

# THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

England & Wales · Charity number 504336

## Details

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**Status** Registered

**Legal form** Other

**Registered** 1975-08-22

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

## Contact

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**Address** United Hebrew Congregation of Newcastle upon Tyne  
Lionel Jacobson House  
Graham Park Road  
Newcastle Upon Tyne  
England  
NE3 4BJ

**Phone** 07747605016

**Email** [secretary@uhc-newcastle.org](mailto:secretary@uhc-newcastle.org)

## Activities

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**Objects:** (A) THE MAINTAINING, ERECTING, FOUNDING AND CARRYING ON IN NEWCASTLE UPON TYNE AND ITS NEIGHBOURHOOD OF PLACES OF WORSHIP FOR PERSONS OF THE JEWISH RELIGION IN ACCORDANCE WITH THE PRACTICE, RITES AND DOCTRINES OF THE JEWISH RELIGION AND FOR THESE PURPOSES THE DECISION OF THE CHIEF RABBI SHALL BE FINAL.(B) THE GIVING OF INSTRUCTION IN RELIGIOUS SUBJECTS TO PERSONS OF THE JEWISH RELIGION IN CONFORMITY WITH THE SAID RITES INCLUDING THE ESTABLISHMENT AND MAINTENANCE AND SUPPORT OF HEBREW CLASSES, JEWISH SCHOOL AND JEWISH NURSERY SCHOOL. (C) THE PROVISION OF MEANS OF BURIAL OF PERSONS OF THE JEWISH RELIGION. (D) THE PROVISION OF SHECHITA AND KASHRUS SERVICES. (E) THE RELIEF OF POOR PERSONS OF THE JEWISH RELIGION. (F) CONTRIBUTING TO OTHER ECCLESIASTICAL AND CHARITABLE PURPOSES IN CONNECTION WITH THE JEWISH RELIGION. (G) THE CARRYING OUT OF SUCH OTHER ACTS AS ARE IN FURTHERANCE OF THE ABOVE OBJECTS.

**Activities:** Synagogal. The Charity runs a synagogue for the Jewish community of Newcastle upon Tyne

## Classification

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- **How:** Provides Buildings/facilities/open Space
- **What:** Education/training, Religious Activities
- **Who:** People Of A Particular Ethnic Or Racial Origin

## Geography

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- **Area of benefit:** NEWCASTLE UPON TYNE AND ITS NEIGHBOURHOOD
- Newcastle Upon Tyne City

## Finances

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Period end	Income	Expenditure	Assets	Employees
2024-12-31	£201,836	£305,336	-	-
2023-12-31	£197,640	£344,252	-	-
2022-12-31	£193,035	£366,622	-	-
2021-12-31	£1,519,807	£344,148	£1,948,436	5
2020-12-31	£211,220	£279,625	-	-

## Trustees

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Name	Role	Appointed
ANTHONY JOSEPHS		2016-09-15
Barry Speker OBE DL		2016-09-15
Dr RICHARD GRANT		
HOWARD BARRY GOLD		2012-04-04

## Linked charities

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- BETTE AND DAVID BLOOM SCHOLARSHIP (504336-1)

**THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE**

England & Wales - Charity number 504336

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# Accounts

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Charity registration number 504336 (England and Wales)

**THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE  
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2024**

# THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## LEGAL AND ADMINISTRATIVE INFORMATION

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**Minister** Rabbi A M Lipsey

**Honorary officers**

President Mr R Goldsmith  
Co-Vice president Mrs P Gold, Mrs F Speker  
Wardens Mr P Niman  
Dr R A Grant  
Immediate past President Dr R A Grant

**Council life member** Mr S D Pearlman

**Elected by the General meeting of the United Hebrew Congregation on 20 December 2021**

**Honorary Legal Advisor** Mr B N Speker OBE, DL

**Trustees** Mr H B Gold  
Dr R A Grant  
Mr B N Speker OBE, DL  
Mr A A Josephs

**Secretary** Ms N Dumes  
Office of the United Hebrew Congregation  
Lionel Jacobson House  
Graham Park Road  
Newcastle upon Tyne  
NE3 4BJ  
  
Telephone/Fax: 0191 284 0959  
Email: [secretary@uhcnewcastle.uk](mailto:secretary@uhcnewcastle.uk)

**Charity number** 504336

**Principal address** Office of the United Hebrew Congregation  
Lionel Jacobson House  
Graham Park Road  
Gosforth  
Newcastle upon Tyne  
NE3 4BJ

**Independent examiner** RMT Accountants & Business Advisors Ltd  
Gosforth Park Avenue  
Newcastle upon Tyne  
NE12 8EG

**Bankers** NatWest Bank Plc  
Barclays Bank Plc  
Lloyds Bank Plc

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# THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## LEGAL AND ADMINISTRATIVE INFORMATION (CONTINUED)

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### **Burial Committee**

Chair                      Mrs P Gold  
Vice Chair                Mrs H Freeman

### **Kosher Facility & Kashrus Committee**

Rabbi A M Lipsey  
Mrs A N Ross  
Mrs G Sterrie  
Mr R Goldsmith

### **Representatives of the United Hebrew Congregation to the Representative Council of North East Jewry:**

Mrs P Gold  
Mrs A N Ross  
Mr H B Gold  
Dr R A Grant

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# THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

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# THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## MESSAGE FROM RABBI AARON LIPSEY

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Dear Friends,

As I once again write a report – my thirteenth - for the AGM booklet, I am filled with gratitude and appreciation for the journey we have shared over the past year. This is the time to reflect on our accomplishments, consider our future, and strengthen the bonds that make our community so special.

Here are some highlights of the past year:

**Spiritual Growth:** We have enriched our spiritual lives through meaningful services, inspiring sermons (alright, you be the judge), and vibrant holiday celebrations.

**Educational Programs:** Our classes and study groups have offered opportunities for all ages to deepen their understanding of Judaism.

**Community Services:** Together, we have supported those in need of help and assistance, through the entire range of life events.

**Student Engagement:** Our work with students, nurturing the next generation of Jewish leaders and fostering a strong sense of identity and community has taken a leap forward this year with many more coming forward and participating after the events of October 7th.

The war that Israel is fighting has created tremendous stresses and strains both in Israel and in the Diaspora. Newcastle has experienced a rise in antisemitism and we have all been affected personally in one way or another. We continue to pray for the hostages, for the brave soldiers of the IDF and for all the civilians caught up in this terrible conflict. Please G-d a solution will be found that ensures Israel's safety and security with peaceful neighbours and an end to all war.

Thinking about the year ahead, I hope that we will continue to build on our successes, expanding our programs and finding new ways to connect and inspire. Of course, your involvement is crucial. Be it through attending services or participating in events, every contribution makes such a difference. Needless to say, as we plan for the future, your support is essential to sustain our community.

I would like to close by expressing gratitude to our Executive and committee, and to the volunteers who have dedicated their time and energy to helping others. But none of it would work without you, our members. Your presence, participation, and generosity make our Shul – and our community - a vibrant and welcoming place.

As we embark on the coming year, I would like to thank you for being a part of this journey. Your contributions and dedication are at the heart of everything we achieve together.

With blessings and warm regards,

Aaron

# THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## TRUSTEE'S REPORT

### FOR THE YEAR ENDED 31 DECEMBER 2024

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The Trustees present their annual report and financial statements for the year ended 31 December 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)".

#### OBJECTIVES AND ACTIVITIES

The objects of the charity, as set out in clause 3 of the Constitution, are, in summary:

- to provide places of worship for Jewish people, in accordance with practices approved by the Chief Rabbi;
- to provide religious instruction, in accordance with these principles;
- provision for burial of Jewish people;
- provision of Kashrus services;
- relief of poor persons of Jewish religion; and
- contributing to other religious and charitable purposes in connection with the Jewish religion.

#### **Public benefit**

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

#### **Activities**

The Statement of Financial Activities for the year is set out on page 9 - 10. Core activities include:

- holding of religious services;
- formal and informal educational activities;
- maintenance of cemeteries and undertaking burials;
- provision of kosher food;
- social activities and support;
- promotion of good relations with other religious groups.

#### ACHIEVEMENTS AND PERFORMANCE

A review of the charity's achievements and performance during the year can be found on page 12 onwards of these financial statements.

#### FINANCIAL REVIEW

##### **Results for the year**

During the year the charity reported a deficit of £103,500 (2023: deficit £146,612). The Kosher Food Facility made a deficit of £810 (2023: deficit £7,028).

##### **Policies on Reserves**

The charity holds reserves in order to ensure that the UHC can maintain the level of services to the community which it currently provides. In considering the policy on reserves we consider that our free reserves of £214,739 (2023: £337,993) (being those not tied up in fixed assets) should be sufficient to meet our charitable expenditure for approximately 24 months.

##### **Risk management**

The members of Council actively review the risks to which the charity is exposed on a regular basis and confirm that systems have been established to enable regular reports to be produced so that steps can be taken to lessen the impact of these risks.

# THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## TRUSTEE'S REPORT (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2024

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#### STRUCTURE, GOVERNANCE AND MANAGEMENT

##### ***Governing document***

The charity is governed by its constitution as amended 8 May 2008.

##### ***Trustees***

The Trustees who served during the year were:

Mr H B Gold

Dr R A Grant

Mr B N Speker OBE, DL

Mr A A Josephs

##### ***Appointment of Trustees***

Clause 20 of the Constitution provides for the appointment by the Council of trustees of any property acquired by or for the purposes of the congregation.

##### ***Organisational structure***

This is as set out on the legal and administrative information pages of the report.

##### ***Key management personnel remuneration***

The trustees consider the board of trustees and the members of the council as comprising the key management personnel of the charity in charge of directing and controlling the charity and running and operating the charity on a day to day basis. Details of trustee and key management remuneration and expenses are disclosed in note 8 to the accounts.

The Trustee's report was approved by the Board of Trustees.

Signed by:



4CF77E09E06C451:...

**Dr R A Grant**

**Trustee**

15 October 2025

Dated: .....

# THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## PRESIDENT'S ANNUAL REPORT

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### 2024 President's Report

I am delighted and honoured to present my first Annual Report as President after another eventful and challenging year.

We are now well established in Lionel Jacobson House with the Shul enhanced with the fitting of the stained glass windows, the Aron Kodesh, the Ner Tamid from the old shul and many of the other fittings which enhance the environment. There is still a little work to be done before we can say that the transfer from the old shul to the new shul is complete. I take this opportunity to thank Dr Richard Grant again for all the work that he did in connection with the move into the new shul.

In addition to Shabbos morning, we endeavour to hold services on Monday, Wednesday and Friday evenings. There are occasions when we struggle to make up a minyan and I can only repeat what has been asked many times that if you can, please do help.

### Yomim Naroim

Our services were lead by Rabbi Lipsey and Rabbi Daniel Shields. Daniel is, of course, well known to us having grown up in Sunderland and it was a pleasure to have him help us. I thank them both for their assistance on what is for any Chazan, a hard-working day. Their efforts helped make the High Holy days something more special and meaningful.

Our two Chatanim for Simchas Torah were Howard Gold and Raymond Goldsmith and whilst numbers were much down on years gone by, the Yomtov was still very much enjoyed by those present.

### Rabbi Lipsey

Rabbi Lipsey and Rebbetzin Miriam continue to lead our community with enthusiasm. The Rabbi is also the Chaplain to University Students, Chaplain to the Prison Service and a mentor to other Community Rabbis. He is also on the local Council of Faiths and through Interfaith maintains a good relationship with local clergy whilst also undertaking his own part time PhD course. It was mazeltov twice over to Rabbi Aaron & Rebbetzin Miriam on the birth of their grand-daughter Libby to Chana Esther and Shmuel Fogel and on the wedding of Tzivia to Shuey Shear. Mazeltov to all.

### Sale of Land at Hazlerigg

We have made further progress regarding the sale of surplus land at Hazlerigg. We now have an interested party who is anxious to buy but there are some administrative issues to overcome before a sale can go through. We know that the buyer is very keen, we remain hopeful that we can conclude the sale very shortly. Barry Speker has continued to advise us on the legal aspects of the sale and has helped me coordinate with our solicitors.

### Youth and Education

I should like to again thank Rabbi and Rebbetzin Lipsey and all those who have helped this year. Rabbi and Rebbetzin Lipsey are prepared for any child or for that matter any adult who may wish to learn, you just need to ask.

The Lipseys also regularly offer a Shabbat meal to students on Friday nights, giving them an opportunity to mix and talk over a kosher meal.

