manchester		200	200
Initiation Society		150	150
J Netics		200	200
Jack Stonefield Foundation		400	400
Langdon College		100	100
Leket UK		200	200
Jeremys Circle		175	175
Jewish Blind & Disabled		250	250
Jewish Child's Day		150	150
Jewish Mental Health		400	400
Jewish Womens Aid		200	200
Langdon College		50	50
Liaison		200	200
London School of Jewish Studies		150	150
Maggie's Centre		250	250
Manchester Jewish Community Care		200	200
Manchester Jewish Deaf Association		250	250
Manchester Jewish Soup Kitchen		250	250
Mayor of Stockport Charity fund		200	200
MDA (UK)		100	100
Neshomo		350	350
North Cheshire Jewish Primary School Trust		200	200
North West Police Benevolent Fund		200	200
Outreach		200	200
Shaare Zedek UK		200	200
Samaritans		50	50
Shabbat Chazon & Tisha B'av	200		200
St Ann's Hospice		250	250
The Christie		200	200
The Fed		400	400
The Friends of Alyn Orthopaedic Hospital	200		200
The Wellspring		100	100
Timimti Lev		75	75
Together Dementia		350	350
Torah Tots		100	100
Union Of Jewish Student		100	100
University of Jewish Chaplin		200	200
Yad Eliezer		200	200
Yad Lachim		200	200
Yom Hashoah Manchester		75	75
Youth Aliyah		200	200
	2,818	11,225	14,043

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2023 as required by the SORP 2015

30 Support costs for charitable activities

<i>Current Year</i>	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
	2023	2023	2023	2022
	£	£	£	£
<i>Premises Expenses</i>				
Service charges payable	1,164	-	1,164	952
Rates and water charges	5,347	-	5,347	4,783
Light heat and power	15,407	-	15,407	22,634
Cleaning and waste management	31,192	5,100	36,292	28,939
Premises repairs, renewals and maintenance	26,996	3,954	30,950	36,657
Security costs	-	-	-	544
Property insurance	6,862	-	6,862	5,915
<i>Administrative overheads</i>				
Telephone, fax and internet	2,784	-	2,784	3,091
Postage	1,710	-	1,710	1,381
Stationery and printing	3,516	-	3,516	2,462
Hire of equipment	5,605	-	5,605	5,065
Software licences and expenses	5,946	-	5,946	5,915
Health and safety costs	242	-	242	400
<i>Professional fees paid to advisors other than the auditor or examiner</i>				
Accountancy fees other than examination or audit fees	1,482	-	1,482	1,237
Other legal and professional	-	-	-	-
Pension administration fees	461	-	461	454
<i>Financial costs</i>				
Bank charges	1,403	-	1,403	1,031
Loan interest	2,431	-	2,431	1,483
Depreciation & Amortisation for the period	2,848	3,048	5,896	5,196
Support costs before reallocation	115,396	12,102	127,498	128,139
Total support costs - Current Year	115,396	12,102	127,498	128,139

The basis of allocation of costs between activities is described under accounting policies

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2023 as required by the SORP 2015

<i>Prior Year</i>	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £
Premises Expenses			
Service charges payable	952	-	952
Rates and water charges	4,783	-	4,783
Light heat and power	22,634	-	22,634
Cleaning and waste management	28,895	44	28,939
Premises repairs, renewals and maintenance	35,502	1,155	36,657
Security costs	544	-	544
Property insurance	5,915	-	5,915
Administrative overheads			
Telephone, fax and internet	3,091	-	3,091
Postage	1,381	-	1,381
Stationery and printing	2,459	3	2,462
Hire of equipment	5,065	-	5,065
Software licences and expenses	5,915	-	5,915
Health and safety costs	400	-	400
Professional fees paid to advisors			
Accountancy fees other than examination or audit fees	1,237	-	1,237
Pension administration fees	454	-	454
Financial costs			
Bank charges	1,031	-	1,031
Loan interest	1,483	-	1,483
Depreciation & Amortisation for the period	1,932	3,264	5,196
Support costs before reallocation	123,673	4,466	128,139
Total support costs - Prior Year	123,673	4,466	128,139

The basis of allocation of costs between activities is described under accounting policies

31 Other Expenditure - Governance costs

<i>Current Year</i>	Current year Unrestricted Funds 2023 £	Current year Restricted Funds 2023 £	Current year Total Funds 2023 £	Prior Year Total Funds 2022 £
Independent Examiner's fees	3,000	-	3,000	3,600
Total Governance costs	3,000	-	3,000	3,600

All the expenditure in the prior year was unrestricted.

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2023 as required by the SORP 2015

32 Total Charitable expenditure

		Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
<i>Current Year</i>		2023 £	2023 £	2023 £	2022 £
Total direct spending	B2a	222,976	-	222,976	214,589
Total grantmaking costs	B2c	2,080	-	2,080	14,043
Total support costs	B2d	115,396	12,102	127,498	128,139
Total Governance costs	B2e	3,000	-	3,000	3,600
Total charitable expenditure	B2	343,452	12,102	355,554	360,371

		Prior Year Unrestricted Funds	Prior Year Restricted Funds	Prior Year Total Funds	
<i>Prior Year</i>		2022 £	2022 £	2022 £	
Total direct spending	B2a	214,589	-	214,589	
Total grantmaking costs	B2c	2,818	11,225	14,043	
Total support costs	B2d	123,673	4,466	128,139	
Total Governance costs	B2e	3,600	-	3,600	
Total charitable expenditure	B2	344,680	15,691	360,371	

Accounts

The Charity Registration Number is :- 236420

Yeshurun Hebrew Congregation

Report and Accounts

31 March 2022

Yeshurun Hebrew Congregation

Report and accounts for the year ended 31 March 2022

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Yeshurun Hebrew Congregation

Trustees' Annual Report for the year ended 31 March 2022

The Trustees present their Report and Accounts for the year ended 31 March 2022.

Reference and administrative details

The charity name.

The legal name of the charity is:- Yeshurun Hebrew Congregation.

The charity's areas operation and UK charitable registration.

The charity is registered in England & Wales with the Charity Commission in England & Wales (CCEW) with charity number 236420.

The charity does not operate in any overseas jurisdictions.

Legal structure of the charity

The charity is constituted as an unincorporated charity, established by a written constitution. The governing document of the charity is the written constitution approved by the members.

The trustees are all individuals.

The principal operating address, telephone number, email and web addresses of the charity are:-

Coniston Road

Gatley, Cheadle

Cheshire, SK8 4AP

Telephone 0161 4288242

Web address <http://www.yeshurun.org.uk/>

The Trustees in office on the date the report was approved were:-

S Kremnitzer	Chairperson	
S Halon	Vice Chairperson	
C Abrahams	Treasurer	
D Verber	Warden	
G Taylor	Joint Hon. Secretary	Appointed November 2021
S Lipshaw	Joint Hon. Secretary	
A Dee	General Board Member	Appointed April 2022
R Stone	General Board Member	Appointed November 2021

The following persons served as Trustees during the year ended 31 March 2022 :-

The trustees who served as a trustee in the reporting period, and, if applicable, their dates of appointment or resignation during the year were:-.

S Kremnitzer	Chairperson	
S Halon	Vice Chairperson	
C Abrahams	Treasurer	
D Verber	Warden	
A Simon	Warden	Resigned November 2021
G Taylor	Joint Hon. Secretary	Appointed November 2021
S Lipshaw	Joint Hon. Secretary	
R Baker	General Board Member	Resigned February 2022
J Bolchover	General Board Member	Resigned November 2021
R Stone	General Board Member	Appointed November 2021

Yeshurun Hebrew Congregation

Trustees' Annual Report for the year ended 31 March 2022

Custodian Trustees

E Bor
C A Frieze
H H Solomons
J Stone

Until 6 April 2022

All the trustees are also members of the charity.

Objects and activities of the charity

The purposes of the charity as set out in its governing document.

The Objects of Yeshurun Hebrew Congregation (hereafter also referred to as "the Synagogue" or "the Charity") shall include the adherence to and the advancement of Orthodox Judaism in accordance with its customs (Halacha), ceremony and traditions. This includes the education of members, non-members, and the wider community in both religious and general secular matters, assisting the sick and the needy, and the provision of facilities for life cycle events (e.g., brit, bar/bat mitzvah, weddings, burials) in accordance with Jewish Custom and Halacha.

The Congregation shall support the State of Israel; the local Jewish primary school and nursery; the provision of facilities for members to assist in the general charitable purposes of the wider community, the provision of charitable activities (for example, visiting hospitals) and the promotion of inter-faith dialogue with particular emphasis on relations with local non-Jewish communities, in accordance with Orthodox Jewish Law.

The main activities undertaken in relation to those purposes during the year.

The Charity's objectives were achieved during the year by the operation of religious services and activities at the Congregation's premises, together with support for other Jewish and non-Jewish charities in accordance with Jewish law. There were continuing limitations during the year as a result of the COVID 19 pandemic and the related Government restrictions and guidance. The main priorities of preservation of life and protection of health were key in deciding which activities could be supported.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit and, in particular the specific guidance on charities for the advancement of religion, when reviewing the Congregation's aims and objectives and in planning future activities.

The main activities undertaken during the year to further the charity's purpose for the public benefit.

The trustees have had regard to the Charity Commission's guidance on public benefit in managing the activities of the Charity and, in particular, the specific guidance on charities for the advancement of religion, when reviewing the Congregation's aims and objectives and in planning future activities. The activities currently carried out for the public benefit by the Charity have been to support the local Jewish communities by running synagogue services; provision and up keep of the synagogue premises; outreach to those new to the area; to provide education and learning in various formats across all ages. Work with the local non-Jewish community including hosting interfaith groups, hosting visits to the synagogue by parties of schoolchildren and scouts, and visiting local schools to give talks on Judaism. This year in particular collections were made to support Afghan refugees and Ukraine, and the annual Mitzvah Day again raised donations and collections to provide support to The Hygiene Bank, a local charity.

Yeshurun Hebrew Congregation

Trustees' Annual Report for the year ended 31 March 2022

The main achievements and performance of the charity during the year.

The Synagogue has continued to promote Judaism in a variety of ways over the past year. Due to COVID 19 restrictions, the activities, events and groups which operate under the auspices of the synagogue had to modify their approach but continued to promote both religious and secular activities designed to meet the objectives of the Synagogue. Just some of the activities that the Synagogue provided, and in no particular order, are as follows:

Bar/Bat Mitzvah	Jewish History Discussion Group
Board of Deputies	Jewish Rep Council
Book Club	Ladies Discussion Group
Burial Society	Liaison
Charity Committee	Publicity
Cheadle Village Partnership	Security
Children Services	SEED
Chevra Kadisha	Taskforce
Coffee & Bagel	The Guild
Games in the afternoon	Women in Judaism
Events Committee	Youth Activities
Fly the Flag for Israel	5th Gatley Brownies
Gentlemen's Discussion Group	

The difference the charity's performance during the year has made to the beneficiaries of the charity.

The operation of all the Synagogue groups continues to enhance the community and meet the objectives as set out above. There are activities, events, fundraisers and others dedicated to all age groups and genders. Additional support has been provided during the COVID pandemic via the Taskforce who have run errands to provide shopping, prescriptions etc. to anyone in the community who have been house bound for whatever reason. Lifecycle services as well as activities around the Jewish and general calendars, allow all members to gain full advantage and fulfil those needs. The operation also reaches out to the wider community by way of charity giving, either money, items or time as well as other activities directly or indirectly promoting interfaith.

The degree to which the achievements and performance during the year have benefited wider society.

The Synagogue has continued with its interfaith promotion albeit in a limited way due to COVID. HH Charles Bloom is actively involved in interfaith matters, on behalf of the Board. As a result of the High Festival Appeal, charitable donations have also been made to various groups both affiliated with Judaism and to the wider non-Jewish community. The Synagogue continues to participate in the Board of Deputies through our elected officer. The Synagogue is also represented at the Cheadle Village Partnership.

Yeshurun Hebrew Congregation

Trustees' Annual Report for the year ended 31 March 2022

Structure, governance and management of the charity

A Board, elected annually by members, who are deemed to be trustees under charity law, meets at least six times per annum, and otherwise as required, to administer the affairs of the Congregation.

The Board reports to the Council, also elected annually at the Annual General Meeting by the members, which also meets at least six times per annum. The Council currently consists of seven people, of whom all are elected. During the year, there were also four custodian trustees, appointed by the Council, who hold the assets of the Congregation. All these custodian trustees are members of the Congregation.

There are sub-committees that cover the various activities of the Congregation, and a review of their activities during each year is normally circulated with the annual accounts prior to the Annual General Meeting.

The day to day running of the secular affairs of the Congregation is managed by an Administrator. The Board is fully involved in both the religious and secular aspects of the affairs of the Congregation.

The methods used to recruit and appoint new charity trustees.

Any eligible member of the Congregation can be proposed for election to the Board by a proposer and seconder, who must be members of the Congregation. Because such persons will have been members of the Congregation for some years before election to the Board, they will have the appropriate knowledge of the manner in which the Congregation is governed and they are advised of their responsibilities as trustees under Charity Law.

The charity's relationships with related parties.

As defined in charity law the Congregation is not related to any other body. However, there is the Yeshurun Burial Society, a Friendly Society registered with the Financial Conduct Authority and having its independent trustees. The Burial Society provides for religious burials and ensures that sufficient finances are in place for all future burials through subscriptions and donations.