I should like to thank Deanna Van der Velde for the time she devotes to education about Judaism, anti-Semitism and the Holocaust in the wider community. Due to a serious operation in October 2024, Deanna has not been able to fully commit to her interfaith engagement. From February this year she has undertaken a few visits to the synagogue especially with regulars. The advent of zoom type sessions has been a real boon and these have been easier to do and less demanding and are far cheaper for the schools as the cost of buses is phenomenal.

### Chevra Kadisha

I want to thank Pamela Gold and Hilary Freeman who are our point of contact for the Chevra Kadisha. In particular, I would also like to thank Tzviki Sandler and the Gateshead Hebrew Burial Society who go about their work in a quiet, dignified, efficient and unassuming way.

# THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## PRESIDENT'S ANNUAL REPORT

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### **Treasurer / Book-keeper**

I have given the Treasurer's Report elsewhere but I would again like to thank the Honorary Officers and the Finance Committee for their support during the year. I am forever grateful to the book keeping duties that were fulfilled by Walter Knoblauch. Following his passing after a bravely fought illness he will be sorely missed. The book keeping duties, claims and salaries are now safely in the hands of Ms Debbie Ross and Ms Nicole Dumes. Thanks also to RMT for their assistance, their advice and for the audit work.

### **Ladies' Guild**

The Ladies' Guild continues to work tirelessly for the benefit of the Congregation. As well as organising the weekly Kiddushim, they have helped with a variety of events such as refreshments at Purim, Simchas Torah and on other occasions, and in organising cleaning the Shul silver prior to the Yomin Naroim. In particular, I should like to thank co-Chairs Adrienne Ross and Gloria Sterrie for their hard work throughout the year. Thanks should also go to Brenda Levinson and Svetlana Churlin for their assistance on Shabbos.

### **Secretary**

We appointed Ms Nicole Dumes, who works all day Thursdays instead of the former Monday and Thursday mornings. Nicole has settled in very well and thanks to a guidance document written by Michelle before she left, she has found her feet without any problems. Along with the secretarial duties, Nicole and Ms Debbie Ross are keeping the books up to date.

### **Kosher Facility**

The Facility is well settled into its new premises and is run very capably by its manager, Lee Harrison. I should like to thank Rabbi Lipsey who works closely with Lee to ensure that members of the Congregation can make vital purchases to enable Kashrut to be kept in the Community and to provide a wide range of supplies. It is worth mentioning that Lee and his helpers put in an enormous amount of time and energy to keep the Facility operational with a strictly Kosher l'Pesach shop when the time comes. We are grateful to Lee and those volunteers, who help when necessary.

It is essential that the community continues to support the facility. It really is a case of, "use it or lose it." Quite simply, if you choose to buy elsewhere, you seriously risk the long-term future of the place.

### **Adviser on legal matters**

I should like to thank our legal adviser, Barry Speker, who continues to provide his support and advice whenever needed. Again, we have made heavy demands of him and he has responded in his usual authoritative and efficient manner to the many phone calls and emails and I am very grateful for his assistance and valued counsel.

### **Security**

We continue to use security from a company recognised by CST and have had the use of a guard for Shabbat and Yomtov. This has been funded principally from a small levy paid for by members and I can report that this has been very successful and helped by occasional financial supplements from CST when their own coffers allowed. We are grateful for Dr Richard Grant's continued leadership role in relation to all security issues.

We do have a full CCTV monitoring system which keeps 24/7 monitoring of the entire site. In today's society, this provides a degree of reassurance to all who use the site. Although it wasn't our problem when the old shul was vandalised it may be that our CCTV acts as a deterrent to anyone who has no business on our site.

### **Caretaking**

Mike Robson continues to work providing a high level of service on the site. He gives very prompt attention to any matters drawn to his attention and goes out of his way to be as helpful as possible. His assistance is invaluable in making necessary arrangements for the shul and the accommodation in the building to meet many uses.

# THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## PRESIDENT'S ANNUAL REPORT

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### Mitzvah Day

We are grateful to Brenda Levinson's organisation of our Mitzvah Day activities. This year members of the United Hebrew Congregation and the Newcastle Reform Synagogue were joined by representatives from Northumbria Police Community Engagement Team along with nine 9 year olds from Byker Mini Police to wrap over 150 shoe boxes with toiletries, gloves, woolly hats, scarves etc., and sweets, chocolates and treats, all to be distributed by the Changing Lives workers and volunteers.

In addition to the shoe boxes, other items were collected, rucksacks, warm clothes, socks, hats and food and warm blankets. Changing Lives were overwhelmed yet again with the community's efforts, and we look forward to doing the same again this year.

### Memorial boards

We have re-instated the original memorial boards in the Shul along with the yahrtzeit display box. There were plans to install a new automated video system in its place and this may be something that we can look into at some time in the future.

### Condolences

The following members passed away during the year. Condolences are extended to their families: June Woolman, Gwendoline Lamb, Hilary Ann Grant, Werner Maier, Dr Graham S Black, Lila Abels, Joe Gould, Jeffrey Fox, Linda Mickler, David Mendoza, David Welsh, Carole Lurie, Rebecca Bloom, Rita Austin, Dr Kenneth Cohen, Judith Lion, Shirley Goodman, Eva Schapira, Walter Knoblauch, Arnold Burman & Victor Ribeiro.

### Finally

In conclusion, I should like to record my gratitude to members of Council for their support and advice, especially to my Co-Vice Presidents, Mrs Faga Speker and Mrs Pamela Gold who have spent an enormous amount of time dealing with countless issues which have needed attention. Thanks to The Recorder Officers for the outstanding production of The Recorder and to Peter Niman for organising the distribution. Thanks as ever to the shul Gabbais who work hard to keep the Shabbos and Yom Tov services running smoothly. Special thanks to Peter Niman who continues to organise the Maftirs, and other administrative matters in connection with the services.

signed by:



EAD75DFEA8CD490  
**Raymond Goldsmith**

15 October 2025

# THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## FINANCE COMMITTEE REPORT

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I present my report for 2024, a year in which we incurred a loss of £103,500 (2023: £146,612).

Our income has reduced due to the reduction in our membership, sadly, and a reduction in donations, and our expenditure has remained high largely because of maintaining a building which is over 100 years old. The Finance Committee are looking actively at ways of further reducing our overheads. We have stated previously that we have much more energy efficient heating and lighting systems in LJ House and this is now producing lower utility bills.

Discussions are still ongoing with the prospective sale of the land at Hazelrigg. The UHC is to be a beneficiary from the proceeds of an estate and these funds will be very welcome.

Whilst the sale of the shul for the time being has given us a positive bank balance this is likely to be only for a short period of time. The costs of refurbishing Lionel Jacobson House to provide us with a modern shul and community building as well as the residential accommodation above, have used up a lot of these funds and this is reflected in the increase in the losses for 2023 and 2024. It is inevitable that the income will reduce and it will become necessary to use the proceeds of the sale to keep our community solvent.

I would like to thank the Honorary Officers and the Finance Committee for their support during the year. I am forever grateful to the book keeping duties that were fulfilled by Walter Knoblauch. He will be sorely missed after his passing. The book keeping duties, claims and salaries are now safely in the hands of Ms Debbie Ross and Ms Nicole Dumes. Thanks also to RMT for their assistance, their advice and for the audit work.

Signed by:



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**Raymond Goldsmith**  
**Treasurer**

Dated: 15 October 2025

# THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

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I report to the Trustees on my examination of the financial statements of The United Hebrew Congregation of Newcastle Upon Tyne (the charity) for the year ended 31 December 2024.

#### Responsibilities and basis of report

As the Trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011.

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

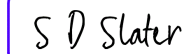
#### Independent examiner's statement

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 that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the Charities Act 2011.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 financial statements to be reached.

Signed by:



.....15B4AADB6E574FA...

**Stephen D Slater BA(Hons) FCA**  
**for and on behalf of RMT Accountants & Business Advisors Ltd**  
**Gosforth Park Avenue**  
**Newcastle upon Tyne**  
**NE12 8EG**

15 October 2025

Dated: .....

# THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2024

Current financial year		Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Total 2023 £
	Notes				
<b>Income and endowments from:</b>					
Donations and legacies	3	23,531	-	23,531	19,756
Charitable activities	4	166,548	-	166,548	168,573
Investments	5	8,603	-	8,603	5,198
Other income	6	3,154	-	3,154	4,113
<b>Total income</b>		201,836	-	201,836	197,640
<b>Expenditure on:</b>					
Charitable activities	7	305,010	326	305,336	344,252
<b>Total expenditure</b>		305,010	326	305,336	344,252
<b>Net expenditure and movement in funds</b>		(103,174)	(326)	(103,500)	(146,612)
<b>Reconciliation of funds:</b>					
Fund balances at 1 January 2024		1,593,896	34,341	1,628,237	1,774,849
<b>Fund balances at 31 December 2024</b>		1,490,722	34,015	1,524,737	1,628,237

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

# THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2024

Prior financial year		Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
	Notes			
<b>Income and endowments from:</b>				
Donations and legacies	3	19,756	-	19,756
Charitable activities	4	168,573	-	168,573
Investments	5	5,198	-	5,198
Other income	6	4,113	-	4,113
<b>Total income</b>		197,640	-	197,640
<b>Expenditure on:</b>				
Charitable activities	7	340,396	3,856	344,252
<b>Total expenditure</b>		340,396	3,856	344,252
<b>Net income and movement in funds</b>		(142,756)	(3,856)	(146,612)
<b>Reconciliation of funds:</b>				
Fund balances at 1 January 2023		1,736,652	38,197	1,774,849
<b>Fund balances at 31 December 2023</b>		1,593,896	34,341	1,628,237

# THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## BALANCE SHEET

AS AT 31 DECEMBER 2024

	Notes	2024		2023	
		£	£	£	£
<b>Fixed assets</b>					
Tangible assets	13		1,275,983		1,255,903
<b>Current assets</b>					
Stocks	14	10,100		4,413	
Debtors	15	37,492		36,990	
Cash at bank and in hand		275,403		385,392	
			322,995		426,795
<b>Creditors: amounts falling due within one year</b>	16	(74,241)		(54,461)	
<b>Net current assets</b>			248,754		372,334
<b>Total assets less current liabilities</b>			1,524,737		1,628,237
<b>The funds of the charity</b>					
Restricted income funds	18		34,015		34,341
Unrestricted funds	19		1,490,722		1,593,896
			1,524,737		1,628,237

15 October 2025

The financial statements were approved by the Trustees on .....

Signed by:



4CF77E09E05C451:.....

Dr R A Grant  
Trustee

# THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

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### 1 Accounting policies

#### Charity information

United Hebrew Congregation of Newcastle Upon Tyne is a charity governed by its constitution as adopted 18 December 1972 and subsequently altered by scheme dated 5 August 1999 as amended 8th May 2008.

#### 1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a statement of cash flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

#### 1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements. The Board has concluded that the going concern assumption is appropriate in preparing these financial statements.

#### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the members of the council in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

#### 1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

# THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2024

#### 1 Accounting policies (Continued)

##### 1.5 Resources expended

Expenditure is classified under the principal categories of charitable expenditure and governance costs.

Charitable expenditure relates to direct charitable expenditure as well as the management and administration of the charity.

Governance costs are general costs which have been incurred in order that the charity can operate effectively and in generating the information required for public accounting.

##### 1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	No depreciation
Property improvements	No depreciation
Fixtures and fittings	15% reducing balance / 20% straight line
Motor vehicles	15% reducing balance

No depreciation is provided on freehold property and property improvements as the Council consider that the sum involved is not material, having regard to the Congregation's policy to keep the property in a high state of repair.

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

##### 1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

Recoverable amount is the higher of fair value less costs to sell and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset for which the estimates of future cash flows have not been adjusted.

##### 1.8 Stocks

Stocks are stated at the lower of cost and estimated selling price less costs to sell.

Net realisable value is the estimated selling price less all estimated costs of completion and costs to be incurred in marketing, selling and distribution.

##### 1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

# THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2024

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#### 1 Accounting policies

(Continued)

##### 1.10 Financial instruments

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

##### 1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

##### 1.12 Scrolls of the Law, Silver Plate and other Religious Articles

The Synagogue has numerous items falling within this category. In the absence of documentary evidence or other information, no historical cost can be allocated and they consequently do not appear as part of the assets of the Congregation. The items included under this heading are insured at a value of £235,602.