The trustees' bankers and advisors

The Royal Bank of Scotland, Manchester, M3 3AQ

Financial review

The charity's financial position at the end of the year ended 31 March 2022

The financial position of the charity at 31 March 2022 and comparatives for the prior period, as more fully detailed in the accounts, can be summarised as follows:-

	2022	2021
	£	£
Net income	1,254	18,524

Yeshurun Hebrew Congregation

Trustees' Annual Report for the year ended 31 March 2022

Unrestricted Revenue Funds available for the general purposes of the charity	148,510	141,032
Designated Revenue Funds	63,983	61,391
Designated Fixed Asset Funds		-
Total Unrestricted Funds	212,493	202,423
Restricted Revenue Funds	376,423	385,239
Total Funds	588,916	587,662

Financial review

The charity's financial position at the end of the year ended 31 March 2022

The principal funding sources for the Congregation are members' subscriptions and donations, and their support of other charitable activities, including those relating to other organisations in furtherance of the charitable objects of the Congregation.

Restricted funds show a deficit for the year of £9,152, and a movement of £8,816 after transfers between funds (2021 - deficit of £1,620) , leaving an accumulated surplus of £376,423 in restricted funds.

The unrestricted funds show a surplus for the year of £10,406, and a movement of £10,070 after transfers between funds (2021 - deficit of £16,904), leaving an accumulated surplus of £212,493 in unrestricted funds.

During the year the capital repayments on the bank loans to finance the property occupied by the Rabbi amounted to £9,233 (2021 - £8,472).

Incoming resources

The level of subscription income shown in the accounts amounted to £272,636 (page 25), this after taking into account movements in bad debts written off and provided for, from £273,233 in 2021. It is imperative that members continue to meet their commitments for the subscriptions on time and we thank the majority of those members who have continued to do so. When subscriptions are paid late, or in some cases not at all, this causes problems both in the financial implications for the Congregation and in the time taken to collect outstanding subscriptions. The introduction of a direct debit scheme for annual subscriptions has improved cash flows and new member initiatives have been successful in boosting subscription levels.

Donations and gifts

The donations and gifts received in the year are analysed in note 24 (page 24) 'Donations, grants and legacies'. The general fund donations in the year were £44,452 compared to £26,867 last year.

Expenditure

The expenditure on unrestricted funds amounted to £344,680 (2021 £301,952).

The expenditure on restricted funds was £15,691 (2021 £5,291).

Yeshurun Hebrew Congregation

Trustees' Annual Report for the year ended 31 March 2022

Balance sheet

The net assets as at 31 March 2022 amounted to £588,916 (2021 £587,662); the increase arising on the surplus for the year. It should be noted that the Rabbi's house is included in the accounts at cost.

Policies on reserves.

The Congregation aims to hold reserves sufficient to ensure that it is a going concern, and procedures are in place to monitor this. Ensuring that there are sufficient reserves is the major risk identified by the Board. Therefore, it must be ensured that members' subscriptions, together with donations, provide adequate resources to meet current expenditure. Furthermore, there is a requirement to repay bank loans over a period of years, to maintain the fabric of the synagogue building, and the related fixtures, in an appropriate condition. Such requirements may well be met by making a call to members for additional donations to increase the resources of the General Fund to enable these aims to be met.

Availability and adequacy of assets of each of the funds

The board of trustees is satisfied that the Charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund.

Details of The Independent Examiner

Eric Langer BSc FCA
Member of The Institute of Chartered Accountants in England and Wales
8-10 Gatley Road
Cheadle
Cheshire
SK8 1PY

Statement of Trustees' Responsibilities

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008. Notwithstanding the explicit requirement in the extant statutory regulations, the Charities (Accounts and Reports) Regulations 2008, to prepare the financial statements in accordance with the SORP 2005, in view of the fact that the SORP 2005 has been withdrawn, the Trustees determined to interpret this responsibility as requiring them to follow current best practice and prepare the accounts according to the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), .

In particular, charity law requires the Trustees, if they prepare accounts on an accruals basis, to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of the surplus or deficit of the charity. In preparing those financial statements the Trustees are required to :-

Yeshurun Hebrew Congregation

Trustees' Annual Report for the year ended 31 March 2022

- prepare the accounts in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).
- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements;

The law requires that the trustees must not approve the accounts unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for the year.

The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with regulations made under the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are also responsible for the contents of the Trustees' report, and the statutory responsibility of the Independent Examiner in relation to the Trustees' report is limited to examining the report and ensuring that, on the face of the report, there are no material inconsistencies with the figures disclosed in the financial statements.

This report was approved by the board of trustees on 12 September 2022.

***S Kremnitzer, Chairperson
Trustee***

***S Halon, Vice Chairperson
Trustee***

***C Abrahams, Treasurer
Trustee***

Yeshurun Hebrew Congregation

Report of the Independent Examiner to the Trustees of the charity on the accounts for the year ended 31 March 2022

I report to the Charity trustees on my examination of the accounts of the Charity for the year ended 31 March 2022.

Responsibilities and basis of report

As the Charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charity's Act 2011 ('the Act')

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

- a) examine the financial statements of the charity under Section 145 of the Act;
- b) follow the applicable procedures in the Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

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

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

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

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

Eric Langer BSc FCA - Independent Examiner

Chartered Accountant

8-10 Gatley Road
Cheadle
Cheshire
SK8 1PY

This report was signed on

Yeshurun Hebrew Congregation - Statement of Financial Activities for the year ended 31 March 2022

Statement of Financial Activities for the year ended 31 March 2022

	SORP Ref	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
		2022 £	2022 £	2022 £	2021 £
Income & Endowments from:					
Donations, Grants & legacies	A1	324,494	6,539	331,033	317,132
Charitable activities	A2	27,194	-	27,194	4,368
Other trading activities	A3	-	-	-	-
Investments	A4	16	-	16	69
Other	A5	3,382	-	3,382	4,198
Total income	A	355,086	6,539	361,625	325,767
Expenditure on:					
Charitable activities	B2	344,680	15,691	360,371	307,243
Total expenditure	B	344,680	15,691	360,371	307,243
Net income for the year		10,406	(9,152)	1,254	18,524
Transfers between funds	C	(336)	336	-	-
Net income after transfers	A-B-C	10,070	(8,816)	1,254	18,524
Net movement in funds		10,070	(8,816)	1,254	18,524
Reconciliation of funds:-					
	E				
Total funds brought forward		202,423	385,239	587,662	569,138
Total funds carried forward		212,493	376,423	588,916	587,662

The 'SORP Ref' indicated above is the classification of income set out in the formal SORP documents. As required by paragraph 4.60 of the SORP, the brought forward and carried forward funds above have been agreed to the Balance Sheet.

A separate Statement of Total Recognised Gains and Losses is not required as this statement includes all recognised gains and losses.

All activities derive from continuing operations

The notes attached on pages 14 to 32 form an integral part of these accounts.

Yeshurun Hebrew Congregation - Statement of Financial Activities for the year ended 31 March 2022

Yeshurun Hebrew Congregation - Analysis of prior year total funds, as required by paragraph 4.2 of the SORP

	SORP Ref	Prior Year Unrestricted Funds 2021 £	Prior Year Restricted Funds 2021 £	Prior Year Total Funds 2021 £
Income & Endowments from:				
Donations, Grants & legacies	A1	309,976	7,156	317,132
Charitable activities	A2	4,368	-	4,368
Other trading activities	A3	-	-	-
Investments	A4	67	2	69
Total income	A	318,609	7,158	325,767
Expenditure on:				
Charitable activities	B2	301,952	5,291	307,243
Total expenditure	B	301,952	5,291	307,243
Net income for the year		16,657	1,867	18,524
Transfers between funds	C	247	(247)	-
Net income after transfers		16,904	1,620	18,524
Net movement in funds		16,904	1,620	18,524
Reconciliation of funds:- E				
Total funds brought forward		185,519	383,619	569,138
Total funds carried forward		202,423	385,239	587,662

All activities derive from continuing operations

A separate Statement of Total Recognised Gains and Losses is not required as this statement includes all recognised gains and losses.'

The notes attached on pages 14 to 32 form an integral part of these accounts.

Yeshurun Hebrew Congregation - Statement of Financial Activities for the year ended 31 March 2022

Yeshurun Hebrew Congregation - Resources applied in the year ended 31 March 2022 towards fixed assets for Charity use:-

	2022 £	2021 £
Funds generated in the year as detailed in the SOFA	1,254	18,524
Resources applied on functional fixed assets	(933)	(4,128)
Net resources available to fund charitable activities	321	14,396

The resources applied on fixed assets for charity use represents the cost of additions less proceeds of any disposals.

The notes attached on pages 14 to 32 form an integral part of these accounts.
Movements in revenue and capital funds for the year ended 31 March 2022

Revenue accumulated funds

	Unrestricted Funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £	Last year Total Funds 2021 £
Accumulated funds brought forward	202,423	385,239	587,662	569,138
Recognised gains and losses before transfers	10,406	(9,152)	1,254	18,524
	212,829	376,087	588,916	587,662
(From)/To unrestricted revenue funds	(336)	336	-	-
Closing revenue funds	212,493	376,423	588,916	587,662

Designated revenue funds included within the unrestricted funds above

	Total Funds 2022 £	Last year Total Funds 2021 £
At 1 April	61,391	60,294
Surplus in year	3,641	5,100
Transfer (to)/from revenue accumulated funds	(1,049)	(4,003)
At 31 March	63,983	61,391

The purposes for which these funds have been designated are described in Note 22 to the accounts.

Summary of funds

	Unrestricted and Designated funds 2022 £	Restricted Funds 2022 £	Total Funds 2022 £	Last Year Total Funds 2021 £
Revenue accumulated funds	148,510	376,423	524,933	526,271
Revenue designated funds	63,983	-	63,983	61,391
Total funds	212,493	376,423	588,916	587,662

The notes attached on pages 14 to 32 form an integral part of these accounts.

Yeshurun Hebrew Congregation - Balance Sheet as at 31 March 2022

	SORP		2022	2021
	Note	Ref	£	£
Fixed assets		A		
Tangible assets	11	A2	598,390	602,653
Current assets		B		
Debtors	12	B2	36,276	29,856
Cash at bank and in hand		B4	180,324	181,879
Total current assets			<u>216,600</u>	<u>211,735</u>
Creditors: amounts falling due within one year	14	C1	<u>(95,854)</u>	<u>(80,807)</u>
Net current assets			120,746	130,928
			<u>719,136</u>	<u>733,581</u>
Net assets				
Creditors: amounts falling due after more than one year	15	C2	(54,278)	(63,977)
Net assets			<u>664,858</u>	<u>669,604</u>
Defined benefit pension scheme liabilities	13	C4	(75,942)	(81,942)
The total net assets of the charity			<u>588,916</u>	<u>587,662</u>

The total net assets of the charity are funded by the funds of the charity, as follows:-

Restricted funds				
Restricted Revenue Funds	19	D2	376,423	385,239
			376,423	385,239
Unrestricted Funds				
Unrestricted Revenue Funds	19	D3	148,510	141,032
Unrestricted Revaluation Reserve	19	D4	<u>-</u>	<u>-</u>
			148,510	141,032
Designated Funds				
Designated Revenue Funds	19	D3	63,983	61,391
			63,983	61,391
Total charity funds			<u>588,916</u>	<u>587,662</u>

Yeshurun Hebrew Congregation - Balance Sheet as at 31 March 2022

The 'SORP Ref' indicated above is the classification of Balance Sheet items as set out in the formal SORP documents. As required by paragraph 4.60 of the SORP, the brought forward and carried forward funds above have been agreed to the SOFA..

The Trustees acknowledge their responsibilities for complying with the requirements of charity legislation with respect to accounting records and the preparation of accounts.

The charity is subject to Independent Examination under charity legislation, and the report of the Independent Examiner is on page 8.

The Trustees are satisfied that, although the charity is not registered under the Companies Acts, if it were so registered, it would be eligible to prepare accounts in accordance with the provisions in Part 15 of the Companies Act 2006. applicable to companies subject to the small companies regime.

***S Kremnitzer, Chairperson
Trustee***

***S Halon, Vice Chairperson
Trustee***

***C Abrahams, Treasurer
Trustee***

Approved by the board of trustees on 12 September 2022

The notes attached on pages 14 to 32 form an integral part of these accounts.

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2022

1 Accounting policies

Policies relating to the production of the accounts.

Basis of preparation and accounting convention

The accounts have been prepared on the accruals basis, under the historical cost convention, and in accordance with the Financial Reporting Standard 102, (effective 1st January 2016) and 'FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), published by the Charity Commission in England & Wales (CCEW) , effective January 2016, and in accordance with all applicable law in the Charity's jurisdiction of registration, except that the Charity has prepared the financial statements in accordance with the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), in preference to the previous SORP, the SORP 2005, which has been withdrawn, notwithstanding the fact that the extant statutory regulations, the Charities (Accounts and Reports) Regulations 2008 refer explicitly to the SORP 2005. This has been done to accord with current best practice.

The Charity constitutes a public benefit entity as defined by FRS102.

Going Concern

The charitable activities are entirely dependent on voluntary donations and continuing grant aid as well as trading revenues. As a consequence, the going concern basis is dependent on the future flow of these uncertain funding streams. Accordingly, the Trustees have obtained forecasts and, after reviewing the financial forecasts for future periods to 31 March 2023, the Trustees are satisfied that, at the time of approving the financial statements, it is appropriate to adopt the going concern basis in preparing the financial statements. Other than these matters, the Trustees are not aware of any material uncertainties about the charity's ability to continue as a going concern.