#### 2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

# THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

### 3 Donations and legacies

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Donations and gifts	17,909	15,261
Grants receivable	5,622	4,495
	<u>23,531</u>	<u>19,756</u>
<b>Donations and gifts</b>		
Visiting resources fund	5,393	89
Offerings and donations	8,871	8,393
Security levy	2,940	3,162
Arba Mimim	705	640
Other	-	2,977
	<u>17,909</u>	<u>15,261</u>

### 4 Charitable activities Current financial year

	Religious activities 2024 £	Kosher food facility 2024 £	Burial provision 2024 £	Total 2024 £	Total 2023 £
Sale of goods	-	95,460	14,992	110,452	103,648
Membership contributions	45,676	-	10,420	56,096	59,925
Other income	-	-	-	-	5,000
	<u>45,676</u>	<u>95,460</u>	<u>25,412</u>	<u>166,548</u>	<u>168,573</u>
Analysis by fund					
Unrestricted funds	<u>45,676</u>	<u>95,460</u>	<u>25,412</u>	<u>166,548</u>	<u>168,573</u>

# THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2024

#### 4 Charitable activities (Continued)

##### Prior financial year

	Religious activities £	Kosher food facility £	Burial provision £	Total 2023 £
Sale of goods	-	87,195	16,453	103,648
Membership contributions	48,745	-	11,180	59,925
Other income	5,000	-	-	5,000
	<u>53,745</u>	<u>87,195</u>	<u>27,633</u>	<u>168,573</u>
Analysis by fund				
Unrestricted funds	<u>53,745</u>	<u>87,195</u>	<u>27,633</u>	<u>168,573</u>

#### 5 Investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Interest receivable	<u>8,603</u>	<u>5,198</u>

#### 6 Other income

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Sale of vehicle	3,023	-
Other income	131	4,113
	<u>3,154</u>	<u>4,113</u>

# THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2024

#### 7 Expenditure on charitable activities

	Religious activities	Kosher food facility	Burial provision	Total	Total
	2024	2024	2024	2024	2023
	£	£	£	£	£
<b>Direct costs</b>					
Staff costs	50,419	18,879	-	69,298	68,119
Depreciation and impairment	6,240	1,253	-	7,493	8,476
Kosher food facility cost of sales	-	75,691	-	75,691	74,161
Kiddushim and hospitality	9,713	-	-	9,713	9,869
Property expenses	21,459	-	-	21,459	61,165
Janitorial expenses	33,659	-	-	33,659	31,822
Repairs and maintenance	28,427	624	-	29,051	21,243
Telephone	1,218	124	-	1,342	2,431
Postage and stationery	344	112	-	456	850
Burial committee	-	-	22,564	22,564	19,958
Rabbi accommodation and expenditure	4,702	-	-	4,702	11,031
Festival expenses	4,993	-	-	4,993	9,218
Motor expenses	2,272	-	-	2,272	4,576
Bookkeeping	4,680	-	-	4,680	4,440
Bank, credit card and interest charges	796	840	-	1,636	1,477
Legal and professional charges	6,012	-	-	6,012	2,989
Sundry expenses	1,294	-	-	1,294	1,103
Other charitable expenditure	5,071	-	-	5,071	6,274
	181,299	97,523	22,564	301,386	339,202
<b>Share of support and governance costs (see note 8)</b>					
Governance	3,950	-	-	3,950	5,050
	185,249	97,523	22,564	305,336	344,252
<b>Analysis by fund</b>					
Unrestricted funds	184,923	97,523	22,564	305,010	340,396
Restricted funds	326	-	-	326	3,856
	185,249	97,523	22,564	305,336	344,252

# THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2024

#### 7 Expenditure on charitable activities (Continued)

Previous year:	Religious activities 2023 £	Kosher food facility 2023 £	Burial provision 2023 £	Total 2023 £
<b>Direct costs</b>				
Staff costs	49,732	18,387	-	68,119
Depreciation and impairment	8,442	34	-	8,476
Kosher food facility cost of sales	-	74,161	-	74,161
Kiddushim and hospitality	9,869	-	-	9,869
Property expenses	61,165	-	-	61,165
Janitorial expenses	31,242	580	-	31,822
Repairs and maintenance	21,243	-	-	21,243
Telephone	2,200	231	-	2,431
Postage and stationery	693	157	-	850
Burial committee	-	-	19,958	19,958
Rabbi accommodation and expenditure	11,031	-	-	11,031
Festival expenses	9,218	-	-	9,218
Motor expenses	4,546	30	-	4,576
Bookkeeping	4,440	-	-	4,440
Bank, credit card and interest charges	800	677	-	1,477
Legal and professional charges	2,989	-	-	2,989
Sundry expenses	1,103	-	-	1,103
Other charitable expenditure	6,274	-	-	6,274
	224,987	94,257	19,958	339,202
<b>Share of support and governance costs (see note 8)</b>				
Governance	4,400	650	-	5,050
	229,387	94,907	19,958	344,252
<b>Analysis by fund</b>				
Unrestricted funds	225,531	94,907	19,958	340,396
Restricted funds	3,856	-	-	3,856
	229,387	94,907	19,958	344,252

# THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2024

#### 8 Support costs

	Support costs	Governance costs	2024	Support costs	Governance costs	2023
	£	£	£	£	£	£
Independent examiner's fees	-	3,300	3,300	-	4,150	4,150
Accountancy	-	650	650	-	900	900
	<u>-</u>	<u>3,950</u>	<u>3,950</u>	<u>-</u>	<u>5,050</u>	<u>5,050</u>
Analysed between Charitable activities	-	3,950	3,950	-	5,050	5,050
	<u>-</u>	<u>3,950</u>	<u>3,950</u>	<u>-</u>	<u>5,050</u>	<u>5,050</u>

#### 9 Net movement in funds

	2024	2023
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	3,300	4,150
Depreciation of owned tangible fixed assets	7,493	8,476
	<u>3,300</u>	<u>4,150</u>

#### 10 Trustees

None of the Trustees (or any persons connected with them) received any expenses, remuneration or benefits from the charity during the year.

#### 11 Employees

The average monthly number of employees during the year was:

	2024	2023
	Number	Number
Religious staff	2	2
Kosher food facility staff	2	2
Governance staff	1	1
	<u>5</u>	<u>5</u>
Total	<u>5</u>	<u>5</u>

# THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

11 Employees	(Continued)	
Employment costs	2024 £	2023 £
Wages and salaries	64,903	63,510
Social security costs	2,271	2,518
Other pension costs	2,124	2,091
	<u>69,298</u>	<u>68,119</u>

There were no employees whose annual remuneration was more than £60,000.

### Remuneration of key management personnel

Key management are considered to be the President, Treasurer, Board of Trustees, Committee Members, and the Minister.

The President, Treasurer, Board of Trustees, and the Committee Members do not receive any remuneration.

The remuneration of key management personnel was as follows:

	2024 £	2023 £
Aggregate compensation	<u>28,594</u>	<u>27,516</u>

## 12 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

# THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2024

#### 13 Tangible fixed assets

	Freehold land and buildings	Property improvements	Fixtures and fittings	Motor vehicles	Total
	£	£	£	£	£
<b>Cost</b>					
At 1 January 2024	195,168	1,004,781	119,466	44,820	1,364,235
Additions	-	36,000	-	23,550	59,550
Disposals	-	-	-	(44,820)	(44,820)
At 31 December 2024	195,168	1,040,781	119,466	23,550	1,378,965
<b>Depreciation and impairment</b>					
At 1 January 2024	-	-	95,894	12,438	108,332
Depreciation charged in the year	-	-	3,850	3,643	7,493
Eliminated in respect of disposals	-	-	-	(12,843)	(12,843)
At 31 December 2024	-	-	99,744	3,238	102,982
<b>Carrying amount</b>					
At 31 December 2024	195,168	1,040,781	19,722	20,312	1,275,983
At 31 December 2023	195,168	1,004,781	23,572	32,382	1,255,903

Freehold land and buildings	2024 £	2023 £
Land at Hazelrigg Cemetery	36,908	36,908
Extension at Hazelrigg Cemetery	158,260	158,260
	195,168	195,168

#### 14 Stocks

	2024 £	2023 £
Kosher food	10,100	4,413

#### 15 Debtors

Amounts falling due within one year:	2024 £	2023 £
Trade debtors	13,850	13,587
Other debtors	21,855	21,705
Prepayments and accrued income	1,787	1,698
	37,492	36,990

# THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2024

#### 16 Creditors: amounts falling due within one year

	Notes	2024 £	2023 £
Other taxation and social security		704	-
Deferred income	17	37,891	27,891
Trade creditors		9,260	4,109
Other creditors		18,535	15,557
Accruals		7,851	6,904
		<u>74,241</u>	<u>54,461</u>

#### 17 Deferred income

	2024 £	2023 £
Arising from Burial provisions	37,891	27,891
	<u>37,891</u>	<u>27,891</u>

Deferred income is included in the financial statements as follows:

	2024 £	2023 £
Deferred income is included within:		
Current liabilities	37,891	27,891
	<u>37,891</u>	<u>27,891</u>
Movements in the year:		
Deferred income at 1 January 2024	27,891	25,091
Resources deferred in the year	10,000	2,800
	<u>37,891</u>	<u>27,891</u>
Deferred income at 31 December 2024	<u>37,891</u>	<u>27,891</u>

#### 18 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2024 £	Resources expended £	At 31 December 2024 £
Bloom & Gordon scholarship fund	7,050	-	7,050
Sunderland Chevra Kadisha	6,101	(326)	5,775
Grave maintenance fund	21,190	-	21,190
	<u>34,341</u>	<u>(326)</u>	<u>34,015</u>

# THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2024

#### 18 Restricted funds (Continued)

Previous year:	At 1 January 2023	Resources expended	At 31 December 2023
	£	£	£
Bloom & Gordon scholarship fund	7,050	-	7,050
Sunderland Chevra Kadisha	9,957	(3,856)	6,101
Grave maintenance fund	21,190	-	21,190
	<u>38,197</u>	<u>(3,856)</u>	<u>34,341</u>

#### Bloom & Gordon scholarship fund

Expenditure from this fund represents awards made and books purchased. Total awards during the year amounted to £nil (2023: £nil). The fund is represented by investments and other current assets.

#### Sunderland Chevra Kadisha

Represents funds held to meet the cost of the up keep of Bishopwearmouth Cemetery.

#### Grave maintenance fund

Represents funds of £21,190 donated in 2013 for the specific purposes of maintaining the graves of family members.

#### 19 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2024	Incoming resources	Resources expended	At 31 December 2024
	£	£	£	£
General funds	<u>1,593,896</u>	<u>201,836</u>	<u>(305,010)</u>	<u>1,490,722</u>
Previous year:	At 1 January 2023	Incoming resources	Resources expended	At 31 December 2023
	£	£	£	£
General funds	<u>1,736,652</u>	<u>197,640</u>	<u>(340,396)</u>	<u>1,593,896</u>

#### 20 Retirement benefit schemes

Defined contribution schemes	2024 £	2023 £
Charge to profit or loss in respect of defined contribution schemes	<u>2,124</u>	<u>2,091</u>

# THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2024

#### 20 Retirement benefit schemes (Continued)

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

#### 21 Related party transactions

##### Transactions with related parties

During the year there has been no related party transactions (2023: £nil).

#### 22 Analysis of net assets between funds

	Unrestricted 2024 £	Restricted 2024 £	Total Unrestricted 2024 £	Restricted 2023 £	Total 2023 £
Fund balances at 31 December are represented by:					
Tangible assets	1,275,983	-	1,275,983	1,255,903	1,255,903
Current assets/(liabilities)	214,739	34,015	248,754	34,341	372,334
	<u>1,490,722</u>	<u>34,015</u>	<u>1,524,737</u>	<u>34,341</u>	<u>1,628,237</u>

#### 23 Kosher Food Facility

Kosher Food Facility was set up to provide kosher food to congregation members. The income and expenditure for the year ended 31 December 2024 relating to the Kosher Food Facility is detailed below:

	£	2024 £	£	2023 £
Sales income		95,460		87,195
Opening stock	4,413		5,326	
Purchases	81,378		73,248	
Closing stock	(10,100)		(4,413)	
		<u>(75,691)</u>		<u>(74,161)</u>
Gross profit		19,769		13,034
Administration expenses				
Wages	18,879		18,177	
Other expenses	1,700		2,325	
		<u>(20,579)</u>		<u>(20,502)</u>
Deficit on activities		<u>(810)</u>		<u>(7,468)</u>

The net book value of fixed assets shown in note 13 includes £18,208 (2023: £19,461) relating to the establishment of the Kosher Food Facility. This was funded by the Gertrude Pass Fund.

**THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE**

England & Wales - Charity number 504336

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# Accounts

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Charity registration number 504336

**UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE  
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2023**

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## LEGAL AND ADMINISTRATIVE INFORMATION

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**Minister** Rabbi A M Lipsey

**Honorary officers**

President Dr R A Grant  
Vice president Mrs A N Ross  
Wardens Mr P Niman  
Dr R A Grant  
Immediate past President Mr AA Josephs

**Council life member** Mr S D Pearlman

**Elected by the General meeting of the United Hebrew Congregation on 20 December 2021**

**Honorary Legal Advisor** Mr B N Speker OBE, DL

**Trustees** Mr H B Gold  
Dr R A Grant  
Mr B N Speker OBE, DL  
Mr A A Josephs

**Secretary** Ms N Dumes  
Office of the United Hebrew Congregation  
Lionel Jacobson House  
Graham Park Road  
Newcastle upon Tyne  
NE3 4BJ  
  
Telephone/Fax: 0191 284 0959  
Email: [secretary@uhcnewcastle.uk](mailto:secretary@uhcnewcastle.uk)

**Charity number** 504336

**Principal address** Office of the United Hebrew Congregation  
Lionel Jacobson House  
Graham Park Road  
Gosforth  
Newcastle upon Tyne  
NE3 4BJ

**Independent examiner** RMT Accountants & Business Advisors Ltd  
Gosforth Park Avenue  
Newcastle upon Tyne  
NE12 8EG

**Bankers** NatWest Bank Plc  
Barclays Bank Plc  
Lloyds Bank Plc

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# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## LEGAL AND ADMINISTRATIVE INFORMATION (CONTINUED)

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### **Burial Committee**

Chair                      Mrs P Gold  
Vice Chair                Mrs H Freeman

### **Kosher Facility & Kashrus Committee**

Rabbi A M Lipsey  
Mrs A N Ross  
Mrs G Sterrie  
Mr R Goldsmith

### **Representatives of the United Hebrew Congregation to the Representative Council of North East Jewry:**

Mrs P Gold  
Mrs A N Ross  
Mr H B Gold  
Dr R A Grant

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# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

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# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## MESSAGE FROM RABBI AARON LIPSEY

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Dear Friends,

As I once again write a report – my thirteenth - for the AGM booklet, I am filled with gratitude and appreciation for the journey we have shared over the past year. This is the time to reflect on our accomplishments, consider our future, and strengthen the bonds that make our community so special.

Here are some highlights of the past year:

**Spiritual Growth:** We have enriched our spiritual lives through meaningful services, inspiring sermons (alright, you be the judge), and vibrant holiday celebrations.

**Educational Programs:** Our classes and study groups have offered opportunities for all ages to deepen their understanding of Judaism.

**Community Services:** Together, we have supported those in need of help and assistance, through the entire range of life events.

**Student Engagement:** Our work with students, nurturing the next generation of Jewish leaders and fostering a strong sense of identity and community has taken a leap forward this year with many more coming forward and participating after the events of October 7th.

The war that Israel is fighting has created tremendous stresses and strains both in Israel and in the Diaspora. Newcastle has experienced a rise in antisemitism and we have all been affected personally in one way or another. We continue to pray for the hostages, for the brave soldiers of the IDF and for all the civilians caught up in this terrible conflict. Please G-d a solution will be found that ensures Israel's safety and security with peaceful neighbours and an end to all war.

Thinking about the year ahead, I hope that we will continue to build on our successes, expanding our programs and finding new ways to connect and inspire. Of course, your involvement is crucial. Be it through attending services or participating in events, every contribution makes such a difference. Needless to say, as we plan for the future, your support is essential to sustain our community.

I would like to close by expressing gratitude to our Executive and committee, and to the volunteers who have dedicated their time and energy to helping others. But none of it would work without you, our members. Your presence, participation, and generosity make our Shul – and our community - a vibrant and welcoming place.

As we embark on the coming year, I would like to thank you for being a part of this journey. Your contributions and dedication are at the heart of everything we achieve together.

With blessings and warm regards,

Aaron

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## TRUSTEE'S REPORT

### FOR THE YEAR ENDED 31 DECEMBER 2023

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The Trustees present their annual report and financial statements for the year ended 31 December 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's [governing document], the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

#### OBJECTIVES AND ACTIVITIES

The objects of the charity, as set out in clause 3 of the Constitution, are, in summary:

- to provide places of worship for Jewish people, in accordance with practices approved by the Chief Rabbi;
- to provide religious instruction, in accordance with these principles;
- provision for burial of Jewish people;
- provision of Kashrus services;
- relief of poor persons of Jewish religion; and
- contributing to other religious and charitable purposes in connection with the Jewish religion.

#### **Public benefit**

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

#### **Activities**

The Statement of Financial Activities for the year is set out on page 9 - 10. Core activities include:

- holding of religious services;
- formal and informal educational activities;
- maintenance of cemeteries and undertaking burials;
- provision of kosher food;
- social activities and support;
- promotion of good relations with other religious groups.

#### ACHIEVEMENTS AND PERFORMANCE

A review of the charity's achievements and performance during the year can be found on page 12 onwards of these financial statements.

#### FINANCIAL REVIEW

##### **Results for the year**

During the year the charity reported a deficit of £146,612 (2022: deficit £173,587). The Kosher Food Facility made a deficit of £7,028 (2022: deficit £7,977).

##### **Policies on Reserves**

The charity holds reserves in order to ensure that the UHC can maintain the level of services to the community which it currently provides. In considering the policy on reserves we consider that our free reserves of £337,993 (2022: £760,166) (being those not tied up in fixed assets) should be sufficient to meet our charitable expenditure for approximately six months.

##### **Risk management**

The members of Council actively review the risks to which the charity is exposed on a regular basis and confirm that systems have been established to enable regular reports to be produced so that steps can be taken to lessen the impact of these risks.

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## TRUSTEE'S REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2023

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### STRUCTURE, GOVERNANCE AND MANAGEMENT

#### ***Governing document***

The charity is governed by its constitution as amended 8 May 2008.

#### ***Trustees***

The Trustees who served during the year were:

Mr H B Gold

Dr R A Grant

Mr B N Speker OBE, DL

Mr A A Josephs

#### ***Appointment of Trustees***

Clause 20 of the Constitution provides for the appointment by the Council of trustees of any property acquired by or for the purposes of the congregation.

#### ***Organisational structure***

This is as set out on the legal and administrative information pages of the report.

#### ***Key management personnel remuneration***

The trustees consider the board of trustees and the members of the council as comprising the key management personnel of the charity in charge of directing and controlling the charity and running and operating the charity on a day to day basis. Details of trustee and key management remuneration and expenses are disclosed in note 8 to the accounts.

The Trustee's report was approved by the Board of Trustees.

**Dr R A Grant**

**Trustee**

Dated: 27 October 2024

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## PRESIDENT'S ANNUAL REPORT

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### 2023 President's Report

I am pleased to present the President's report for 2023.

After an extended period of disruption, we have finally managed to settle down to a regular routine. The refurbishment work of Lionel Jacobson House has taken a long time and to some extent continues as we "mop up" outstanding items that seem to be taking forever. Nevertheless, the building is broadly finished and highly functional – some might even say cosy when compared with the last few years in the increasingly dark and dingy old Shul. We are now very much making our lives in our "new", brightly lit and well-heated (and cooled) building.

### Yomim Naroim

Our services were lead by Rabbi Lipsey and Rabbi Daniel Shields. Daniel is, of course, well known to us having grown up in Sunderland and it was a pleasure to have him help us. I thank them both for their assistance on what is to any Chazan, a hard-working day. Their efforts help make the High Holy days something a little bit more special and meaningful.

Our two Chatanim were David Ward (Chatan Torah) and Mike Solomons (Chatan Bereishit) and whilst numbers were much down on years gone by, it was still very much enjoyed by those present – and undoubtedly helped by David's whisky

### Rabbi Lipsey

Rabbi Lipsey and Rebbetzin Miriam continue to lead our small community with unbounded enthusiasm.

Rabbi Lipsey remains a source of help and advice whenever I am faced with communal matters in my rôles of President and Gabbai and for that I thank him.

### Development of the Lionel Jacobson House

Members will have seen months of activity in and around the House. A huge amount of work has gone into this and the Executive has taken every effort to make the building attractive, comfortable and inviting. Above all, I have insisted that the building be warm and well-lit internally, we really do want a building that is very much the opposite of what eventually happened to the Shul which over the years, sadly became dark and uninviting.

A new high-efficiency heating boiler has been installed, with effective (and silent) radiators (gone are the old noisy "blowers") and which provides near-immediate hot water at the taps. Lighting is the new all-LED type and consumes a fraction of the electricity that the many tungsten and fluorescent bulbs in the old Shul did and we are starting to see a slow decrease in our power bills, something which is of critical importance in the current climate of uncertain energy costs.

### Sale of Land at Hazlerigg

We have made further progress regarding the sale of surplus land at Hazlerigg. We now have an interested party who is anxious to buy but there are some administrative issues to overcome before a sale can go through. I know that the buyer is very keen, I remain hopeful that we can conclude very shortly. Barry Speker has continued to advise us on the legal aspects of the sale and has helped me coordinate with our solicitors.

### Youth and Education

I should like to again thank Rabbi and Rebbetzin Lipsey and all those who have helped this year. Rabbi and Rebbetzin Lipsey are prepared for any child or, or for that matter, adult who may wish to learn, you just need to ask!

The Lipseys also regularly offer a Shabbat meal to students on Friday nights, giving them an opportunity to mix and talk over a kosher meal.

As always, I should like to thank Deanna Van der Velde for the time she devotes to education about Judaism, anti-Semitism and the Holocaust in the wider community. Her visits were paused for some time whilst the refurbishment was done but I am pleased to say that her work is now back in full swing with regular visits from schools and the like. I thank her for her continuing efforts in this and her inter-faith work, a truly important aspect of inter-communal and public relations.

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## PRESIDENT'S ANNUAL REPORT

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### **Chevra Kadisha**

I want to thank Pamela Gold and Hilary Freeman who are our point of contact for the Chevra Kadisha. In particular, I would also like to thank Tzviki Sandler and the Gateshead Hebrew Burial Society who go about their work in a quiet, efficient and unassuming way.

### **Treasurer**

In particular, I would like to mention both Raymond Goldsmith in his rôle as Treasurer and Walter Knoblauch as bookkeeper. Whilst much of the work involved in our refurb is now broadly completed, the Shul is a complex organisation with many financial transactions and these two gentlemen continue to work hard and diligently to keep our accounts up-to-date and all the bills paid promptly.

### **Ladies' Guild**

The Ladies' Guild continues to work tirelessly for the benefit of the Congregation. As well as organising the weekly Kiddushim, they have helped with a variety of events such as refreshments at Purim, Simchas Torah and on other occasions, and in organising cleaning the Shul silver prior to the Yomin Naroim.

In particular, I should like to thank co-Chairs Adrienne Ross and Gloria Sterrie for their hard work throughout the year.

I am pleased to report that the Drop-in is open every Wednesday lunchtime. If you haven't been before, why not try it, you get a tasty meal from a menu and a natter with your friends.

### **Secretary**

Michelle Conway has now retired as our secretary after some 12 years of service. In her place, we have appointed Ms Nicole Dumes who works all day Thursdays instead of the former Monday and Thursday mornings. Nicole has settled in very well and thanks to a guidance document written by Michelle before she left, she has found her feet without any problems.

### **Kosher Facility**

The Facility is well settled into its new premises and is run very capably by its manager, Lee Harrison. I should like to thank Raymond Goldsmith who works closely with Lee to ensure that members of the Congregation can make vital purchases to enable Kashrut to be kept in the Community and to provide a wide range of supplies. It is worth mentioning that Lee and his helpers put in an enormous amount of time and energy to keep the Facility operational with a strictly Kosher l'Pesach shop when the time comes. We are grateful to Lee and those volunteers, who help when necessary, and have on occasion, been willing to deliver orders.

It is essential that the community continues to support the facility. It really is a case of, "use it or lose it." Quite simply, if you choose to buy elsewhere, you seriously risk the long-term future of the place and that would be tragedy.

### **Functions Committee**

The Functions Committee under Adrienne Ross has not been as active as it used to be and this is simply because we don't have the numbers of either helpers of community but nevertheless, the committee have risen to the occasion when the occasion when needed.

### **Adviser on legal matters**

I should like to thank our legal adviser, Barry Speker, who continues to provide his support and advice whenever needed. Again, we have made heavy demands of him and he has responded in his usual authoritative and efficient manner to the many phone calls and emails and I am very grateful for his assistance and valued counsel.

### **Security**

We continue to use security from a company recognised by CST and have had the use of a guard for Shabbat and Yomtov. This has been funded principally from a small levy paid for by members and I can report that this has been very successful and helped by occasional financial supplements from CST when their own coffers allowed.