Policies relating to categories of income and income recognition.

Income recognition

Voluntary income is received by way of membership subscriptions, donations and gifts and is included in full in the statement of financial activities when receivable.

The income from a membership subscription received by the charity where the subscription purchases the right to services or benefits is recognised as income from charitable activities. The income and any associated Gift Aid or other tax refund from a membership subscription received by the charity in the nature of a gift, is accounted for on the same basis as a donation.

Income from investments is included in the year in which it is receivable.

Income from government grants and other grants, whether capital or revenue, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable the income will be received and the amount can be measured reliably and is not deferred.

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2022

Income from legacies

Income from legacies is recognised when the charity has sufficient evidence that a gift has been left to them, that where required, probate has been granted, the executor is satisfied that the property in question will not be required to satisfy claims in the estate, that it is probable that the amount will be received by the charity, and the amount to be received can be estimated with sufficient accuracy, and that any conditions attached to the legacy are either within the control of the charity or have been met.

Where a payment is received from an estate or is notified as receivable by the executors after the reporting date and before the accounts are authorised for issue but it is clear that the payment had been agreed by the executors prior to the end of the reporting period, then the amount concerned is treated as an adjusting event and accrued as income in the accounting period if receipt is probable.

Where the charity has established entitlement to a legacy but there is uncertainty as to the amount of the payment, details of the legacy are disclosed as a contingent asset until the criteria for income recognition are met. Where a legacy is subject to the interest of a life tenant, the legacy is not recognised as income until the death of the life tenant.

If it is doubtful that full settlement of a legacy debtor will be received, then an adjustment is made to reduce the amount of the legacy debtor and legacy income rather than charging the adjustment as expenditure in the Statement of Financial Activities

Membership subscriptions

The income and any associated Gift Aid or other tax refund from a membership subscription received by the charity in the nature of a gift, is accounted for on the same basis as a donation.

The income from a membership subscription received by the charity where the subscription purchases the right to services or benefits is recognised as income from charitable activities.

Policies relating to expenditure on goods and services provided to the charity.

Recognition of liabilities and expenditure

A liability, and the related expenditure, is recognised when a legal or constructive obligation exists as a result of a past event, and when it is more likely than not that a transfer of economic benefits will be required in settlement, and when the amount of the obligation can be measured or reliably estimated..

Liabilities arising from future funding commitments and constructive obligations, including performance related grants, where the timing or the amount of the future expenditure required to settle the obligation are uncertain, give rise to a provision in the accounts, which is reviewed at the accounting year end. The provision is increased to reflect any increases in liabilities, and is decreased by the utilisation of any provision within the period, and reversed if any provision is no longer required. These movements are charged or credited to the respective funds and activities to which the provision relates.

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2022

Policies relating to assets, liabilities and provisions and other matters.

Tangible fixed assets

Tangible fixed assets are measured at their original cost value, or subsequent revaluation. Cost value includes all costs expended in bringing the asset into its intended working condition.

Depreciation has been provided at the following rates in order to write off the assets to their anticipated residual value over their estimated useful lives.

Land and buildings	Not depreciated as the estimated realisable value exceeds cost
Fixtures, fittings and equipment	10 % reducing balance
Sifrei Torah	2.5 % straight line
Computer equipment	33.3 % straight line

A regular annual review of the likelihood of asset impairment is undertaken.

No depreciation is provided on freehold property and improvements because it is the practice to maintain the property in a continual state of sound repair. Accordingly, the life is so long and the residual value so high that the Trustees consider that depreciation calculated in accordance with accepted accounting standards would be immaterial.

Debtors

Debtors are measured at their recoverable amounts at the balance sheet date.

Creditors and provisions

Creditors are amounts owed by the charity. They are measured at the amount that the charity expects to have to pay to settle the debt. Amounts which are owed in more than one year are shown as long-term creditors.

Provisions are recognised when the charity has a present obligation (legal or constructive) as a result of a past event, it is probably that the charity will be required to settle the obligation and a reliable estimate of the amount of the obligation can be made.

Financial instruments including cash and bank balances

Cash held by the charity is included at the amount actually held and counted at the year end. Bank balances, whether in credit or overdrawn, are shown at the amounts properly reconciled to the bank statements.

Pensions - defined contribution schemes

The charity operates a defined contribution pension scheme. Contributions are charged to the profit and loss account as they become payable in accordance with the rules of the scheme.

Pensions - defined benefit schemes

The charity operates a defined benefit pension scheme. Contributions are charged to the profit and loss account and liabilities are accounted for in accordance with the principles set out in module 17 of the SORP.

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2022

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal or as implied by law.

There are no endowment funds.

2 Liability to taxation

The Trustees consider that the charity satisfies the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 for UK corporation tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by chapter 3 part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively on the specific charitable objects of the charity and for no other purpose. Value Added Tax is not recoverable by the charity, and is therefore included in the relevant costs in the Statement of Financial Activities.

3 Winding up or dissolution of the charity

If upon winding up or dissolution of the charity there remain any assets, after the satisfaction of all debts and liabilities, the assets represented by the accumulated fund shall be transferred to some other charitable body or bodies having similar objects to the charity.

4 Significance of financial instruments to the charity's position

There are no significant implications of such matters

5 Net surplus in the financial year

	2022	2021
	£	£
The net surplus in the financial year is stated after charging:-		
Depreciation of owned fixed assets	5,196	5,395
Pension costs	10,075	11,145

6 Interest payable

	2022	2021
	£	£
Loan interest	1,483	1,638

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2022

7 Staff costs and emoluments

Salary costs	2022	2021
	£	£
Gross Salaries excluding trustees and key management personnel	131,845	105,341
Employer's National Insurance for all staff	3,701	5,253
Employer's contribution to defined benefit pension schemes	7,768	7,768
Employer's operating costs of defined contribution pension schemes	2,307	3,377
Total salaries, wages and related costs	145,621	121,739

The average number of part time staff employed in the year was	3	1
The average number of full time staff employed in the year was	3	3
The estimated full time equivalent number of all staff employed in the year was	5	3

The estimated equivalent number of full time staff deployed in different activities in the year was:-

Engaged on charitable activities	4	2
Engaged on management and administration	1	1

The estimated full time equivalent number of all staff employed as above

5	3
----------	----------

Neither the trustees nor any persons connected with them have received any remuneration from the charity or any related entity, either in the current or prior year.

No employees received emoluments (excluding pension costs) in excess of £60,000 per annum.

	No	No
Numbers of such staff to whom benefits are accruing :-		
Under money purchase pension schemes	3	3
	3	3

8 Defined contribution pension schemes

The Charity operates a defined contribution pension scheme, the costs of which are shown above, all of which are from unrestricted funds.

Any liabilities and assets associated with the scheme are shown under debtors and creditors.

9 Defined benefit pension scheme

The Charity operates a defined benefit pension scheme, and the contributions charged in the SOFA in the year are shown above.

There are no contributions agreed for future years.

The Charity has not undertaken a full actuarial valuation on which the amounts in the accounts are based.

Any liabilities and assets associated with the scheme are shown under debtors and creditors.

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2022

10 Remuneration and payments to Trustees and persons connected with them

No trustees or persons connected with them received any remuneration from the charity, or any related entity.

11 Tangible fixed assets

<i>Current Year</i>	Land and Buildings	Plant & Machinery	Sifrei Torah	Total
	£	£	£	£
Cost				
At 1 April 2021	730,357	186,026	44,214	960,597
Additions	-	933	-	933
At 31 March 2022	730,357	186,959	44,214	961,530
Depreciation				
At 1 April 2021	176,919	157,050	23,975	357,944
Charge for the year	-	4,091	1,105	5,196
At 31 March 2022	176,919	161,141	25,080	363,140
Net book value				
At 31 March 2022	553,438	25,818	19,134	598,390
At 31 March 2021	553,438	28,976	20,239	602,653

<i>Prior Year</i>	Land and Buildings	Plant & Machinery	Sifrei Torah	Total
	£	£	£	£
Cost				
31 March 2020	730,357	181,898	44,214	956,469
Additions	-	4,128	-	4,128
Transfers to fixed assets	-	-	-	-
Surplus on revaluation	-	-	-	-
Disposals	-	-	-	-
31 March 2021	730,357	186,026	44,214	960,597
Depreciation				
31 March 2020	176,919	152,760	22,870	352,549
Charge for the year	-	4,290	1,105	5,395
31 March 2021	176,919	157,050	23,975	357,944
Net book value				
31 March 2021	553,438	28,976	20,239	602,653
31 March 2020	553,438	29,138	21,344	603,920

All assets are used for direct charitable purposes.

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2022

12 Debtors

	2022	2021
	£	£
Trade debtors	22,361	9,140
Prepayments and accrued income	8,414	5,921
Other debtors	5,501	14,795
	36,276	29,856

13 Defined benefit pension scheme assets and liabilities

	2022	2021
	£	£
At 1 April 2021	(81,942)	(87,942)
Defined benefit pension scheme payments made in year	6,000	6,000
Net defined benefit pension scheme liabilities at 31 March 2022	(75,942)	(81,942)
Defined benefit pension scheme liabilities due within one year	(6,000)	(6,000)
	(6,000)	(6,000)
Defined benefit pension scheme liabilities due after one year	(69,942)	(75,942)
Net liability on the defined benefit pension scheme at 31 March 2022	(75,942)	(81,942)

14 Creditors: amounts falling due within one year

	2022	2021
	£	£
Bank loans and overdrafts	9,525	9,233
Trade creditors	22,880	19,231
Accruals	14,452	5,091
PAYE, NIC VAT and other taxes	405	-
Other creditors	48,592	47,252
	95,854	80,807

15 Creditors: amounts falling due after one year

	2022	2021
	£	£
Bank loans and overdrafts	54,278	63,977

16 Income and Expenditure account summary

	2022	2021
	£	£
At 1 April 2021	587,662	569,138
Surplus for the year	1,254	18,524
At 31 March 2022	588,916	587,662

17 Post balance sheet events

The COVID-19 pandemic has affected the Synagogue in various ways. The Trustees and Rabbi have worked tirelessly to ensure that the Synagogue continues to operate and support the Congregation and community. With the guidance from the Government and the Chief Rabbi's office the Synagogue has managed to conduct funerals and pastoral care in a COVID-19 safe way. It has delivered educational and spiritual programmes in the most effective way possible within the context of the COVID-19 guidance in place at the relevant time. As for the Synagogue's finances, the Trustees are satisfied that the Charity has sufficient cash, investments and property assets to be able to withstand the financial impact of this pandemic for the foreseeable future.

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2022

18 Particulars of how particular funds are represented by assets and liabilities

At 31 March 2022	Unrestricted funds £	Designated funds £	Restricted funds £	Total Funds £
Tangible Fixed Assets	281,829		316,561	598,390
Current Assets	92,755	63,983	59,862	216,600
Current Liabilities	(95,854)	-	-	(95,854)
Long Term Liabilities	(54,278)	-	-	(54,278)
Pension Liability	(75,942)	-	-	(75,942)
	148,510	63,983	376,423	588,916

At 1 April 2021	Unrestricted funds £	Designated funds £	Restricted funds £	Total Funds £
Tangible Fixed Assets	282,829	-	319,824	602,653
Current Assets	84,929	61,391	65,415	211,735
Current Liabilities	(80,807)	-	-	(80,807)
Long Term Liabilities	(63,977)	-	-	(63,977)
Pension Liability	(81,942)	-	-	(81,942)
	141,032	61,391	385,239	587,662

19 Change in total funds over the year as shown in Note 18 , analysed by individual funds

	Funds brought forward from 2021 £	Movement in funds in 2022 See Note 20 £	Transfers between funds in 2022 See Note 21 £	Funds carried forward to 2023 £
Unrestricted and designated funds:-				
General Fund	141,032	6,765	713	148,510
Property Maintenance Fund	42,263	(63)	(611)	41,589
Events Committee Fund	9,334	1,797	(238)	10,893
The Guild Fund	9,585	2,084	(200)	11,469
Gentlemens Discussion Group	209	(177)		32
Total unrestricted and designated funds	202,423	10,406	(336)	212,493
Restricted funds:-				
Capital Fund	341,445	(2,886)	-	338,559
Sifrei Torah Fund	20,690	(1,480)	-	19,210
Cemetery Maintenance Fund		-	-	-
Chebra Kadisha	6,337	-	-	6,337
High Festival Charity	13,670	(4,786)	336	9,220
Israel Family Support	3,097	-	-	3,097
Total restricted funds	385,239	(9,152)	336	376,423
Total charity funds	587,662	1,254	-	588,916

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2022

20 Analysis of movements in funds over the year as shown in Note 19

	Income	Expenditure	Other Gains & Losses	Movement in funds
	2022	2022	2022	2022
	£	£	£	£
Unrestricted and designated funds:-				
General Fund	335,571	(328,806)	-	6,765
Property Maintenance Fund	1,137	(1,200)	-	(63)
Events Committee Fund	7,040	(5,243)	-	1,797
The Guild Fund	9,583	(7,499)	-	2,084
Gentlemens Discussion Group	1,755	(1,932)	-	(177)
Restricted funds:-				
Capital Fund	100	(2,986)	-	(2,886)
Sifrei Torah Fund	-	(1,480)	-	(1,480)
Cemetery Maintenance Fund	-	-	-	-
High Festival Charity	6,084	(10,870)	-	(4,786)
Israel Family Support	-	-	-	-
	361,625	(360,371)	-	1,254

21 Details of transfers between funds in

The transfers shown in note 19 above are:-	2022	2021
	£	£
To/(from) General Fund in accordance with the accounting policy 'Accounting for capital grants and fixed asset funds'.	713	4,250
To/(from) Property Maintenance Fund	(611)	-
To/(from) Events Committee Fund	(238)	(2,400)
To/(from) The Guild Fund	(200)	(1,603)
To/(from) Cemetery Maintenance	-	(247)
To/(from) High Festival Charity Fund	336	-
Net transfers	-	-

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2022

22 The purposes for which the funds as detailed in note 19 are held by the charity are:-

Unrestricted and designated funds:-

General Fund	These funds are held for meeting the objectives of the charity, and to provide reserves for future activities, and, subject to charity legislation, are free from all restrictions on their use.
Property Maintenance Fund	The Property Maintenance Fund represents funds to be applied for future major repairs to the premises.
Events Committee Fund	Events committee fund represents funds raised from events to be used for identified projects or items for the Synagogue.
The Guild Fund	The Guild fund represent funds raised to cover the costs of community kiddushim, etc.
Gentlemens Discussion Group	These are donations received for and linked to onward charitable donations.