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## PRESIDENT'S ANNUAL REPORT

---

As part of our refurb, we now have a full CCTV monitoring system which keeps 24/7 monitoring of the entire site. In today's society, this provides a degree of reassurance to all who use the site – it may not catch those who may wish us ill but it certainly acts as a deterrent to anyone who has no business on the site.

### **Caretaking**

Mike Robson, our caretaker continues to work providing a high level of service on the site. One day, its chair and table moving, another might be fixing a door handle, or general cleaning and the next may be gardening - real Mr Fix-it! Thanks, Mike, for all your hard work.

### **Mitzvah Day**

We are grateful to Brenda Levinson's call for help for Mitzvah Day. As in the past, they collected goodies for homeless people, to be distributed by the Changing Lives Charity.

Over 20 members of the Newcastle community came together to pack boxes along with representatives from Northumbria Police Community Engagement team and friends from the Anglican and Catholic communities, over 30 people in total. Over 150 shoe boxes were prepared, filled with toiletries, gloves, woolly hats, scarves etc., and sweets, chocolates and treats, all to be distributed by the Changing Lives workers and volunteers.

In addition to the shoe boxes, other items were collected, rucksacks, warm clothes, socks, hats and food and warm blankets. Changing Lives were overwhelmed yet again with the community's efforts, and we look forward to doing the same again this year.

### **Memorial boards**

We currently don't have any of the original memorial boards displaying, the old ones were taken down when the building was refurbished. There are plans to install a new automated video system in its place and this will be started in due course.

### **Condolences**

The following members passed away during the year. Condolences are extended to their families: Joy Mendoza, Joe Block, Seryl Spicker. Abraham Tabbush, Gwendoline Lamb, Morris and Lily Harris and Trevor Leonard.

### **Finally**

In conclusion, I should like to record my gratitude to members of Council for their support and advice. There are many others who have assisted with advice or action, it would be invidious to mention them all for fear of missing anyone out but I would particularly like to thank my co-Gabbai, Peter Niman, who has effectively relieved me of Gabbai-ing duties to allow me to concentrate on my other duties and young Moish who has quietly stepped up to assist Peter. Peter continues to organise the Maftirs, and other administrative matters in connection with services and of course, Rabbi Lipsey for his untiring and unwavering support and friendship throughout sometimes difficult times and last but definitely not least, Rebbetzin Miriam for all the quiet work she does behind the scenes without acknowledgement or publicity.

**Richard Grant**

1 August 2024

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## FINANCE COMMITTEE REPORT

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I present my report for 2023, a year in which we incurred a loss of £146,612 (2022: £173,587).

Our income has reduced due to the reduction in our membership, sadly, and a reduction in donations, and our expenditure has remained high largely because of maintaining a building which is over 100 years old. The Finance Committee are looking actively at ways of further reducing our overheads. Richard in his President's Report has already stated that we have much more energy efficient heating and lighting systems in LJ House and this is now producing lower utility bills.

Discussions are still ongoing with the prospective sale of the land at Hazelrigg. The UHC is to be a beneficiary from the proceeds of an estate and these funds will be very welcome.

Whilst the sale of the shul for the time being has given us a positive bank balance this is likely to be only for a short period of time. The costs of refurbishing Lionel Jacobson House to provide us with a modern shul and community building as well as the residential accommodation above have used up a lot of these funds and this is reflected in the increase in the losses for 2022 and 2023. It is inevitable that the income will reduce and it will become necessary to use the proceeds of the sale to keep our community solvent.

I would like to thank the Honorary Officers and the Finance Committee for their support during the year and Walter Knoblauch for his daily book keeping duties, claims and salaries and RMT for their assistance, their advice and for the audit work.

**Raymond Goldsmith**  
**Treasurer**

Dated: 27 October 2024

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

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I report to the Trustees on my examination of the financial statements of United Hebrew Congregation of Newcastle Upon Tyne (the charity) for the year ended 31 December 2023.

#### **Responsibilities and basis of report**

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

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

#### **Independent examiner's statement**

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 that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

**Stephen D Slater FCA**  
**for and on behalf of RMT Accountants & Business Advisors Ltd**  
**Gosforth Park Avenue**  
**Newcastle upon Tyne**  
**NE12 8EG**

Dated: 28 October 2024

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2023

### Current financial year

		Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Total 2022 £
	Notes				
<b>Income and endowments from:</b>					
Donations and legacies	3	19,756	-	19,756	23,060
Charitable activities	4	168,573	-	168,573	163,970
Investments	7	5,198	-	5,198	2,268
Other income	8	4,113	-	4,113	3,737
<b>Total income</b>		<u>197,640</u>	<u>-</u>	<u>197,640</u>	<u>193,035</u>
<b>Expenditure on:</b>					
Charitable activities	10	340,396	3,856	344,252	366,537
Other	12	-	-	-	85
<b>Total resources expended</b>		<u>340,396</u>	<u>3,856</u>	<u>344,252</u>	<u>366,622</u>
<b>Net expenditure for the year/ Net movement in funds</b>		(142,756)	(3,856)	(146,612)	(173,587)
Fund balances at 1 January 2023		<u>1,736,652</u>	<u>38,197</u>	<u>1,774,849</u>	<u>1,948,436</u>
<b>Fund balances at 31 December 2023</b>		<u><u>1,593,896</u></u>	<u><u>34,341</u></u>	<u><u>1,628,237</u></u>	<u><u>1,774,849</u></u>

The statement of financial activities includes all gains and losses recognised in the year.

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

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2023

Prior financial year

		Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
	Notes			
<b>Income and endowments from:</b>				
Donations and legacies	3	23,060	-	23,060
Charitable activities	4	163,970	-	163,970
Investments	7	2,268	-	2,268
Other income	8	3,737	-	3,737
<b>Total income</b>		193,035	-	193,035
<b>Expenditure on:</b>				
Charitable activities	10	331,838	34,699	366,537
Other	12	85	-	85
<b>Total resources expended</b>		331,923	34,699	366,622
<b>Net expenditure for the year/ Net movement in funds</b>		(138,888)	(34,699)	(173,587)
Fund balances at 1 January 2022		1,875,540	72,896	1,948,436
<b>Fund balances at 31 December 2022</b>		1,736,652	38,197	1,774,849

The statement of financial activities includes all gains and losses recognised in the year.

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

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## BALANCE SHEET

AS AT 31 DECEMBER 2023

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		2023		2022	
	Notes	£	£	£	£
<b>Fixed assets</b>					
Tangible assets	13		1,255,903		976,486
<b>Current assets</b>					
Stocks	15	4,413		5,326	
Debtors	14	36,990		26,213	
Cash at bank and in hand		385,392		828,257	
		<u>426,795</u>		<u>859,796</u>	
<b>Creditors: amounts falling due within one year</b>	16	<u>54,461</u>		<u>61,433</u>	
Net current assets			372,334		798,363
<b>Total assets less current liabilities</b>			<u>1,628,237</u>		<u>1,774,849</u>
<b>The funds of the charity</b>					
Restricted income funds	17		34,341		38,197
Unrestricted funds			1,593,896		1,736,652
			<u>1,628,237</u>		<u>1,774,849</u>

The financial statements were approved by the Trustees on 27 October 2024

**Dr R A Grant**  
Trustee

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2023

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### 1 Accounting policies

#### Charity information

United Hebrew Congregation of Newcastle Upon Tyne is a charity governed by its constitution as adopted 18 December 1972 and subsequently altered by scheme dated 5 August 1999 as amended 8th May 2008.

#### 1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

#### 1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements. The Board has concluded that the going concern assumption is appropriate in preparing these financial statements.

#### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the members of the council in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

#### 1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

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### 1 Accounting policies (Continued)

#### 1.5 Resources expended

Expenditure is classified under the principal categories of charitable expenditure and governance costs.

Charitable expenditure relates to direct charitable expenditure as well as the management and administration of the charity.

Governance costs are general costs which have been incurred in order that the charity can operate effectively and in generating the information required for public accounting.

#### 1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	No depreciation
Property improvements	No depreciation
Fixtures and fittings	15% reducing balance
Motor vehicles	

No depreciation is provided on freehold property and property improvements as the Council consider that the sum involved is not material, having regard to the Congregation's policy to keep the property in a high state of repair.

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

#### 1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

Recoverable amount is the higher of fair value less costs to sell and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset for which the estimates of future cash flows have not been adjusted.

#### 1.8 Stocks

Stocks are stated at the lower of cost and estimated selling price less costs to sell.

Net realisable value is the estimated selling price less all estimated costs of completion and costs to be incurred in marketing, selling and distribution.

#### 1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

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### 1 Accounting policies

(Continued)

#### 1.10 Financial instruments

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

#### 1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

#### 1.12 Scrolls of the Law, Silver Plate and other Religious Articles

The Synagogue has numerous items falling within this category. In the absence of documentary evidence or other information, no historical cost can be allocated and they consequently do not appear as part of the assets of the Congregation. The items included under this heading are insured at a value of £235,602.

### 2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

### 3 Donations and legacies

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Donations and gifts	15,261	23,060
Grants receivable	4,495	-
	<u>19,756</u>	<u>23,060</u>
<b>Donations and gifts</b>		
Visiting resources fund	89	319
Offerings and donations	8,393	19,373
Security levy	3,162	3,408
Arba Mimim	640	(40)
Other	2,977	-
	<u>15,261</u>	<u>23,060</u>

### 4 Charitable activities Current financial year

	Religious activities 2023 £	Kosher food facility 2023 £	Burial provision 2023 £	Total 2023 £	Total 2022 £
Sale of goods	-	87,195	16,453	103,648	89,642
Membership contributions	48,745	-	11,180	59,925	64,443
Other income	5,000	-	-	5,000	9,885
	<u>53,745</u>	<u>87,195</u>	<u>27,633</u>	<u>168,573</u>	<u>163,970</u>
Analysis by fund					
Unrestricted funds	<u>53,745</u>	<u>87,195</u>	<u>27,633</u>	<u>168,573</u>	<u>163,970</u>

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

### 4 Charitable activities

(Continued)

#### Prior financial year

	Religious activities £	Kosher food facility £	Burial provision £	Total 2022 £
Sale of goods	-	74,046	15,596	89,642
Membership contributions	52,563	-	11,880	64,443
Other income	9,885	-	-	9,885
	<u>62,448</u>	<u>74,046</u>	<u>27,476</u>	<u>163,970</u>
Analysis by fund				
Unrestricted funds	<u>62,448</u>	<u>74,046</u>	<u>27,476</u>	<u>163,970</u>

### 5 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

Key management are considered to be the President, Treasurer, Board of Trustees, and the Committee Members who do not receive any remuneration.

### 6 Employees

The average monthly number of employees during the year was:

	2023 Number	2022 Number
Religious staff	2	2
Kosher food facility staff	2	2
Governance staff	1	1
Total	<u>5</u>	<u>5</u>

#### Employment costs

	2023 £	2022 £
Wages and salaries	63,510	63,109
Social security costs	2,518	2,286
Other pension costs	2,091	2,007
	<u>68,119</u>	<u>67,402</u>

There were no employees whose annual remuneration was more than £60,000.

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

### 6 Employees

(Continued)

#### Remuneration of key management personnel

The remuneration of key management personnel is as follows.