Restricted funds:-

Capital Fund	This fund represents the various appeals made for the purchase and refurbishment of the premises of the Congregation, including the Synagogue, Beth Hamidrash, and Ohel.
Sifrei Torah Fund	These are funds raised for the purchase of Sifrei Torah.
Cemetery Maintenance Fund	The Congregation is responsible for the maintenance and administration of the Cemetery. The costs allocated to this fund are those directly relating to the upkeep and maintenance of the Cemetery.
Chevra Kadisha	These are funds raised for the replacement of the tahara table in the Ohel.
High Festival Charity	These are donations received for and linked to onward charitable donations.
Israel Family Support	These funds are to support families in Israel affected by terrorism.

23 Ultimate controlling party

The charity is under the control of its legal members.

Every member of the charity has unlimited joint and several liability for the debts of the charity.

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2022 as required by the SORP 2015

This analysis is classified by conventional nominal descriptions and not by activity.

24 Donations, Grants and Legacies

	Current year Unrestricted Funds 2022 £	Current year Restricted Funds 2022 £	Current year Total Funds 2022 £	Prior Year Total Funds 2021 £
Donations and gifts from individuals				
Small donations individually less than £1000	44,452	6,184	50,636	34,023
Individual donations over £1000	-	-	-	-
Donations from organisations	-	-	-	-
Total donations and gifts	44,452	6,539	50,991	34,023

Donations and gifts from individuals Including HMRC refunds on gift aided donations

Prior Year analysis

	Prior Year Unrestricted Funds 2021 £	Prior Year Restricted Funds 2021 £	Prior Year Total Funds 2021 £
Prior year donations and gifts	26,867	7,156	34,023

	Current year Unrestricted Funds 2022 £	Current year Restricted Funds 2022 £	Current year Total Funds 2022 £	Prior Year Total Funds 2021 £
Revenue grants from government and public bodies				
Government Grants	400	-	400	5,629
Total public sector revenue grants	400	-	400	5,629

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2022 as required by the SORP 2015

	Current year Unrestricted Funds 2022 £	Current year Restricted Funds 2022 £	Current year Total Funds 2022 £	Prior Year Total Funds 2021 £
Revenue grants and donations from non public bodies				
The Chief Rabbis Office	2,075	-	2,075	1,660
CST	4,931	-	4,931	2,587
Total private sector revenue grants	7,006	-	7,006	4,247

	Current year Unrestricted Funds 2022 £	Current year Restricted Funds 2022 £	Current year Total Funds 2022 £	Prior Year Total Funds 2021 £
Membership subscriptions as donations	272,636	-	272,636	273,233

Total Donations, Grants and Legacies	324,494	6,539	331,033	317,132
Total Donations, Grants and Legacies A1				

Prior year

	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Prior Year Total Funds 2021 £	
Total Donations, Grants and Legacies	309,976	7,156	317,132	A1

25 Income from charitable activities - Trading Activities

Current year	Current year Unrestricted Funds 2022 £	Current year Restricted Funds 2022 £	Current year Total Funds 2022 £	Prior Year Total funds 2021 £
Primary purpose and ancillary trading				
Other charitable activities	23,429	-	23,429	4,368
Letting of property	3,765	-	3,765	-
Total Primary purpose and ancillary trading	27,194	-	27,194	4,368

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2022 as required by the SORP 2015

<i>Prior year</i>	Prior Year Unrestricted Funds 2021 £	Prior Year Restricted Funds 2021 £	Prior Year Total Funds 2021 £
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Primary purpose and ancillary trading

Other charitable activities	4,368	-	4,368
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Total Primary purpose and ancillary trading	4,368	-	4,368
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26 Total Income from charitable activities

<i>Current year</i>	Current year Unrestricted Funds 2022 £	Current year Restricted Funds 2022 £	Current year Total Funds 2022 £	Prior Year Total Funds 2021 £
---------------------	--	--	--	--

Total income from charitable trading	27,194	-	27,194	4,368
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Total from charitable activities	27,194	-	27,194	4,368
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Income from charitable activities - Prior Year analysis

<i>Prior year</i>	Prior Year Unrestricted Funds 2021 £	Prior Year Restricted Funds 2021 £	Prior Year Total Funds 2021 £
Total income from charitable trading	4,368	-	4,368
	4,368	-	4,368

28 Investment income

	Current year Unrestricted Funds 2022 £	Current year Restricted Funds 2022 £	Current year Total Funds 2022 £	Prior Year Total Funds 2021 £
--	--	--	--	--

Bank Interest Receivable	16	-	16	69
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Total investment income	16	-	16	69
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Investment income - Prior Year analysis

	Unrestricted Funds	Restricted Funds	Total Funds
Prior Year	67	2	69

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2022 as required by the SORP 2015

29 Other income and gains

	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
<i>Current year</i>	2022	2022	2022	2021
	£	£	£	£
Insurance claims - Revenue items	3,382	-	3,382	1,358
Other Income	-	-	-	2,840
Total other income	3,382	-	3,382	4,198

From 1 April 2020 the Mens Discussion Group funds are included as an unrestricted designated fund within the Charity and are disclosed as part of the Charity's financial statements. The accounts will reflect the income and expenses of each of these funds each year, as well as the respective assets and liabilities.

30 Expenditure on charitable activities - Direct spending

	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
<i>Current Year</i>	2022	2022	2022	2021
	£	£	£	£
Gross wages and salaries - charitable activities	131,845	-	131,845	105,314
Employers' NI - Charitable activities	3,701	-	3,701	5,253
Defined benefit pension costs - charitable activities	7,768	-	7,768	7,768
Defined contribution pension costs - charitable activities	2,307	-	2,307	3,377
Temporary Staff - Charitable Activities	-	-	-	27
Travel and Subsistence - Charitable Activities	142	-	142	-
Conferences	-	-	-	(149)
Events, services and festivals	29,114	-	29,114	27,805
Other staff costs	2,296	-	2,296	2,291
Other charitable activities	21,508	-	21,508	8,403
Bookkeeping	10,879	-	10,879	6,134
Donation and gifts	2,182	-	2,182	-
Hire of Equipment	2,847	-	2,847	5,045
Subcontract payments	-	-	-	16,785
Total direct spending	214,589	-	214,589	188,053

31 Expenditure on charitable activities- Grant funding of activities

	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
<i>Current Year</i>	2022	2022	2022	2021
	£	£	£	£
Grants made to organisations	2,818	11,225	14,043	5,985
Total grantmaking costs	2,818	11,225	14,043	5,985

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2022 as required by the SORP 2015

Breakdown of Grants made to organisations

Current Year	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds
	2022	2022	2022
	£	£	£
Action for sick children		50	50
Age UK		100	100
Alzheimers Society		200	200
Arba Minim	960		960
Beechwood Cancer Car		150	150
Big Birthday Appeal	25		25
Bnai Brith		100	100
British Friends of Boys Town Jerusalem		150	150
British Friends of Ezer Mizion		200	200
British Friends of Israel		300	300
British Friends of Zaka		200	200
British Red Cross		50	50
Brookvale		200	200
Camp Simcha		200	200
Chai Cancer Care		200	200
Chayal el Chayal	433		433
Chief Rabbi's Office	1,000		1,000
Community Security Trust (CST)		300	300
Delamere		200	200
Emunah		100	100
Francis House Children's Hospice		150	150
Friends of Bnei Akiva		200	200
Friends of Meir & Bracha		250	250
Hathaway Trust		200	200
Hatzolah Manchester		200	200
Initiation Society		150	150
J Netics		200	200
Jack Stonefield Foundation		400	400
Langdon College		100	100
Leket UK		200	200
Jeremys Circle		175	175
Jewish Blind & Disabled		250	250
Jewish Child's Day		150	150
Jewish Mental Health		400	400
Jewish Womens Aid		200	200
Langdon College		50	50
Liaison		200	200
London School of Jewish Studies		150	150
Maggie's Centre		250	250
Manchester Jewish Community Care		200	200
Manchester Jewish Deaf Association		250	250
Manchester Jewish Soup Kitchen		250	250
Mayor of Stockprt Charity fund		200	200
MDA (UK)		100	100
Neshomo		350	350
North Cheshire Jewish Primary School Trust		200	200
North West Police Benevolet Fund		200	200
Outreach		200	200
Shaare Zedek UK		200	200
Samaritans		50	50
Shabbat Chazon & Tisha B'av	200		200
St Ann's Hospice		250	250
The Christie		200	200
The Fed		400	400
The Friends of Alyn Orthopaedic Hospital	200		200
The Wellspring		100	100
Timimti Lev		75	75
Together Dementia		350	350
Torah Tots		100	100
Union Of Jewish Student		100	100

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2022 as required by the SORP 2015

University of Jewish Chaplin	200	200
Yad Eliezer	200	200
Yad Lachim	200	200
Yom Hashoah Manchester	75	75
Youth Aliyah	200	200
	2,818	11,225
	14,043	

	Prior Year Unrestricted Funds	Prior Year Restricted Funds	Prior Year Total Funds
	2021	2021	2021
	£	£	£
Grants made to organisations	4,605	1,380	5,985
Total grantmaking costs	4,605	1,380	5,985

Breakdown of Grants made to organisations

	Prior Year Unrestricted Funds	Prior Year Restricted Funds	Prior Year Total Funds
	2021	2021	2021
	£	£	£
Aim Habonim	-	75	75
B Emanuel	300		300
Camp Simcha	250		250
Chai Cancer Care	250		250
Chief Rabbi's Office	1,000		1,000
Crisis Homeless Charity	250	200	450
Francis House Children's Hospice	250	200	450
Jewish Child's Day	250		250
JSENSE	250		250
MIND	300		300
Morris Feinmann Home	-	200	200
My Israel	-	75	75
Other	55	200	255
Shelter Support	300		300
St Ann's Hospice	-	200	200
The Fed	-	200	200
The Feinmann Trust	300		300
Timimti Lev	-	30	30
Together Dementia	300		300
Wood Street Mission	550		550
	4,605	1,380	5,985

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2022 as required by the SORP 2015

32 Support costs for charitable activities

<i>Current Year</i>	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
	2022	2022	2022	2021
	£	£	£	£
<i>Premises Expenses</i>				
Rent payable under operating leases	-	-	-	1,421
Service charges payable	952	-	952	-
Rates and water charges	4,783	-	4,783	6,162
Light heat and power	22,634	-	22,634	13,784
Cleaning and waste management	28,895	44	28,939	11,960
Premises repairs, renewals and maintenance	35,502	1,155	36,657	36,525
Security costs	544	-	544	508
Property insurance	5,915	-	5,915	7,490
<i>Administrative overheads</i>				
Telephone, fax and internet	3,091	-	3,091	3,456
Postage	1,381	-	1,381	1,698
Stationery and printing	2,459	3	2,462	1,571
Hire of equipment	5,065	-	5,065	4,947
Software licences and expenses	5,915	-	5,915	4,062
Health and safety costs	400	-	400	191
<i>Professional fees paid to advisors other than the auditor or examiner</i>				
Accountancy fees other than examination or audit fees	1,237	-	1,237	1,203
Professional fees	-	-	-	6,941
Pension administration fees	454	-	454	454
Recruitment costs	-	-	-	-
<i>Financial costs</i>				
Bank charges	1,031	-	1,031	643
Loan interest	1,483	-	1,483	1,638
Depreciation & Amortisation for the period	1,932	3,264	5,196	5,395
Support costs before reallocation	123,673	4,466	128,139	110,049
Total support costs - Current Year	123,673	4,466	128,139	110,049

The basis of allocation of costs between activities is described under accounting policies

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2022 as required by the SORP 2015

<i>Prior Year</i>	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £
Premises Expenses			
Rent payable under operating leases	1,421	-	1,421
Rates and water charges	6,162	-	6,162
Light heat and power	13,784	-	13,784
Cleaning and waste management	11,960	-	11,960
Premises repairs, renewals and maintenance	36,118	407	36,525
Security costs	508	-	508
Property insurance	7,490	-	7,490
Administrative overheads			
Telephone, fax and internet	3,456	-	3,456
Postage	1,698	-	1,698
Stationery and printing	1,571	-	1,571
Hire of equipment	4,947	-	4,947
Software licences and expenses	4,062	-	4,062
Health and safety costs	191	-	191
Professional fees paid to advisors			
Accountancy fees other than examination or audit fees	1,203	-	1,203
Professional fees	6,941	-	6,941
Pension administration fees	454	-	454
Financial costs			
Bank charges	643	-	643
Loan interest	1,638	-	1,638
Depreciation & Amortisation for the period	1,891	3,504	5,395
Support costs before reallocation	106,138	3,911	110,049
Total support costs - Prior Year	106,138	3,911	110,049

The basis of allocation of costs between activities is described under accounting policies

33 Other Expenditure - Governance costs

<i>Current Year</i>	Current year Unrestricted Funds 2022 £	Current year Restricted Funds 2022 £	Current year Total Funds 2022 £	Prior Year Total Funds 2021 £
Independent Examiner's fees	3,600	-	3,600	3,156
Total Governance costs	3,600	-	3,600	3,156

All the expenditure in the prior year was unrestricted.

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2022 as required by the SORP 2015

34 Total Charitable expenditure

		Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
<i>Current Year</i>		2022	2022	2022	2021
		£	£	£	£
Total direct spending	B2a	214,589	-	214,589	188,053
Total grantmaking costs	B2c	2,818	11,225	14,043	5,985
Total support costs	B2d	123,673	4,466	128,139	110,049
Total Governance costs	B2e	3,600	-	3,600	3,156
Total charitable expenditure	B2	344,680	15,691	360,371	307,243

		Prior Year Unrestricted Funds	Prior Year Restricted Funds	Prior Year Total Funds	
<i>Prior Year</i>		2021	2021	2021	
		£	£	£	
Total direct spending	B2a	188,053	-	188,053	
Total grantmaking costs	B2c	4,605	1,380	5,985	
Total support costs	B2d	106,138	3,911	110,049	
Total Governance costs	B2e	3,156	-	3,156	
Total charitable expenditure	B2	301,952	5,291	307,243	

Accounts

The Charity Registration Number is :- 236420

Yeshurun Hebrew Congregation

Report and Accounts

31 March 2021

Yeshurun Hebrew Congregation

Report and accounts for the year ended 31 March 2021

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Yeshurun Hebrew Congregation

Trustees' Annual Report for the year ended 31 March 2021

The Trustees present their Report and Accounts for the year ended 31 March 2021.

Reference and administrative details

The charity name.

The legal name of the charity is:- Yeshurun Hebrew Congregation.

The charity's areas operation and UK charitable registration.

The charity is registered in England & Wales with the Charity Commission in England & Wales (CCEW) with charity number 236420.

The charity does not operate in any overseas jurisdictions.

Legal structure of the charity

The charity is constituted as an unincorporated charity, established by a written constitution. The governing document of the charity is the written constitution approved by the members.

The trustees are all individuals.

The principal operating address, telephone number, email and web addresses of the charity are:-

Coniston Road

Gatley, Cheadle

Cheshire, SK8 4AP

Telephone 0161 4288242

Web address <http://www.yeshurun.org.uk/>

Yeshurun Hebrew Congregation

Trustees' Annual Report for the year ended 31 March 2021

The Trustees in office on the date the report was approved were:-

S Kremnitzer	Chairperson
R Stone	Vice Chairperson
S Halon	Vice Chairperson
C Abrahams	Treasurer
D Verber	Warden
A Simon	Warden
S Lipshaw	Hon. Secretary
R Baker	General Board Member
J Bolchover	General Board Member

The following persons served as Trustees during the year ended 31 March 2021 :-

The trustees who served as a trustee in the reporting period, and, if applicable, their dates of appointment or resignation during the year were:-.

D Finestein	Chairperson	Resigned Nov 2020
N Edelmann	Chairperson	Resigned Nov 2020
S Kremnitzer	Chairperson	Appointed Nov 2020
R Stone	Vice Chairperson	
S Halon	Vice Chairperson	Appointed Nov 2020
C Abrahams	Treasurer	
D Verber	Warden	
A Simon	Warden	
S Lipshaw	Hon. Secretary	
R Baker	General Board Member	Appointed Nov 2020
J Bolchover	General Board Member	

Custodian Trustees

E Bor
C A Frieze
H H Solomons
J Stone
B Oster

All the trustees are also members of the charity.

Yeshurun Hebrew Congregation

Trustees' Annual Report for the year ended 31 March 2021

Objects and activities of the charity

The purposes of the charity as set out in its governing document.

The Objects of Yeshurun Hebrew Congregation (hereafter also referred to as "the Synagogue" or "the Charity") shall include the adherence to and the advancement of Orthodox Judaism in accordance with its customs (Halacha), ceremony and traditions. This includes the education of members, non-members, and the wider community in both religious and general secular matters, assisting the sick and the needy, and the provision of facilities for life cycle events (e.g., brit, bar/bat mitzvah, weddings, burials) in accordance with Jewish Custom and Halacha.

The Congregation shall support the State of Israel; the local Jewish primary school and nursery; the provision of facilities for members to assist in the general charitable purposes of the wider community, the provision of charitable activities (for example, visiting hospitals) and the promotion of inter-faith dialogue with particular emphasis on relations with local non-Jewish communities, in accordance with Orthodox Jewish Law.

The main activities undertaken in relation to those purposes during the year.

The Charity's objectives were achieved during the year by the operation of religious services and activities at the Congregation's premises, together with support for other Jewish and non-Jewish charities in accordance with Jewish law. There were significant limitations during the year as a result of the COVID 19 pandemic and the related Government restrictions and guidance. The main priorities of preservation of life and protection of health were key in deciding which activities could be supported.

The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit and, in particular the specific guidance on charities for the advancement of religion, when reviewing the Congregation's aims and objectives and in planning future activities.

The main activities undertaken during the year to further the charity's purpose for the public benefit.

The trustees have had regard to the Charity Commission's guidance on public benefit in managing the activities of the Charity and, in particular, the specific guidance on charities for the advancement of religion, when reviewing the Congregation's aims and objectives and in planning future activities. The activities currently carried out for the public benefit by the Charity have been to support the local Jewish communities by running synagogue services; provision and up keep of the synagogue premises; outreach to those new to the area; to ensure there is a local provision of kosher food; provide education and learning in various formats across all ages. Work with the local non-Jewish community including hosting interfaith groups, hosting visits to the synagogue by parties of schoolchildren and scouts, and visiting local schools to give talks on Judaism. This year in particular activities were run in support of the NHS and keyworkers, and the annual Mitzvah Day again raised donations and collections to provided support to two local homeless charities.

The main achievements and performance of the charity during the year.

The Synagogue has continued to promote Judaism through a variety of ways over the past year. Due to COVID 19 restrictions, the activities, events and groups which operate under the auspices of the synagogue had to change their approach but continued to promote both religious and secular activities designed to meet the objectives of the Synagogue. Just some of the activities that the Synagogue promotes, and in no particular order, are as follows:

Bar/Bat Mitzvah	Jewish History Discussion Group
Board of Deputies	Jewish Rep Council
Book Club	Ladies Discussion Group
Burial Society	Liaison
Charity Committee	Publicity
Cheadle Village Partnership	Security
Children Services	SEED
Chevra Kadisha	Taskforce
Coffee & Bagel	The Guild
Games in the afternoon	Women in Judaism
Events Committee	Youth Activities
Fly the Flag for Israel	5th Gatley Brownies
Gentlemen's Discussion Group	

Yeshurun Hebrew Congregation

Trustees' Annual Report for the year ended 31 March 2021

The difference the charity's performance during the year has made to the beneficiaries of the charity.

The operation of all the Synagogue groups continues to enhance the community and meet the objectives as set out above. There are activities, events, fundraisers and others dedicated to all age groups and genders. Additional support has been provided during the COVID pandemic via the Taskforce who have run errands to provide shopping, prescriptions etc. to anyone in the community who have been house bound for whatever reason. Lifecycle services as well as activities around the Jewish and general calendars, allow all members to gain full advantage and fulfil those needs. The operation also reaches out to the wider community by way of charity giving, either money, items or time as well as other activities directly or indirectly promoting interfaith.

The degree to which the achievements and performance during the year have benefited wider society.

The Synagogue has continued with its interfaith promotion albeit in a limited way due to COVID. HH Charles Bloom is actively involved in interfaith matters, on behalf of the Board. As a result of the High Festival Appeal, charitable donations have also been made to various groups both affiliated with Judaism and to the wider non-Jewish community. The Synagogue continues to participate in the Board of Deputies through our elected officer. The Synagogue is also represented at the Cheadle Village Partnership.

Structure, governance and management of the charity

A Board, elected annually by members, currently of nine people, who are deemed to be trustees under charity law, meets nine times per annum, and otherwise as required, to administer the affairs of the Congregation.

The Board reports to the Council, also elected annually at the Annual General Meeting by the members, which also meets nine times per annum. The Council currently consists of eight people, of whom all are elected. There are also five custodian trustees, appointed by the Council, who hold the assets of the Congregation. All these custodian trustees are members of the Congregation.

There are sub-committees that cover the various activities of the Congregation, and a review of their activities during each year is normally circulated with the annual accounts prior to the Annual General Meeting.

The day to day running of the secular affairs of the Congregation is managed by an Administrator. The Board is fully involved in both the religious and secular aspects of the affairs of the Congregation.

The methods used to recruit and appoint new charity trustees.

Any eligible member of the Congregation can be proposed for election to the Board by a proposer and seconder, who must be members of the Congregation. Because such persons will have been members of the Congregation for some years before election to the Board, they will have the appropriate knowledge of the manner in which the Congregation is governed and they are advised of their responsibilities as trustees under Charity Law.

The charity's relationships with related parties.

As defined in charity law the Congregation is not related to any other body. However, there is the Yeshurun Burial Society, a Friendly Society registered with the Financial Conduct Authority and having its independent trustees. The Burial Society provides for religious burials and ensures that sufficient finances are in place for all future burials through subscriptions and donations.

The trustees' bankers and advisors

The Royal Bank of Scotland, Manchester, M3 3AQ

Yeshurun Hebrew Congregation

Trustees' Annual Report for the year ended 31 March 2021

Financial review

The charity's financial position at the end of the year ended 31 March 2021

The financial position of the charity at 31 March 2021 and comparatives for the prior period, as more fully detailed in the accounts, can be summarised as follows:-

	2021	2020
	£	£
Net income	18,524	28,108
Unrestricted Revenue Funds available for the general purposes of the charity	141,032	125,225
Designated Revenue Funds	61,391	60,294
Designated Fixed Asset Funds	-	-
Total Unrestricted Funds	202,423	185,519
Restricted Revenue Funds	385,239	383,619
Total Funds	587,662	569,138

Financial review

The charity's financial position at the end of the year ended 31 March 2021

The principal funding sources for the Congregation are members' subscriptions and donations, and their support of other charitable activities, including those relating to other organisations in furtherance of the charitable objects of the Congregation.

Restricted funds show a surplus for the year of £1,867, and a movement of £1,620 after transfers between funds (2020 - deficit of £10,267), leaving an accumulated surplus of £385,239 in restricted funds.

The unrestricted funds show a surplus for the year of £16,657, and a movement of £16,904 after transfers between funds (2020 - surplus of £38,384), leaving an accumulated surplus of £202,423 in unrestricted funds.

During the year the capital repayments on the bank loans to finance the property occupied by the Rabbi amounted to £9,233 (2020 - £8,472).

Incoming resources

The level of subscription income shown in the accounts amounted to £273,233, (after taking into account movements in bad debts written off and provided for), from £285,428 in 2020. It is imperative that members continue to meet their commitments for the subscriptions on time and we thank the majority of those members who have continued to do so. When subscriptions are paid late, or in some cases not at all, this causes problems both in the financial implications for the Congregation and in the time taken to collect outstanding subscriptions. The introduction of a direct debit scheme for annual subscriptions has improved cash flows and new member initiatives have been successful in boosting subscription levels.

Yeshurun Hebrew Congregation

Trustees' Annual Report for the year ended 31 March 2021

Donations and gifts

The donations and gifts received in the year are analysed in note 24 (page 24) 'Donations, grants and legacies'. The general fund donations in the year were £26,867 compared to £28,738 last year.

Expenditure

The expenditure on unrestricted funds amounted to £301,952 (2020 £310,599).

The expenditure on restricted funds was £5,291 (2020 £22,643).

Balance sheet

The net assets as at 31 March 2021 amounted to £587,662 (2020 £569,138); the increase arising on the surplus for the year. It should be noted that the Rabbi's house is included in the accounts at cost.

Policies on reserves.

The Congregation aims to hold reserves sufficient to ensure that it is a going concern, and procedures are in place to monitor this. Ensuring that there are sufficient reserves is the major risk identified by the Board. Therefore, it must be ensured that members' subscriptions, together with donations, provide adequate resources to meet current expenditure. Furthermore, there is a requirement to repay bank loans over a period of years to maintain the fabric of the synagogue building, and the related fixtures, in an appropriate condition. Such requirements may well be met by making a call to members for additional donations to increase the resources of the General Fund to enable these aims to be met.

Availability and adequacy of assets of each of the funds

The board of trustees is satisfied that the Charity's assets in each fund are available and adequate to fulfil its obligations in respect of each fund.