	2023 £	2022 £
Aggregate compensation	-	-

### 7 Investments

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Interest receivable	5,198	2,268

### 8 Other income

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Sale of vehicle	-	3,737
Other income	4,113	-
	4,113	3,737

### 9 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

### 10 Charitable activities Current financial year

	Religious activities 2023 £	Kosher food facility 2023 £	Burial provision 2023 £	Total 2023 £	Total 2022 £
Staff costs	49,732	18,387	-	68,119	67,402
Depreciation and impairment	8,442	34	-	8,476	8,195
Kosher food facility cost of sales	-	74,161	-	74,161	62,921
Kiddushim and hospitality	9,869	-	-	9,869	10,476
Property expenses	61,165	-	-	61,165	58,069
Janitorial expenses	31,242	580	-	31,822	28,139
Repairs and maintenance	21,243	-	-	21,243	11,168
Telephone	2,200	231	-	2,431	2,114
Postage and stationery	693	157	-	850	1,346
Burial committee	-	-	19,958	19,958	14,515
Rabbi accommodation and expenditure	11,031	-	-	11,031	47,010
Festival expenses	9,218	-	-	9,218	9,138
Motor expenses	4,546	30	-	4,576	7,996
Bookkeeping	4,440	-	-	4,440	4,320
Bank, credit card and interest charges	800	677	-	1,477	1,497
Legal and professional charges	2,989	-	-	2,989	7,810
Sundry expenses	1,103	-	-	1,103	7,671
Other charitable expenditure	6,274	-	-	6,274	13,000
	<u>224,987</u>	<u>94,257</u>	<u>19,958</u>	<u>339,202</u>	<u>362,787</u>
Share of governance costs (see note 11)	4,400	650	-	5,050	3,750
	<u>229,387</u>	<u>94,907</u>	<u>19,958</u>	<u>344,252</u>	<u>366,537</u>
<b>Analysis by fund</b>					
Unrestricted funds	225,531	94,907	19,958	340,396	331,838
Restricted funds	3,856	-	-	3,856	34,699
	<u>229,387</u>	<u>94,907</u>	<u>19,958</u>	<u>344,252</u>	<u>366,537</u>

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

### 10 Charitable activities

(Continued)

#### Prior financial year

	Religious activities £	Kosher food facility £	Burial provision £	Total 2022 £
Staff costs	50,993	16,409	-	67,402
Depreciation and impairment	8,195	-	-	8,195
Kosher food facility cost of sales	-	62,921	-	62,921
Kiddushim and hospitality	10,476	-	-	10,476
Property expenses	58,069	-	-	58,069
Janitorial expenses	27,539	600	-	28,139
Repairs and maintenance	10,718	450	-	11,168
Telephone	1,903	211	-	2,114
Postage and stationery	1,338	8	-	1,346
Burial committee	-	-	14,515	14,515
Rabbi accommodation and expenditure	47,010	-	-	47,010
Festival expenses	9,138	-	-	9,138
Motor expenses	7,736	260	-	7,996
Bookkeeping	4,320	-	-	4,320
Bank, credit card and interest charges	845	652	-	1,497
Legal and professional charges	7,810	-	-	7,810
Sundry expenses	7,671	-	-	7,671
Other charitable expenditure	13,000	-	-	13,000
	<u>266,761</u>	<u>81,511</u>	<u>14,515</u>	<u>362,787</u>
Share of governance costs (see note 11)	3,100	650	-	3,750
	<u>269,861</u>	<u>82,161</u>	<u>14,515</u>	<u>366,537</u>
<b>Analysis by fund</b>				
Unrestricted funds	235,162	82,161	14,515	331,838
Restricted funds	34,699	-	-	34,699
	<u>269,861</u>	<u>82,161</u>	<u>14,515</u>	<u>366,537</u>

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

### 11 Support costs

	Support costs	Governance costs	2023	Support costs	Governance costs	2022
	£	£	£	£	£	£
Independent examiner's fees	-	4,150	4,150	-	2,850	2,850
Accountancy	-	900	900	-	900	900
	<u>-</u>	<u>5,050</u>	<u>5,050</u>	<u>-</u>	<u>3,750</u>	<u>3,750</u>
Analysed between						
Charitable activities	-	5,050	5,050	-	3,750	3,750
	<u>-</u>	<u>5,050</u>	<u>5,050</u>	<u>-</u>	<u>3,750</u>	<u>3,750</u>

Governance costs includes payments to the independent examiners of £4,150 (2022: £2,850) for independent examination fees and £900 (2022: £900) for non-examination fees.

### 12 Other

	Total Unrestricted funds	
	2023	2022
Financing costs	-	85
	<u>-</u>	<u>85</u>

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

### 13 Tangible fixed assets

	Freehold land and buildings	Property improvements	Fixtures and fittings	Motor vehicles	Total
	£	£	£	£	£
<b>Cost</b>					
At 1 January 2023	195,168	734,933	101,614	44,820	1,076,535
Additions	-	269,848	18,011	-	287,859
Disposals	-	-	(159)	-	(159)
At 31 December 2023	195,168	1,004,781	119,466	44,820	1,364,235
<b>Depreciation and impairment</b>					
At 1 January 2023	-	-	93,326	6,723	100,049
Depreciation charged in the year	-	-	2,727	5,715	8,442
Eliminated in respect of disposals	-	-	(159)	-	(159)
At 31 December 2023	-	-	95,894	12,438	108,332
<b>Carrying amount</b>					
At 31 December 2023	195,168	1,004,781	23,572	32,382	1,255,903
At 31 December 2022	195,168	734,933	8,288	38,097	976,486

Freehold land and buildings	2023 £	2022 £
Land at Hazelrigg Cemetery	36,908	36,908
Extension at Hazelrigg Cemetery	140,332	140,332
	177,240	177,240

### 14 Debtors

Amounts falling due within one year:	2023 £	2022 £
Trade debtors	13,587	18,535
Other debtors	21,705	6,603
Prepayments and accrued income	1,698	1,075
	36,990	26,213

### 15 Stocks

	2023 £	2022 £
Kosher food	4,413	5,326

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

### 16 Creditors: amounts falling due within one year

	Notes	2023 £	2022 £
Other taxation and social security		-	735
Deferred income	20	27,891	25,091
Trade creditors		4,109	9,127
Other creditors		15,557	13,023
Accruals		6,904	13,457
		<u>54,461</u>	<u>61,433</u>

### 17 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2023 £	Resources expended £	At 31 December 2023 £
Bloom & Gordon scholarship fund	7,050	-	7,050
Sunderland Chevra Kadisha	9,957	(3,856)	6,101
Grave maintenance fund	21,190	-	21,190
	<u>38,197</u>	<u>(3,856)</u>	<u>34,341</u>

#### Previous year:

	At 1 January 2022 £	Resources expended £	At 31 December 2022 £
Bloom & Gordon scholarship fund	7,050	-	7,050
Gertrude Pass bequest	34,699	(34,699)	-
Sunderland Chevra Kadisha	9,957	-	9,957
Grave maintenance fund	21,190	-	21,190
	<u>72,896</u>	<u>(34,699)</u>	<u>38,197</u>

#### Bloom & Gordon scholarship fund

Expenditure from this fund represents awards made and books purchased. Total awards during the year amounted to £nil (2021: £nil). The fund is represented by investments and other current assets.

#### Gertrude Pass bequest

This fund is to be used for the provision and maintenance of the kitchen and catering equipment.

#### Sunderland Chevra Kadisha

Represents funds held to meet the cost of the up keep of Bishopwearmouth Cemetery.

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

### 17 Restricted funds (Continued)

#### Grave maintenance fund

Represents funds of £21,190 donated in 2013 for the specific purposes of maintaining the graves of family members.

### 18 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2023	Incoming resources	Resources expended	At 31 December 2023
	£	£	£	£
General funds	1,736,652	197,640	(340,396)	1,593,896
	<u>1,736,652</u>	<u>197,640</u>	<u>(340,396)</u>	<u>1,593,896</u>
<b>Previous year:</b>	<b>At 1 January 2022</b>	<b>Incoming resources</b>	<b>Resources expended</b>	<b>At 31 December 2022</b>
	£	£	£	£
General funds	1,875,540	193,035	(331,923)	1,736,652
	<u>1,875,540</u>	<u>193,035</u>	<u>(331,923)</u>	<u>1,736,652</u>

### 19 Related party transactions

#### Transactions with related parties

During the year there has been no related party transactions (2021: £nil).

### 20 Deferred income

	2023 £	2022 £
Arising from Burial provisions	27,891	25,091
	<u>27,891</u>	<u>25,091</u>

Deferred income is included in the financial statements as follows:

	2023 £	2022 £
Current liabilities	27,891	25,091
	<u>27,891</u>	<u>25,091</u>

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

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### 21 Retirement benefit schemes

#### Defined contribution schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charge in the year in respect of defined contribution schemes was £2,007 (2022: £1,950).

These contributions are charged to the Statement of Financial Activities. At the balances sheet date there were £172 (2022: £172) outstanding.

### 22 Analysis of net assets between funds

	Unrestricted	Restricted	Total Unrestricted		Restricted	Total
	2023	2023	2023	2022	2022	2022
	£	£	£	£	£	£
Fund balances at 31 December are represented by:						
Tangible assets	1,255,903	-	1,255,903	976,486	-	976,486
Current assets/(liabilities)	372,334	-	372,334	798,363	-	798,363
	<u>1,628,237</u>	<u>-</u>	<u>1,628,237</u>	<u>1,774,849</u>	<u>-</u>	<u>1,774,849</u>

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2023

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### 23 Kasher Food Facility

Kasher Food Facility was set up to provide kosher food to congregation members. The income and expenditure for the year ended 31 December 2023 relating to the Kasher Food Facility is detailed below:

		<b>2023</b>		<b>2022</b>
	£	£	£	£
Sales income		87,195		74,046
Opening stock	5,326		9,197	
Purchases	73,248		59,050	
Closing stock	(4,413)		(5,326)	
		<u>(74,161)</u>		<u>(62,921)</u>
Gross profit		13,034		11,125
Administration expenses				
Wages	18,387		16,271	
Other expenses	2,325		2,831	
		<u>(20,712)</u>		<u>(19,102)</u>
Deficit on activities		<u>(7,678)</u>		<u>(7,977)</u>

The net book value of fixed assets shown in note 13 includes £19,460 (2022: £13,194) relating to the establishment of the Kasher Food Facility. This was funded by the Gertrude Pass Fund.

**THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE**

England & Wales - Charity number 504336

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# Accounts

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Charity registration number 504336

**UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE  
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2022**

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## LEGAL AND ADMINISTRATIVE INFORMATION

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**Minister** Rabbi A M Lipsey

**Honorary officers**

President Dr R A Grant  
Vice president Mrs A N Ross  
Wardens Mr P Niman  
Dr R A Grant  
Immediate past President Mr AA Josephs

**Council life member** Mr S D Pearlman

**Elected by the General meeting of the United Hebrew Congregation on 20 December 2021**

**Honorary Legal Advisor** Mr B N Speker OBE, DL

**Trustees** Mr H B Gold  
Dr R A Grant  
Mr B N Speker OBE, DL  
Mr A A Josephs

**Secretary** Ms M Conway  
Office of the United Hebrew Congregation  
Lionel Jacobson House  
Graham Park Road  
Newcastle upon Tyne  
NE3 4BH  
  
Telephone/Fax: 0191 284 0959  
Email: [secretary@uhcnewcastle.uk](mailto:secretary@uhcnewcastle.uk)

**Charity number** 504336

**Principal address** Office of the United Hebrew Congregation  
Lionel Jacobson House  
Graham Park Road  
Gosforth  
Newcastle upon Tyne  
NE3 4BH

**Independent examiner** RMT Accountants & Business Advisors Ltd  
Gosforth Park Avenue  
Newcastle upon Tyne  
NE12 8EG

**Bankers** NatWest Bank Plc  
Barclays Bank Plc  
Lloyds Bank Plc

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# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## LEGAL AND ADMINISTRATIVE INFORMATION (CONTINUED)

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### **Burial Committee**

Chair Mrs P Gold  
Vice Chair Mrs H Freeman

### **Kosher Facility & Kashrus Committee**

Rabbi A M Lipsey  
Mrs A N Ross  
Mrs G Sterrie  
Mr R Goldsmith

### **Functions Committee**

Mrs A N Ross  
Mr M Gilbert  
Mrs A Gilbert  
Mr R Goldsmith  
Mrs E Goldsmith  
Mrs E Jackson  
Mr S Jackson  
Mr C Van der Velde  
Mrs D Van der Velde

### **Representatives of the United Hebrew Congregation to the Representative Council of North East Jewry:**

Mrs P Gold  
Mrs A N Ross  
Mr H B Gold  
Mr A A Josephs  
Mr P Baker

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# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

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# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## MESSAGE FROM RABBI AARON LIPSEY

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Dear Friends,

As we journey through the tapestry of life, let us remember that each thread, no matter its colour or texture, contributes to the beautiful mosaic of our shared existence. Our new (albeit slightly unfinished) Shul is not just a place of worship; it is a haven where souls come together, where stories intersect, and where we find solace in one another's presence.

In times of joy, may we celebrate together, our laughter resonating like sacred melodies that reach the heavens. In times of sorrow and trouble such as we are experiencing now, may we lean on each other for support, finding strength in our shared compassion and understanding.

Our faith has guided us through generations, imparting wisdom, hope, and the promise of a brighter tomorrow. It is the Torah's teachings that remind us of our moral obligations, the importance of kindness, and the pursuit of justice. Let us continue to be beacons of righteousness, standing up for what is just and compassionate in a world that often feels uncertain.

Our community is a family, bound not only by blood but by a deep, abiding love for one another and our shared traditions. Together, we can achieve greatness and overcome any obstacle. Let us embrace our diversity as a source of strength, learning from each other's unique perspectives and experiences.

As your rabbi, I am endlessly grateful for the privilege of serving this extraordinary community. Your commitment to the values that have sustained us for centuries, your unwavering support, and your enduring faith inspire me every day.

In the days ahead, let us continue to grow, to learn, and to strengthen our bonds. Our path may have its challenges, but it is a path worth walking together.