Details of The Independent Examiner

Eric Langer BSc FCA

Member of The Institute of Chartered Accountants in England and Wales

8-10 Gatley Road

Cheadle

Cheshire

SK8 1PY

Yeshurun Hebrew Congregation

Trustees' Annual Report for the year ended 31 March 2021

Statement of Trustees' Responsibilities

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities Act 2011 and the Charities (Accounts and Reports) Regulations 2008. Notwithstanding the explicit requirement in the extant statutory regulations, the Charities (Accounts and Reports) Regulations 2008, to prepare the financial statements in accordance with the SORP 2005, in view of the fact that the SORP 2005 has been withdrawn, the Trustees determined to interpret this responsibility as requiring them to follow current best practice and prepare the accounts according to the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), .

In particular, charity law requires the Trustees, if they prepare accounts on an accruals basis, to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity as at the end of the financial year and of the surplus or deficit of the charity. In preparing those financial statements the Trustees are required to :-

- to prepare the accounts in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).
- select suitable accounting policies and apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements;

The law requires that the trustees must not approve the accounts unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the surplus or deficit of the charity for the year.

The Trustees are also responsible for maintaining adequate accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which are sufficient to show and explain the charity's transactions and enable them to ensure that the financial statements comply with regulations made under the Charities Act 2011. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are also responsible for the contents of the Trustees' report, and the statutory responsibility of the Independent Examiner in relation to the Trustees' report is limited to examining the report and ensuring that , on the face of the report, there are no material inconsistencies with the figures disclosed in the financial statements.

This report was approved by the board of trustees on 18 November 2021.

***S Kremnitzer, Chairperson
Trustee***

***S Halon, Vice Chairperson
Trustee***

***R Stone, Vice Chairperson
Trustee***

***C Abrahams, Treasurer
Trustee***

Yeshurun Hebrew Congregation

Report of the Independent Examiner to the Trustees of the charity on the accounts for the year ended 31 March 2021

I report to the Charity trustees on my examination of the accounts of the Charity for the year ended 31 March 2021.

Responsibilities and basis of report

As the Charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charity's Act 2011 ('the Act')

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

- a) examine the financial statements of the charity under Section 145 of the Act;
- b) follow the applicable procedures in the Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

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

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

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

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

Eric Langer BSc FCA - Independent Examiner

Chartered Accountant

8-10 Gatley Road
Cheadle
Cheshire
SK8 1PY

This report was signed on 25 November 2021

Yeshurun Hebrew Congregation - Statement of Financial Activities for the year ended 31 March 2021

Statement of Financial Activities for the year ended 31 March 2021

	SORP Ref	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
		2021 £	2021 £	2021 £	2020 £
Income & Endowments from:					
Donations, Grants & legacies	A1	309,976	7,156	317,132	340,679
Charitable activities	A2	4,368	-	4,368	19,247
Other trading activities	A3	-	-	-	916
Investments	A4	67	2	69	328
Other	A5	4,198	-	4,198	-
Total income	A	318,609	7,158	325,767	361,170
Expenditure on:					
Charitable activities	B2	301,952	5,291	307,243	333,062
Total expenditure	B	301,952	5,291	307,243	333,062
Net income for the year		16,657	1,867	18,524	28,108
Transfers between funds	C	247	(247)	-	-
Net income after transfers	A-B-C	16,904	1,620	18,524	28,108
Net movement in funds		16,904	1,620	18,524	28,108
Reconciliation of funds:-					
	E				
Total funds brought forward		185,519	383,619	569,138	541,030
Total funds carried forward		202,423	385,239	587,662	569,138

The 'SORP Ref' indicated above is the classification of income set out in the formal SORP documents. As required by paragraph 4.60 of the SORP, the brought forward and carried forward funds above have been agreed to the Balance Sheet.

A separate Statement of Total Recognised Gains and Losses is not required as this statement includes all recognised gains and losses.

All activities derive from continuing operations

The notes attached on pages 14 to 32 form an integral part of these accounts.

Yeshurun Hebrew Congregation - Statement of Financial Activities for the year ended 31 March 2021

Yeshurun Hebrew Congregation - Analysis of prior year total funds, as required by paragraph 4.2 of the SORP

	SORP Ref	Prior Year Unrestricted Funds 2020 £	Prior Year Restricted Funds 2020 £	Prior Year Total Funds 2020 £
Income & Endowments from:				
Donations, Grants & legacies	A1	329,666	11,013	340,679
Charitable activities	A2	18,102	1,145	19,247
Other trading activities	A3	916	-	916
Investments	A4	299	29	328
Total income	A	348,983	12,187	361,170
Expenditure on:				
Charitable activities	B2	310,599	22,463	333,062
Total expenditure	B	310,599	22,463	333,062
Net income for the year		38,384	(10,276)	28,108
Transfers between funds	C	-	-	-
Net income after transfers		38,384	(10,276)	28,108
Net movement in funds		38,384	(10,276)	28,108
Reconciliation of funds:- E				
Total funds brought forward		147,135	393,895	541,030
Total funds carried forward		185,519	383,619	569,138

All activities derive from continuing operations

A separate Statement of Total Recognised Gains and Losses is not required as this statement includes all recognised gains and losses.'

The notes attached on pages 14 to 32 form an integral part of these accounts.

Yeshurun Hebrew Congregation - Statement of Financial Activities for the year ended 31 March 2021

Yeshurun Hebrew Congregation - Resources applied in the year ended 31 March 2021 towards fixed assets for Charity use:-

	2021 £	2020 £
Funds generated in the year as detailed in the SOFA	18,524	28,108
Resources applied on functional fixed assets	(4,128)	-
Net resources available to fund charitable activities	14,396	28,108

The resources applied on fixed assets for charity use represents the cost of additions less proceeds of any disposals.

The notes attached on pages 14 to 32 form an integral part of these accounts.
Movements in revenue and capital funds for the year ended 31 March 2021

Revenue accumulated funds

	Unrestricted Funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	Last year Total Funds 2020 £
Accumulated funds brought forward	185,519	383,619	569,138	541,030
Recognised gains and losses before transfers	16,657	1,867	18,524	28,108
	202,176	385,486	587,662	569,138
(From)/To unrestricted revenue funds	247	(247)	-	-
Closing revenue funds	202,423	385,239	587,662	569,138

Designated revenue funds included within the unrestricted funds above

	Total Funds 2021 £	Last year Total Funds 2020 £
At 1 April	60,294	47,669
Surplus in year	5,100	12,427
Transfer (to)/from revenue accumulated funds	(4,003)	198
At 31 March	61,391	60,294

The purposes for which these funds have been designated are described in Note 22 to the accounts.

Summary of funds

	Unrestricted and Designated funds 2021 £	Restricted Funds 2021 £	Total Funds 2021 £	Last Year Total Funds 2020 £
Revenue accumulated funds	141,032	385,239	526,271	508,844
Revenue designated funds	61,391	-	61,391	60,294
Total funds	202,423	385,239	587,662	569,138

The notes attached on pages 14 to 32 form an integral part of these accounts.

Yeshurun Hebrew Congregation - Balance Sheet as at 31 March 2021

	SORP		2021	2020
	Note	Ref	£	£
Fixed assets		A		
Tangible assets	11	A2	602,653	603,920
Current assets		B		
Debtors	12	B2	29,856	20,808
Cash at bank and in hand		B4	181,879	166,022
Total current assets			<u>211,735</u>	<u>186,830</u>
Creditors: amounts falling due within one year	14	C1	<u>(80,807)</u>	<u>(59,786)</u>
Net current assets			130,928	127,044
			<u>733,581</u>	<u>730,964</u>
Net assets				
Creditors: amounts falling due after more than one year	15	C2	(63,977)	(73,884)
Net assets			<u>669,604</u>	<u>657,080</u>
Defined benefit pension scheme liabilities	13	C4	(81,942)	(87,942)
The total net assets of the charity			<u>587,662</u>	<u>569,138</u>

The total net assets of the charity are funded by the funds of the charity, as follows:-

Restricted funds				
Restricted Revenue Funds	19	D2	385,239	383,619
			385,239	383,619
Unrestricted Funds				
Unrestricted Revenue Funds	19	D3	141,032	125,225
			141,032	125,225
Designated Funds				
Designated Revenue Funds	19	D3	61,391	60,294
			61,391	60,294
Total charity funds			<u>587,662</u>	<u>569,138</u>

The 'SORP Ref' indicated above is the classification of Balance Sheet items as set out in the formal SORP documents. As required by paragraph 4.60 of the SORP, the brought forward and carried forward funds above have been agreed to the SOFA..

Yeshurun Hebrew Congregation - Balance Sheet as at 31 March 2021

The Trustees acknowledge their responsibilities for complying with the requirements of charity legislation with respect to accounting records and the preparation of accounts.

The charity is subject to Independent Examination under charity legislation, and the report of the Independent Examiner is on page 8.

The Trustees are satisfied that, although the charity is not registered under the Companies Acts, if it were so registered, it would be eligible to prepare accounts in accordance with the provisions in Part 15 of the Companies Act 2006. applicable to companies subject to the small companies regime.

***S Kremnitzer, Chairperson
Trustee***

***S Halon, Vice Chairperson
Trustee***

***R Stone, Vice Chairperson
Trustee***

***C Abrahams, Treasurer
Trustee***

Approved by the board of trustees on 18 November 2021

The notes attached on pages 14 to 32 form an integral part of these accounts.

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2021

1 Accounting policies

Policies relating to the production of the accounts.

Basis of preparation and accounting convention

The accounts have been prepared on the accruals basis, under the historical cost convention, and in accordance with the Financial Reporting Standard 102, (effective 1st January 2016) and 'FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), published by the Charity Commission in England & Wales (CCEW) , effective January 2016, and in accordance with all applicable law in the Charity's jurisdiction of registration, except that the Charity has prepared the financial statements in accordance with the FRS 102 SORP (Statement of Recommended Practice for Accounting and Reporting by Charities) 2015, (as amended by the Bulletin issued in October 2018 and applicable to all accounting periods beginning on or after 1st January 2019), (The SORP), in preference to the previous SORP, the SORP 2005, which has been withdrawn, notwithstanding the fact that the extant statutory regulations, the Charities (Accounts and Reports) Regulations 2008 refer explicitly to the SORP 2005. This has been done to accord with current best practice.

The Charity constitutes a public benefit entity as defined by FRS102.

Going Concern

The charitable activities are entirely dependent on continuing grant aid and voluntary donations as well as trading revenues. As a consequence, the going concern basis is dependent on the future flow of these uncertain funding streams. Accordingly, the Trustees have obtained forecasts and, after reviewing the financial forecasts for future periods to 31 March 2021, the Trustees are satisfied that, at the time of approving the financial statements, it is appropriate to adopt the going concern basis in preparing the financial statements. Other than these matters, the Trustees are not aware of any material uncertainties about the charity's ability to continue as a going concern.

Policies relating to categories of income and income recognition.

Income recognition

Voluntary income is received by way of membership subscriptions, donations and gifts and is included in full in the statement of financial activities when receivable.

The income from a membership subscription received by the charity where the subscription purchases the right to services or benefits is recognised as income from charitable activities. The income and any associated Gift Aid or other tax refund from a membership subscription received by the charity in the nature of a gift, is accounted for on the same basis as a donation.

Income from investments is included in the year in which it is receivable.

Income from government grants and other grants, whether capital or revenue, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable the income will be received and the amount can be measured reliably and is not deferred.

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2021

Income from legacies

Income from legacies is recognised when the charity has sufficient evidence that a gift has been left to them, that where required, probate has been granted, the executor is satisfied that the property in question will not be required to satisfy claims in the estate, that it is probable that the amount will be received by the charity, and the amount to be received can be estimated with sufficient accuracy, and that any conditions attached to the legacy are either within the control of the charity or have been met.

Where a payment is received from an estate or is notified as receivable by the executors after the reporting date and before the accounts are authorised for issue but it is clear that the payment had been agreed by the executors prior to the end of the reporting period, then the amount concerned is treated as an adjusting event and accrued as income in the accounting period if receipt is probable.

Where the charity has established entitlement to a legacy but there is uncertainty as to the amount of the payment, details of the legacy are disclosed as a contingent asset until the criteria for income recognition are met. Where a legacy is subject to the interest of a life tenant, the legacy is not recognised as income until the death of the life tenant.

If it is doubtful that full settlement of a legacy debtor will be received, then an adjustment is made to reduce the amount of the legacy debtor and legacy income rather than charging the adjustment as expenditure in the Statement of Financial Activities

Membership subscriptions

The income and any associated Gift Aid or other tax refund from a membership subscription received by the charity in the nature of a gift, is accounted for on the same basis as a donation.

The income from a membership subscription received by the charity where the subscription purchases the right to services or benefits is recognised as income from charitable activities.

Policies relating to expenditure on goods and services provided to the charity.

Recognition of liabilities and expenditure

A liability, and the related expenditure, is recognised when a legal or constructive obligation exists as a result of a past event, and when it is more likely than not that a transfer of economic benefits will be required in settlement, and when the amount of the obligation can be measured or reliably estimated..

Liabilities arising from future funding commitments and constructive obligations, including performance related grants, where the timing or the amount of the future expenditure required to settle the obligation are uncertain, give rise to a provision in the accounts, which is reviewed at the accounting year end. The provision is increased to reflect any increases in liabilities, and is decreased by the utilisation of any provision within the period, and reversed if any provision is no longer required. These movements are charged or credited to the respective funds and activities to which the provision relates.

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2021

Policies relating to assets, liabilities and provisions and other matters.

Tangible fixed assets

Tangible fixed assets are measured at their original cost value, or subsequent revaluation. Cost value includes all costs expended in bringing the asset into its intended working condition.

Depreciation has been provided at the following rates in order to write off the assets to their anticipated residual value over their estimated useful lives.

Land and buildings	Not depreciated as the estimated realisable value exceeds cost
Fixtures, fittings and equipment	10 % reducing balance
Sifrei Torah	2.5 % straight line
Computer equipment	33.3 % straight line

A regular annual review of the likelihood of asset impairment is undertaken.

No depreciation is provided on freehold property and improvements because it is the practice to maintain the property in a continual state of sound repair. Accordingly, the life is so long and the residual value so high that the Trustees consider that depreciation calculated in accordance with accepted accounting standards would be immaterial.

Debtors

Debtors are measured at their recoverable amounts at the balance sheet date.

Creditors and provisions

Creditors are amounts owed by the charity. They are measured at the amount that the charity expects to have to pay to settle the debt. Amounts which are owed in more than one year are shown as long-term creditors.

Provisions are recognised when the charity has a present obligation (legal or constructive) as a result of a past event, it is probably that the charity will be required to settle the obligation and a reliable estimate of the amount of the obligation can be made.

Financial instruments including cash and bank balances

Cash held by the charity is included at the amount actually held and counted at the year end. Bank balances, whether in credit or overdrawn, are shown at the amounts properly reconciled to the bank statements.

Pensions - defined contribution schemes

The charity operates a defined contribution pension scheme. Contributions are charged to the profit and loss account as they become payable in accordance with the rules of the scheme.

Pensions - defined benefit schemes

The charity operates a defined benefit pension scheme. Contributions are charged to the profit and loss account and liabilities are accounted for in accordance with the principles set out in module 17 of the SORP.

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2021

Fund Accounting

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Designated funds are unrestricted funds earmarked by the Trustees for particular purposes.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor or through the terms of an appeal or as implied by law.

There are no endowment funds.

2 Liability to taxation

The Trustees consider that the charity satisfies the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 for UK corporation tax purposes. Accordingly, the Charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by chapter 3 part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively on the specific charitable objects of the charity and for no other purpose. Value Added Tax is not recoverable by the charity, and is therefore included in the relevant costs in the Statement of Financial Activities.

3 Winding up or dissolution of the charity

If upon winding up or dissolution of the charity there remain any assets, after the satisfaction of all debts and liabilities, the assets represented by the accumulated fund shall be transferred to some other charitable body or bodies having similar objects to the charity.

4 Significance of financial instruments to the charity's position

There are no significant implications of such matters

5 Net surplus in the financial year

	2021	2020
	£	£
The net surplus in the financial year is stated after charging:-		
Depreciation of owned fixed assets	5,395	4,343
Pension costs	11,145	12,671

6 Interest payable

	2021	2020
	£	£
Loan interest	1,638	2,398

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2021

7 Staff costs and emoluments

Salary costs	2021	2020
	£	£
Gross Salaries excluding trustees and key management personnel	105,341	114,924
Employer's National Insurance for all staff	5,253	9,501
Employer's contribution to defined benefit pension schemes	7,768	7,768
Employer's operating costs of defined contribution pension schemes	3,377	4,903
Total salaries, wages and related costs	121,739	137,096

The average number of part time staff employed in the year was	1	1
The average number of full time staff employed in the year was	3	4
The estimated full time equivalent number of all staff employed in the year was	3	4

The estimated equivalent number of full time staff deployed in different activities in the year was:-

Engaged on charitable activities	2	2
Engaged on management and administration	1	2

The estimated full time equivalent number of all staff employed as above

3	4
----------	----------

Neither the trustees nor any persons connected with them have received any remuneration from the charity or any related entity, either in the current or prior year.

No employees received emoluments (excluding pension costs) in excess of £60,000 per annum.

The pension details of such higher paid staff were :-

	£	£
	No	No
<i>Numbers of such staff to whom benefits are accruing :-</i>		
Under money purchase pension schemes	3	4
	3	4

8 Defined contribution pension schemes

The Charity operates a defined contribution pension scheme, the costs of which are shown above, all of which are from unrestricted funds.

Any liabilities and assets associated with the scheme are shown under debtors and creditors.

9 Defined benefit pension scheme

The Charity operates a defined benefit pension scheme, and the contributions charged in the SOFA in the year are shown above.

There are no contributions agreed for future years.

The Charity has not undertaken a full actuarial valuation on which the amounts in the accounts are based.

Any liabilities and assets associated with the scheme are shown under debtors and creditors.

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2021

10 Remuneration and payments to Trustees and persons connected with them

No trustees or persons connected with them received any remuneration from the charity, or any related entity.

11 Tangible fixed assets

<i>Current Year</i>	Land and Buildings	Plant & Machinery	Sifrei Torah	Total
	£	£	£	£
Cost				
At 1 April 2020	730,357	181,898	44,214	956,469
Additions	-	4,128	-	4,128
At 31 March 2021	730,357	186,026	44,214	960,597
Depreciation				
At 1 April 2020	176,919	152,760	22,870	352,549
Charge for the year	-	4,290	1,105	5,395
At 31 March 2021	176,919	157,050	23,975	357,944
Net book value				
At 31 March 2021	553,438	28,976	20,239	602,653
At 31 March 2020	553,438	29,138	21,344	603,920
 <i>Prior Year</i>	 Land and Buildings	 Plant & Machinery	 Sifrei Torah	 Total
	£	£	£	£
Cost				
01 April 2019	730,357	181,898	44,214	956,469
31 March 2020	730,357	181,898	44,214	956,469
Depreciation				
01 April 2019	176,919	149,522	21,765	348,206
Charge for the year	-	3,238	1,105	4,343
31 March 2020	176,919	152,760	22,870	352,549
Net book value				
31 March 2020	553,438	29,138	21,344	603,920
01 April 2019	553,438	32,376	22,449	608,263

All assets are used for direct charitable purposes.

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2021

12 Debtors

	2021	2020
	£	£
Trade debtors	9,140	9,589
Prepayments and accrued income	5,921	5,294
Other debtors	14,795	5,925
	29,856	20,808

13 Defined benefit pension scheme assets and liabilities

	2021	2020
	£	£
At 1 April 2020	(87,942)	(93,942)
Defined benefit pension scheme payments made in year	6,000	6,000
Net defined benefit pension scheme liabilities at 31 March 2020	(81,942)	(87,942)
Defined benefit pension scheme liabilities due within one year	(6,000)	(6,000)
	(6,000)	(6,000)
Defined benefit pension scheme liabilities due after one year	(75,942)	(81,942)
	(81,942)	(87,942)
Net liability on the defined benefit pension scheme at 31 March 2020	(81,942)	(87,942)

14 Creditors: amounts falling due within one year

	2021	2020
	£	£
Bank loans and overdrafts	9,233	8,559
Trade creditors	19,231	6,679
Accruals	5,091	7,227
Other creditors	47,252	37,321
	80,807	59,786

15 Creditors: amounts falling due after one year

	2021	2020
	£	£
Bank loans and overdrafts	63,977	73,884

16 Income and Expenditure account summary

	2021	2020
	£	£
At 1 April 2020	569,138	541,030
Surplus for the year	18,524	28,108
At 31 March 2021	587,662	569,138

17 Post balance sheet events

The COVID-19 pandemic has affected the Synagogue in various ways. The Trustees and Rabbi have worked tirelessly to ensure that the Synagogue continues to operate and support the Congregation and community. With the guidance from the Government and the Chief Rabbi's office the Synagogue has managed to conduct funerals and pastoral care in a COVID-19 safe way. It has delivered educational and spiritual programmes via video links reaching out to those who may have experienced loneliness during this trying time. Within Covid guidelines the Synagogue is seeking to return to pre-Covid activities. As for the Synagogue's finances, the Trustees are satisfied that the Charity has sufficient cash, investments and property assets to be able to withstand the financial impact of this pandemic for the foreseeable future.

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2021

18 Particulars of how particular funds are represented by assets and liabilities

At 31 March 2021	Unrestricted funds £	Designated funds £	Restricted funds £	Total Funds £
Tangible Fixed Assets	282,829		319,824	602,653
Current Assets	84,682	61,391	65,662	211,735
Current Liabilities	(80,807)	-	-	(80,807)
Long Term Liabilities	(63,977)	-	-	(63,977)
Pension Liability	(81,942)	-	-	(81,942)
	140,785	61,391	385,486	587,662

At 1 April 2020	Unrestricted funds £	Designated funds £	Restricted funds £	Total Funds £
Tangible Fixed Assets	280,591	-	323,329	603,920
Current Assets	66,246	60,294	60,290	186,830
Current Liabilities	(59,786)	-	-	(59,786)
Long Term Liabilities	(73,884)	-	-	(73,884)
Pension Liability	(87,942)	-	-	(87,942)
	125,225	60,294	383,619	569,138

19 Change in total funds over the year as shown in Note 18 , analysed by individual funds

	Funds brought forward from 2020 £	Movement in funds in 2021 See Note 20 £	Transfers between funds in 2021 See Note 21 £	Funds carried forward to 2022 £
Unrestricted and designated funds:-				
General Fund	125,225	11,557	4,250	141,032
Property Maintenance Fund	42,263	-	-	42,263
Events Committee Fund	10,814	920	(2,400)	9,334
The Guild Fund	7,217	3,971	(1,603)	9,585
Gentlemens Discussion Group		209		209
Total unrestricted and designated funds	185,519	16,657	247	202,423
Restricted funds:-				
Capital Fund	342,582	(1,137)	-	341,445
Sifrei Torah Fund	21,795	(1,105)	-	20,690
Cemetery Maintenance Fund	654	(407)	(247)	-
Chevre Kadisha	6,337	-	-	6,337
High Festival Charity	9,154	4,516	-	13,670
Israel Family Support	3,097	-	-	3,097
Total restricted funds	383,619	1,867	(247)	385,239
Total charity funds	569,138	18,524	-	587,662

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2021

20 Analysis of movements in funds over the year as shown in Note 19

	Income	Expenditure	Other Gains & Losses	Movement in funds
	2021	2021	2021	2021
	£	£	£	£
Unrestricted and designated funds:-				
General Fund	304,734	(293,177)	-	11,557
Property Maintenance Fund			-	-
Events Committee Fund	2,758	(1,838)	-	920
The Guild Fund	7,553	(3,582)	-	3,971
Gentlemens Discussion Group	3,564	(3,355)	-	209
Restricted funds:-				
Capital Fund	1,262	(2,399)	-	(1,137)
Sifrei Torah Fund	-	(1,105)	-	(1,105)
Cemetery Maintenance Fund	-	(407)	-	(407)
High Festival Charity	5,896	(1,380)	-	4,516
Israel Family Support	-	-	-	-
	325,767	(307,243)	-	18,524

21 Details of transfers between funds in

The transfers shown in note 19 above are:-	2021	2020
	£	£
To/(from) General Fund in accordance with the accounting policy 'Accounting for capital grants and fixed asset funds'.	4,250	(198)
Transfers to/(from) Unrestricted Funds to cover deficits on Restricted Funds or when funds are lawfully reallocated		-
To/(from) Property Maintenance Fund		-
To/(from) Events Committee Fund	(2,400)	-
To/(from) The Guild Fund	(1,603)	198
To/(from) Cemetery Maintenance	(247)	-
Net transfers	-	-

During the year £247 was transferred Cemetery Maintenance Fund to the General Fund to contribute to the cost of maintaining the cemetery during the year.

Yeshurun Hebrew Congregation

Notes to the Accounts for the year ended 31 March 2021

22 The purposes for which the funds as detailed in note 19 are held by the charity are:-

Unrestricted and designated funds:-

General Fund	These funds are held for the meeting the objectives of the charity, and to provide reserves for future activities, and, subject to charity legislation, are free from all restrictions on their use.
Property Maintenance Fund	The Property Maintenance Fund represents funds to be applied for future major repairs to the premises.
Events Committee Fund	Events committee fund represents funds raised from events to be used for identified projects or items for the Synagogue.
The Guild Fund	The Guild fund represent funds raised to cover the costs of community kiddushim, etc.
Gentlemens Discussion Group	These are donations received for and linked to onward charitable donations.

Restricted funds:-

Capital Fund	This fund represents the various appeals made for the purchase and refurbishment of the premises of the Congregation, including the Synagogue, Beth Hamidrash, and Ohel.
Sifrei Torah Fund	These are funds raised for the purchase of Sifrei Torah.
Cemetery Maintenance Fund	The Congregation is responsible for the maintenance and administration of the Cemetery. The costs allocated to this fund are those directly relating to the upkeep and maintenance of the Cemetery.
Chevra Kadisha	These are funds raised for the replacement of the tahara table in the Ohel.
High Festival Charity	These are donations received for and linked to onward charitable donations.
Israel Family Support	These funds are to support families in Israel affected by terrorism.

23 Ultimate controlling party

The charity is under the control of its legal members.

Every member of the charity has unlimited joint and several liability for the debts of the charity.

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2021 as required by the SORP 2015

This analysis is classified by conventional nominal descriptions and not by activity.