With deep appreciation,

Aaron

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## TRUSTEE'S REPORT

### FOR THE YEAR ENDED 31 DECEMBER 2022

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The Trustees present their annual report and financial statements for the year ended 31 December 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's [governing document], the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

#### OBJECTIVES AND ACTIVITIES

The objects of the charity, as set out in clause 3 of the Constitution, are, in summary:

- to provide places of worship for Jewish people, in accordance with practices approved by the Chief Rabbi;
- to provide religious instruction, in accordance with these principles;
- provision for burial of Jewish people;
- provision of Kashrus services;
- relief of poor persons of Jewish religion; and
- contributing to other religious and charitable purposes in connection with the Jewish religion.

#### **Public benefit**

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

#### **Activities**

The Statement of Financial Activities for the year is set out on page 10 - 11. Core activities include:

- holding of religious services;
- formal and informal educational activities;
- maintenance of cemeteries and undertaking burials;
- provision of kosher food;
- social activities and support;
- promotion of good relations with other religious groups.

#### ACHIEVEMENTS AND PERFORMANCE

A review of the charity's achievements and performance during the year can be found on page 12 onwards of these financial statements.

#### FINANCIAL REVIEW

##### **Results for the year**

As a consequence of the sale of the Synagogue during the year the charity reported a deficit of £173,587 (2021: surplus £1,175,659, the results after adjusting for the profit made on the sale would have been a deficit of £94,011). The Kosher Food Facility made a deficit of £8,115 (2021: deficit £7,111).

##### **Policies on Reserves**

The charity holds reserves in order to ensure that the UHC can maintain the level of services to the community which it currently provides. In considering the policy on reserves we consider that our free reserves (being those not tied up in fixed assets) should be sufficient to meet our charitable expenditure for approximately six months.

Following the sale of the Shul in the year the charity held free reserves at the end of the year in the region of ££760k, the majority being cash. Following the refurbishment of Lionel Jacobson House the council are confident that significant surplus funds will remain which can be invested to secure the future of the charity.

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## TRUSTEE'S REPORT (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2022

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#### ***Risk management***

The members of Council actively review the risks to which the charity is exposed on a regular basis and confirm that systems have been established to enable regular reports to be produced so that steps can be taken to lessen the impact of these risks.

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

#### ***Governing document***

The charity is governed by its constitution as amended 8 May 2008.

#### ***Trustees***

The Trustees who served during the year were:

Mr H B Gold

Dr R A Grant

Mr B N Speker OBE, DL

Mr A A Josephs

#### ***Appointment of Trustees***

Clause 20 of the Constitution provides for the appointment by the Council of trustees of any property acquired by or for the purposes of the congregation.

#### ***Organisational structure***

This is as set out on the legal and administrative information pages of the report.

#### ***Key management personnel remuneration***

The trustees consider the board of trustees and the members of the council as comprising the key management personnel of the charity in charge of directing and controlling the charity and running and operating the charity on a day to day basis. Details of trustee and key management remuneration and expenses are disclosed in note 8 to the accounts.

The Trustee's report was approved by the Board of Trustees.

**Dr R A Grant**  
**Trustee**

Dated: 27 December 2023

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## PRESIDENT'S ANNUAL REPORT

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### 2022 President's Report

I am pleased to present the President's report for calendar year 2022 and continuing through to November 2023.

The past year has been frustrating for both myself as President and for members. The work on the refurbishment on the new Synagogue which we started after much initial delay with such alacrity and anticipation nearly two years ago has dragged on interminably. There are two reasons for this and both of them are from outside factors. Firstly, the electrical contractors simply disappeared after completing around 85% of the work. They wouldn't respond to contacts from our architect until a very late stage. The other factor, and I am sure that members are aware of this, is that the architect himself has suffered from repeated ill health and has spent several periods in hospital and has had multiple operations thus delaying the contract.

I discuss more about the redevelopment later in this report.

### Yomim Naroim

This year, our services were lead by Rabbi Lipsey and Rabbi Daniel Shields on the two days of Rosh Hashana and on Yom Kippur and we thank Daniel for his assistance.

Our two Chatanim were David Ward (Chatan Torah) and Mike Solomon (Chatan Bereishit) and whilst absolute numbers were historically down, we had a full Shul and had to bring in additional chairs at short notice. It was very much enjoyed by those present – and undoubtedly helped by the Kiddush whisky at the end of the Rosh Hashana services! What this year conclusively proved is that Planning Committee's guesstimate of how many we should accommodate in the Shul and thus determine the size and design of the Shul was just about right for a Yomtov attendance for today's numbers.

### Rabbi and Rebbetzin Lipsey

Rabbi Lipsey and Rebbetzin Miriam continue to lead our small community with unbounded enthusiasm – where do they get their energy from?

Rabbi Lipsey remains a source of help and advice whenever I am faced with communal matters in my roles of President and Gabbai and for that I thank him. And talking of Gabboim...

### The two Gabboaim

No, not the two Ronnies, although some may sometimes think we are. I must thank Peter Niman for the super efficient way he runs the Maftir allocations. Peter works quietly in the background, ensuring that as many Haftorah slots are offered to members that are able to take this honour. Thanks, Peter, keep up the excellent work!

### Development of the Lionel Jacobson House

As I mentioned before, development of the Lionel Jacobson House has been going on for a long time. I am pleased, however, to report that there has been a spurt of work done a few weeks ago. This involves the design and tendering for an Aron Kodesh, a Ner Tamid, installation of the remaining stained glass windows in the two Shul window bays and the old Magen David on the half-landing and a design for a revised porch canopy. This work is still in the planning and will be proceeded shortly.

Other facilities such as air conditioning have proved their value during the summer and when there are large numbers attending. The South facing bay windows of the Shul collect sunlight (and heat) in quantity and the installation of aircon has proved a wise decision. In addition, the system we have installed can also generate heat at a third of the cost of using central heating and this will be invaluable in Spring and Autumn when using full heating is expensive. The aircon, the heating and other features are all WiFi controlled and this will give, in time, much tighter control of running costs – something that has always been a problem with the old Synagogue. The only feature that we didn't think to install is some way of changing the air in the Shul – it does get a tad stuffy when the Shul is full but a solution is in hand and appropriate draught-free ventilation should come in due course. Obviously, this has to be near silent, we can't have large kitchen fans roaring away so some research is needed first.

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## PRESIDENT'S ANNUAL REPORT

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### **Sale of Land at Hazlerigg**

We have made further progress regarding the sale of surplus land at Hazlerigg. We now have an interested party who is anxious to buy but there are some administrative and legal issues to overcome before a sale can go through. I know that the buyer is very keen, I remain hopeful that we can conclude very shortly.

Barry Speker has continued to advise us on the legal aspects of the sale and has helped me coordinate work with our solicitors. I thank him yet again for his valuable help.

### **Youth and Education**

We don't currently have a formal education structure as such but Rabbi and Rebbetzin Lipsey are always prepared for anybody who may wish to learn, you just need to ask! Having said that, Rabbi Lipsey runs his Cholent and Chat every second Thursday through the winter. In his own words, "Come for a bowl of cholent, a schmooze and to share a Torah thought". It's all very informal and easy, all are welcome.

I should like to thank Deanna Van der Velde for the time she devotes to education about Judaism, anti-Semitism and the Holocaust in the wider community. Now that the pandemic is largely behind us, Deanna has resumed hosting her school visits. I thank her for her continuing efforts in this and for her inter-faith work, a truly important aspect of inter-communal relations.

### **Chevra Kadisha**

Sadly, the Chevra Kadisha have found themselves increasingly busy over the last year or so. The team have continued to provide the highest level of service for which we are justifiably proud. I want to thank Pamela Gold, our Chairman of Chevra Kadisha, her co-Convenor Hilary Freeman and all members of the Chevra Kadisha, and in particular, Tzviki Sandler and the Gateshead Hebrew Burial Society who go about their work in a quiet, efficient and unassuming way.

### **Treasurer**

I would like to mention both Raymond Goldsmith, our Honorary Treasurer and Walter Knoblauch, our bookkeeper. These two roles are onerous at the best of times and both work hard and diligently to keep our accounts up-to-date and bills paid promptly, especially the bills to the building contractor. Anthony Josephs, our immediate past President and Treasurer has been very helpful in assisting myself and Raymond Goldsmith assume our mantles in the running of the Shul and I would like to thank him for his kind assistance. He's always "on tap" when we need his advice.

### **Ladies' Guild**

The Ladies' Guild continues to work tirelessly for the benefit of the Congregation. As well as organising the weekly Kiddushim, they have catered a variety of events such as refreshments at Purim, Simchas Torah and on other occasions.

In particular, I should like to thank co-Chairs Adrienne Ross and Gloria Sterrie and their dedicated helpers for their hard work throughout the year, and for the good humour with which they carry out their duties.

### **Secretary**

A huge thanks to Michelle Conway for her calm efficiency in running the office successfully on just a few hours a week. Michelle has kept me right on more than one occasion and her quiet efficiency prompts me whenever something needs to be attended to. Thank you, Michelle.

Michelle has been working from home since the building refurbishment started and as I write, is still doing so as her office is one of the last rooms to be finished. Michelle will be back into her office very soon if she isn't already in by the time you read this report.

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## PRESIDENT'S ANNUAL REPORT

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### **Kosher Facility**

Lee Harrison, our manager, is now back in his dedicated room with an increased range of goods. Lee is happy to buy in any product that the community asks for, as long as it sells(!), so all you need to do is ask him – please feel free to do. It's encouraging to see that this policy has proved to be very successful with the Facility turnover rising so please do support it. It really is a case of Use It or Lose It, the Facility cannot continue operating if members (and guests) go elsewhere for their kosher goods.

Raymond Goldsmith works closely with Lee, to ensure that members of the Congregation can make vital purchases to enable Kashrut to be kept in the Community and especially at Pesach. We are grateful to Lee and those volunteers who help when necessary, and have been willing to deliver orders when required.

### **Functions Committee**

The Functions Committee under Adrienne Ross has not been active because we didn't have any suitable premises. It is hoped that functions and entertainment will be recommenced in due course.

### **Adviser on legal matters**

At the risk of repetition, I should like to thank our legal adviser, Barry Speker who continues to provide his support and advice whenever needed. We have at times made heavy demands of him and he has responded in his usual authoritative and efficient manner to the many phone calls and emails and I am very grateful for his assistance and valued counsel.

### **Security**

We have continued to use security from a company recognised by CST and have had the use of a guard for Shabbat and Yomtov. This has been funded principally from a small levy paid for by members and I can report (wearing my CST hat) that this has been very successful and helped by occasional financial supplements from CST when their own coffers allowed.

I am pleased to say that the community has not suffered any major assault on its property or members over the last year so in this respect, there's little to report.

In my role as Security Officer, I have continued to liaise with the local Police and maintain regular contact with them during times of stress such as after the recent 7 October attack on Israel.

### **Caretaking**

Mike Robson, our caretaker has worked really hard over the past year as the building work progressed. Amongst the work he has put in, he moved the Rabbi and his family out of the Lionel Jacobson House and into rented accommodation and then back again when his flat was ready. Alongside that, he has worked tirelessly to prepare the building for day to day use, in particular, assembling the Shul tables and chairs and innumerable other minor tasks. Thanks, Mike.

### **Mitzvah Day**

Mitzvah day was celebrated again this year when the community rallied round in a big way under the guidance of Brenda Levinson. Well done, Brenda and ladies.

### **Memorial lights**

The Memorial Boards in the small Shul in the House have been taken down and are now in temporary storage. We have plans in due course to install a new automated video system in their place and this will take over the manually operated system which has been used for many years. This is an ongoing project.

### **Condolences**

The following members passed away during the year, condolences are extended to their families; Jackie Sidman, Anfre Levinson, Sybil Vyner, Dita Rowland, Hazel Josephs, Alan Rakison and Malcolm Sandler.

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## PRESIDENT'S ANNUAL REPORT

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### **Finally**

In conclusion, I should like to record my gratitude to the members of Council for their support and advice, and in particular to Adrienne Ross, Raymond Goldsmith and my co-Gabbai, Peter Niman who quietly organises other administrative matters in connection with services and of course, Rabbi Lipsey for his untiring support and friendship throughout a difficult time and Rebbetzin Lipsey for all the quiet work she does behind the scenes.