24 Donations, Grants and Legacies

	Current year Unrestricted Funds 2021 £	Current year Restricted Funds 2021 £	Current year Total Funds 2021 £	Prior Year Total Funds 2020 £
Donations and gifts from individuals				
Small donations individually less than £1000	26,867	7,156	34,023	34,655
Individual donations over £1000	-	-	-	2,500
Donations from organisations	-	-	-	1,255
Total donations and gifts	26,867	7,156	34,023	38,410

Donations and gifts from individuals Including HMRC refunds on gift aided donations

Prior Year analysis

	Prior Year Unrestricted Funds 2020 £	Prior Year Restricted Funds 2020 £	Prior Year Total Funds 2020 £
Prior year donations and gifts	28,738	9,672	38,410

	Current year Unrestricted Funds 2021 £	Current year Restricted Funds 2021 £	Current year Total Funds 2021 £	Prior Year Total Funds 2020 £
Legacies receivable				
Small legacies individually less than £1000	-	-	-	700
Legacies individually over £1000	-	-	-	16,141
Total legacies receivable	-	-	-	16,841

	Current year Unrestricted Funds 2021 £	Current year Restricted Funds 2021 £	Current year Total Funds 2021 £	Prior Year Total Funds 2020 £
Revenue grants from government and public bodies				
Government Grants	8,216	-	8,216	-
Total public sector revenue grants	8,216	-	8,216	-

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2021 as required by the SORP 2015

	Current year Unrestricted Funds 2021 £	Current year Restricted Funds 2021 £	Current year Total Funds 2021 £	Prior Year Total Funds 2020 £
Revenue grants and donations from non public bodies				
Small grants individually less than £1000	1,660	-	1,660	-
Total private sector revenue grants	1,660	-	1,660	-
	Current year Unrestricted Funds 2021 £	Current year Restricted Funds 2021 £	Current year Total Funds 2021 £	Prior Year Total Funds 2020 £
Membership subscriptions as donations	273,233	-	273,233	285,428
Total Donations, Grants and Legacies				
Total Donations, Grants and Legacies A1	309,976	7,156	317,132	340,679
<i>Prior year</i>	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Prior Year Total Funds 2020 £	
Total Donations, Grants and Legacies A1	329,666	11,013	340,679	

25 Income from charitable activities - Trading Activities

<i>Current year</i>	Current year Unrestricted Funds 2021 £	Current year Restricted Funds 2021 £	Current year Total Funds 2021 £	Prior Year Total funds 2020 £
Primary purpose and ancillary trading				
Letting of property for charitable purposes	-	-	-	860
Other charitable activities	4,368	-	4,368	18,387
Total Primary purpose and ancillary trading	4,368	-	4,368	19,247

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2021 as required by the SORP 2015

<i>Prior year</i>	Prior Year Unrestricted Funds 2020 £	Prior Year Restricted Funds 2020 £	Prior Year Total Funds 2020 £
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Primary purpose and ancillary trading

Other charitable activities	17,242	1,145	18,387
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Total Primary purpose and ancillary trading	18,102	1,145	19,247
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26 Total Income from charitable activities

<i>Current year</i>	Current year Unrestricted Funds 2021 £	Current year Restricted Funds 2021 £	Current year Total Funds 2021 £	Prior Year Total Funds 2020 £
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Total income from charitable trading	4,368	-	4,368	19,247
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Total from charitable activities	4,368	-	4,368	19,247
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Income from charitable activities - Prior Year analysis

<i>Prior year</i>	Prior Year Unrestricted Funds 2020 £	Prior Year Restricted Funds 2020 £	Prior Year Total Funds 2020 £
Total income from charitable trading	18,102	1,145	19,247
Income from funders	-	-	-
	18,102	1,145	19,247

27 Income from other, non charitable, trading activities

Income from fundraising events	-	-	-	916
Total from other activities	-	-	-	916

28 Investment income

	Current year Unrestricted Funds 2021 £	Current year Restricted Funds 2021 £	Current year Total Funds 2021 £	Prior Year Total Funds 2020 £
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Bank Interest Receivable	67	2	69	328
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Total investment income	67	2	69	328
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Investment income - Prior Year analysis

	Unrestricted Funds	Restricted Funds	Total Funds
Prior Year	299	29	328

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2021 as required by the SORP 2015

29 Other income and gains

	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
<i>Current year</i>	2021	2021	2021	2020
	£	£	£	£
Insurance claims - Revenue items	1,358	-	1,358	-
Other Income	2,840	-	2,840	-
Total other income	4,198	-	4,198	-

A5

From 1 April 2020 the Mens Discussion Group funds are included as an unrestricted designated fund within the Charity and are disclosed as part of the Charity's financial statements. The accounts will reflect the income and expenses of each of these funds each year, as well as the respective assets and liabilities.

30 Expenditure on charitable activities - Direct spending

	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
<i>Current Year</i>	2021	2021	2021	2020
	£	£	£	£
Gross wages and salaries - charitable activities	105,314	-	105,314	114,924
Employers' NI - Charitable activities	5,253	-	5,253	9,501
Defined benefit pension costs - charitable activities	7,768	-	7,768	7,768
Defined contribution pension costs - charitable activities	3,377	-	3,377	4,903
Temporary Staff - Charitable Activities	27	-	27	-
Travel and Subsistence - Charitable Activities	-	-	-	12,485
Conferences	(149)	-	(149)	854
Events, services and festivals	27,805	-	27,805	52,214
Other staff costs	2,291	-	2,291	1,726
Other charitable activities	8,403	-	8,403	23,995
Bookkeeping	6,134	-	6,134	-
Hire of Equipment	5,045	-	5,045	-
Subcontract payments	16,785	-	16,785	-
Total direct spending	188,053	-	188,053	228,370

B2a

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2021 as required by the SORP 2015

31 Expenditure on charitable activities- Grant funding of activities

	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
<i>Current Year</i>	2021 £	2021 £	2021 £	2020 £
Grants made to organisations	4,605	1,380	5,985	9,400
Total grantmaking costs B2c	4,605	1,380	5,985	9,400

Breakdown of Grants made to organisations

	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds
<i>Current Year</i>	2021 £	2021 £	2021 £
Aim Habonim	-	75	75
B Emanuel	300	-	300
Camp Simcha	250	-	250
Chai Cancer Care	250	-	250
Chief Rabbi's Office	1,000	-	1,000
Crisis Homeless Charity	250	200	450
Francis House Children's Hospice	250	200	450
Jewish Child's Day	250	-	250
JSENSE	250	-	250
MIND	300	-	300
Morris Feinmann Home	-	200	200
My Israel	-	75	75
Other	55	200	255
Shelter Support	300	-	300
St Ann's Hospice	-	200	200
The Fed	-	200	200
The Feinmann Trust	300	-	300
Timimti Lev	-	30	30
Together Dementia	300	-	300
Wood Street Mission	550	-	550
	4,605	1,380	5,985

	Prior Year Unrestricted Funds	Prior Year Restricted Funds	Prior Year Total Funds
<i>Prior Year</i>	2020 £	2020 £	2020 £
Grants made to organisations	-	9,400	9,400
Total grantmaking costs B2c	-	9,400	9,400

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2021 as required by the SORP 2015

Breakdown of Grants made to organisations

<i>Prior Year</i>	Prior Year Unrestricted Funds 2020 £	Prior Year Restricted Funds 2020 £	Prior Year Total Funds 2020 £
Action for Sick Children		50	50
Age UK		50	50
Alzheimers Research UK		100	100
Beechwood Cancer Care		75	75
Bnei Akiva		200	200
British Emunah Fund		50	50
British Friends of Boys Town Jerusalem		50	50
British Friends of Ezer Mizion		100	100
British Friends of Israel War Disabled		100	100
Brookvale		200	200
Camp Simcha		550	550
Chai Cancer Care		550	550
Community Security Trust		500	500
Delamere Charitable Trust		100	100
Education Endowment Foundation		200	200
Francis House Children's Hospice		250	250
Friends Of Or Meir And Bracha		100	100
Hatzolah		100	100
Jack Stonefield Foundation		100	100
Jewish Blind & Disabled		100	100
Jewish Child's Day		250	250
Jewish Deaf Association		100	100
Jewish Women's Aid		250	250
Langdon College		50	50
Leket UK		100	100
London School of Jewish Studies		50	50
Magen David Adom UK		100	100
Maggie's Centres		100	100
Mcr Jewish Community Centre		100	100
Mcr Jewish Soup Kitchen		75	75
Morris Feinmann Home		500	500
Neshomo		100	100
North Cheshire Jewish Primary School		100	100
North Cheshire WIZO		50	50
North West Police Benevolent Fund		100	100
Outreach		100	100
Peylim Yad L'Achim		100	100
Red Cross		25	25
Samaritans		25	25
Shaare Zedek Medical Center		100	100
Shlach Lachmecha		100	100
Smile Train UK		200	200
St Ann's Hospice		600	600
The Christie NHS Foundation Trust		100	100
The Fed		450	450
The Initiation Society		75	75
The Nicky Alliance Centre		200	200
The Wellspring		550	550
University of Jewish Chaplaincy		100	100
Wood Street Mission		250	250
Yad Eliezer		100	100
Yeshurun Hebrew Congregation		500	500
Yom Hashoah Appeal		75	75
Youth Aliya Child Rescue		100	100
ZAKA UK		100	100
	-	9,400	9,400

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2021 as required by the SORP 2015

32 Support costs for charitable activities

<i>Current Year</i>	Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
	2021 £	2021 £	2021 £	2020 £
<i>Premises Expenses</i>				
Rent payable under operating leases	1,421	-	1,421	-
Service charges payable	-	-	-	720
Rates and water charges	6,162	-	6,162	3,392
Light heat and power	13,784	-	13,784	14,737
Cleaning and waste management	11,960	-	11,960	3,977
Premises repairs, renewals and maintenance	36,118	407	36,525	38,119
Security costs	508	-	508	3,194
Property insurance	7,490	-	7,490	6,462
<i>Administrative overheads</i>				
Telephone, fax and internet	3,456	-	3,456	2,556
Postage	1,698	-	1,698	1,769
Stationery and printing	1,571	-	1,571	506
Hire of equipment	4,947	-	4,947	3,862
Software licences and expenses	4,062	-	4,062	2,264
Health and safety costs	191	-	191	127
<i>Professional fees paid to advisors other than the auditor or examiner</i>				
Accountancy fees other than examination or audit fees	1,203	-	1,203	866
Professional fees	6,941	-	6,941	779
Pension administration fees	454	-	454	439
Recruitment costs	-	-	-	1,688
<i>Financial costs</i>				
Bank charges	643	-	643	990
Loan interest	1,638	-	1,638	2,398
Depreciation & Amortisation for the period	1,891	3,504	5,395	4,343
Support costs before reallocation	106,138	3,911	110,049	93,188
Total support costs - Current Year	106,138	3,911	110,049	93,188

The basis of allocation of costs between activities is described under accounting policies

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2021 as required by the SORP 2015

<i>Prior Year</i>	Unrestricted Funds 2020 £	Restricted Funds 2020 £	Total Funds 2020 £
Premises Expenses			
Service charges payable	720	-	720
Rates and water charges	3,392	-	3,392
Light heat and power	14,737	-	14,737
Cleaning and waste management	3,977	-	3,977
Premises repairs, renewals and maintenance	28,827	9,292	38,119
Security costs	3,194	-	3,194
Property insurance	6,462	-	6,462
Administrative overheads			
Telephone, fax and internet	2,556	-	2,556
Postage	1,769	-	1,769
Stationery and printing	506	-	506
Hire of equipment	3,862	-	3,862
Software licences and expenses	2,264	-	2,264
Health and safety costs	127	-	127
Professional fees paid to advisors			
Accountancy fees other than examination or audit fees	866	-	866
Professional fees	779	-	779
Pension administration fees	439	-	439
Recruitment costs	1,688	-	1,688
Financial costs			
Bank charges	990	-	990
Loan interest	2,398	-	2,398
Depreciation & Amortisation for the period	572	3,771	4,343
Support costs before reallocation	80,125	13,063	93,188
Total support costs - Prior Year	80,125	13,063	93,188

The basis of allocation of costs between activities is described under accounting policies

33 Other Expenditure - Governance costs

<i>Current Year</i>	Current year Unrestricted Funds 2021 £	Current year Restricted Funds 2021 £	Current year Total Funds 2021 £	Prior Year Total Funds 2020 £
Independent Examiner's fees	3,156	-	3,156	2,104
Total Governance costs	3,156	-	3,156	2,104

All the expenditure in the prior year was unrestricted.

Yeshurun Hebrew Congregation

Detailed analysis of income and expenditure for the year ended 31 March 2021 as required by the SORP 2015

34 Total Charitable expenditure

		Current year Unrestricted Funds	Current year Restricted Funds	Current year Total Funds	Prior Year Total Funds
<i>Current Year</i>		2021	2021	2021	2020
		£	£	£	£
Total direct spending	B2a	188,053	-	188,053	228,370
Total grantmaking costs	B2c	4,605	1,380	5,985	9,400
Total support costs	B2d	106,138	3,911	110,049	93,188
Total Governance costs	B2e	3,156	-	3,156	2,104
Total charitable expenditure	B2	301,952	5,291	307,243	333,062

		Prior Year Unrestricted Funds	Prior Year Restricted Funds	Prior Year Total Funds
<i>Prior Year</i>		2020	2020	2020
		£	£	£
Total direct spending	B2a	228,370	-	228,370
Total grantmaking costs	B2c	-	9,400	9,400
Total support costs	B2d	80,125	13,063	93,188
Total Governance costs	B2e	2,104	-	2,104
Total charitable expenditure	B2	310,599	22,463	333,062