**Richard Grant**

2 November 2023

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## FINANCE COMMITTEE REPORT

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I present my report for 2022, a year in which we incurred a loss of £173,587 (2021: £94,011 loss after adjusting for the surplus gain on the disposal of the Shul)

Our income for the year has reduced, largely due to the reduction in our membership. In 2021 we benefited from legacies of £51k. Expenditure overall has increased slightly, most of which is due to the additional accommodation costs needed whilst the Synagogue was being refurbished. We are still looking actively at ways of reducing our overheads. Richard in his President's Report has already stated that we will have much more energy efficient heating and lighting systems in LJ House.

Discussions are still ongoing with the prospective sale of the land at Hazelrigg and we are hopeful that the sale will be completed very soon.

Whilst the sale of the shul has for the time being and at last given us a positive bank balance this is likely to be only for a short period of time. The costs of refurbishing Lionel Jacobson House to provide us with a modern shul and community building has used up a lot of these funds and this is reflected in the increase in the losses for 2022. It is inevitable that the income will reduce & it will become necessary to use the proceeds of the sale to keep our community solvent.

I would like to thank the Honorary Officers and the Finance Committee for their support during the year, Walter Knoblauch for his work on the Gift Aid repayment claims and salaries and RMT for their assistance, their advice and for the audit work.

**Raymond Goldsmith**  
**Treasurer**

Dated: 27 December 2023

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

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I report to the Trustees on my examination of the financial statements of United Hebrew Congregation of Newcastle Upon Tyne (the charity) for the year ended 31 December 2022.

#### **Responsibilities and basis of report**

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

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

#### **Independent examiner's statement**

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 that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

**Stephen D Slater FCA**  
**for and on behalf of RMT Accountants & Business Advisors Ltd**  
**Gosforth Park Avenue**  
**Newcastle upon Tyne**  
**NE12 8EG**

Dated: 4 January 2024

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2022

### Current financial year

		Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Total 2021 £
	Notes				
<b>Income and endowments from:</b>					
Donations and legacies	3	23,060	-	23,060	66,324
Charitable activities	4	163,970	-	163,970	183,679
Investments	7	2,268	-	2,268	134
Other income	8	3,737	-	3,737	1,269,670
<b>Total income</b>		193,035	-	193,035	1,519,807
<b>Expenditure on:</b>					
Charitable activities	10	331,838	34,699	366,537	341,741
Other	12	85	-	85	2,407
<b>Total resources expended</b>		331,923	34,699	366,622	344,148
<b>Net (expenditure)/income for the year/ Net movement in funds</b>		(138,888)	(34,699)	(173,587)	1,175,659
Fund balances at 1 January 2022		1,875,540	72,896	1,948,436	772,777
<b>Fund balances at 31 December 2022</b>		1,736,652	38,197	1,774,849	1,948,436

The statement of financial activities includes all gains and losses recognised in the year.

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

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2022

Prior financial year

		Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
	Notes			
<b>Income and endowments from:</b>				
Donations and legacies	3	66,324	-	66,324
Charitable activities	4	183,679	-	183,679
Investments	7	134	-	134
Other income	8	1,269,670	-	1,269,670
<b>Total income</b>		<u>1,519,807</u>	<u>-</u>	<u>1,519,807</u>
<b>Expenditure on:</b>				
Charitable activities	10	341,596	145	341,741
Other	12	2,407	-	2,407
<b>Total resources expended</b>		<u>344,003</u>	<u>145</u>	<u>344,148</u>
<b>Net (expenditure)/income for the year/ Net movement in funds</b>		1,175,804	(145)	1,175,659
Fund balances at 1 January 2021		<u>699,736</u>	<u>73,041</u>	<u>772,777</u>
<b>Fund balances at 31 December 2021</b>		<u><u>1,875,540</u></u>	<u><u>72,896</u></u>	<u><u>1,948,436</u></u>

The statement of financial activities includes all gains and losses recognised in the year.

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

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## BALANCE SHEET

AS AT 31 DECEMBER 2022

	Notes	2022 £	£	2021 £	£
<b>Fixed assets</b>					
Tangible assets	13		976,486		233,314
<b>Current assets</b>					
Stocks	16	5,326		9,197	
Debtors	14	26,213		23,936	
Cash at bank and in hand		828,257		1,741,414	
		<u>859,796</u>		<u>1,774,547</u>	
<b>Creditors: amounts falling due within one year</b>	17	<u>(61,433)</u>		<u>(59,425)</u>	
Net current assets			798,363		1,715,122
<b>Total assets less current liabilities</b>			<u>1,774,849</u>		<u>1,948,436</u>
<b>Income funds</b>					
Restricted funds	18		38,197		72,896
Unrestricted funds			1,736,652		1,875,540
			<u>1,774,849</u>		<u>1,948,436</u>

The accounts were approved by the Trustees on 27 December 2023

**Dr R A Grant**  
President

**Mr R Goldsmith**  
Treasurer

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

---

### 1 Accounting policies

#### Charity information

United Hebrew Congregation of Newcastle Upon Tyne is a charity governed by its constitution as adopted 18 December 1972 and subsequently altered by scheme dated 5 August 1999 as amended 8th May 2008.

#### 1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

#### 1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements. The Board has concluded that the going concern assumption is appropriate in preparing these financial statements.

#### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the members of the council in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

#### 1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

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### 1 Accounting policies (Continued)

#### 1.5 Resources expended

Expenditure is classified under the principal categories of charitable expenditure and governance costs.

Charitable expenditure relates to direct charitable expenditure as well as the management and administration of the charity.

Governance costs are general costs which have been incurred in order that the charity can operate effectively and in generating the information required for public accounting.

#### 1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	No depreciation
Property improvements	No depreciation
Fixtures and fittings	15% reducing balance
Motor vehicles	

No depreciation is provided on freehold property and property improvements as the Council consider that the sum involved is not material, having regard to the Congregation's policy to keep the property in a high state of repair.

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

#### 1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

Recoverable amount is the higher of fair value less costs to sell and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset for which the estimates of future cash flows have not been adjusted.

#### 1.8 Stocks

Stocks are stated at the lower of cost and estimated selling price less costs to sell.

Net realisable value is the estimated selling price less all estimated costs of completion and costs to be incurred in marketing, selling and distribution.

#### 1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

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### 1 Accounting policies

(Continued)

#### 1.10 Financial instruments

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

#### 1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

#### 1.12 Scrolls of the Law, Silver Plate and other Religious Articles

The Synagogue has numerous items falling within this category. In the absence of documentary evidence or other information, no historical cost can be allocated and they consequently do not appear as part of the assets of the Congregation. The items included under this heading are insured at a value of £235,602.

### 2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

### 3 Donations and legacies

	Unrestricted funds 2022 £	Unrestricted funds 2021 £
Donations and gifts	23,060	66,324
<b>Donations and gifts</b>		
Visiting resources fund	319	174
Offerings and donations	19,373	4,868
Security levy	3,408	3,708
Arba Mimim	(40)	(519)
Legacies	-	51,158
Other	-	6,935
	<u>23,060</u>	<u>66,324</u>

### 4 Charitable activities Current financial year

	Religious activities 2022 £	Kosher food facility 2022 £	Burial provision 2022 £	Total 2022 £	Total 2021 £
Sale of goods	-	74,046	15,596	89,642	106,643
Membership contributions	52,563	-	11,880	64,443	70,786
Other income	9,885	-	-	9,885	6,250
	<u>62,448</u>	<u>74,046</u>	<u>27,476</u>	<u>163,970</u>	<u>183,679</u>
Analysis by fund					
Unrestricted funds	<u>62,448</u>	<u>74,046</u>	<u>27,476</u>	<u>163,970</u>	<u>183,679</u>

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

### 4 Charitable activities (Continued)

#### Prior financial year

	Religious activities £	Kosher food facility £	Burial provision £	Total 2021 £
Sale of goods	-	86,739	19,904	106,643
Membership contributions	57,918	-	12,868	70,786
Other income	6,250	-	-	6,250
	<u>64,168</u>	<u>86,739</u>	<u>32,772</u>	<u>183,679</u>
Analysis by fund				
Unrestricted funds	<u>64,168</u>	<u>86,739</u>	<u>32,772</u>	<u>183,679</u>

### 5 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

Key management are considered to be the President, Treasurer, Board of Trustees, and the Committee Members who do not receive any remuneration.

### 6 Employees

The average monthly number of employees during the year was:

	2022 Number	2021 Number
Religious staff	2	2
Kosher food facility staff	2	2
Governance staff	1	1
Total	<u>5</u>	<u>5</u>

#### Employment costs

	2022 £	2021 £
Wages and salaries	63,109	72,538
Social security costs	2,286	2,053
Other pension costs	2,007	1,991
	<u>67,402</u>	<u>76,582</u>

There were no employees whose annual remuneration was more than £60,000.

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

### 6 Employees

(Continued)

#### Remuneration of key management personnel

The remuneration of key management personnel is as follows.

	2022 £	2021 £
Aggregate compensation	-	-

### 7 Investments

	Unrestricted funds 2022 £	Unrestricted funds 2021 £
Interest receivable	2,268	134

### 8 Other income

	Unrestricted funds 2022 £	Unrestricted funds 2021 £
Net gain on disposal of tangible fixed assets	-	1,269,670
Sale of vehicle	3,737	-
	<u>3,737</u>	<u>1,269,670</u>

### 9 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2022

#### 10 Charitable activities Current financial year

	Religious activities 2022 £	Kosher food facility 2022 £	Burial provision 2022 £	Total 2022 £	Total 2021 £
Staff costs	50,993	16,409	-	67,402	76,582
Depreciation and impairment	8,195	-	-	8,195	1,732
Kosher food facility cost of sales	-	62,921	-	62,921	71,869
Kiddushim and hospitality	10,476	-	-	10,476	6,913
Property expenses	58,069	-	-	58,069	35,575
Janitorial expenses	27,539	600	-	28,139	27,210
Repairs and maintenance	10,718	450	-	11,168	7,777
Telephone	1,903	211	-	2,114	1,350
Postage and stationery	1,338	8	-	1,346	3,065
Burial committee	-	-	14,515	14,515	20,230
Rabbi accommodation and expenditure	47,010	-	-	47,010	-
Festival expenses	9,138	-	-	9,138	6,488
Motor expenses	7,736	260	-	7,996	5,534
Bookkeeping	4,320	-	-	4,320	4,320
Bank, credit card and interest charges	845	652	-	1,497	1,650
Legal and professional charges	7,810	-	-	7,810	62,861
Sundry expenses	7,671	-	-	7,671	4,635
Other charitable expenditure	13,000	-	-	13,000	-
	<u>266,761</u>	<u>81,511</u>	<u>14,515</u>	<u>362,787</u>	<u>337,791</u>
Share of governance costs (see note 11)	3,100	650	-	3,750	3,950
	<u>269,861</u>	<u>82,161</u>	<u>14,515</u>	<u>366,537</u>	<u>341,741</u>
<b>Analysis by fund</b>					
Unrestricted funds	235,162	82,161	14,515	331,838	341,596
Restricted funds	34,699	-	-	34,699	145
	<u>269,861</u>	<u>82,161</u>	<u>14,515</u>	<u>366,537</u>	<u>341,741</u>

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

### 10 Charitable activities

(Continued)

#### Prior financial year

	Religious activities £	Kosher food facility £	Burial provision £	Total 2021 £
Staff costs	57,378	19,204	-	76,582
Depreciation and impairment	1,732	-	-	1,732
Kosher food facility cost of sales	-	71,869	-	71,869
Kiddushim and hospitality	6,913	-	-	6,913
Property expenses	35,575	-	-	35,575
Janitorial expenses	26,190	1,020	-	27,210
Repairs and maintenance	7,078	699	-	7,777
Telephone	1,110	240	-	1,350
Postage and stationery	2,955	110	-	3,065
Burial committee	-	-	20,230	20,230
Festival expenses	6,488	-	-	6,488
Motor expenses	5,409	125	-	5,534
Bookkeeping	4,320	-	-	4,320
Bank, credit card and interest charges	927	723	-	1,650
Legal and professional charges	62,861	-	-	62,861
Sundry expenses	4,635	-	-	4,635
	<u>223,571</u>	<u>93,990</u>	<u>20,230</u>	<u>337,791</u>
Share of governance costs (see note 11)	3,950	-	-	3,950
	<u>227,521</u>	<u>93,990</u>	<u>20,230</u>	<u>341,741</u>
<b>Analysis by fund</b>				
Unrestricted funds	227,376	93,990	20,230	341,596
Restricted funds	145	-	-	145
	<u>227,521</u>	<u>93,990</u>	<u>20,230</u>	<u>341,741</u>

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

### 11 Support costs

	Support costs	Governance costs	2022	Support costs	Governance costs	2021
	£	£	£	£	£	£
Independent examiner's fees	-	2,850	2,850	-	3,050	3,050
Accountancy	-	900	900	-	900	900
	<u>-</u>	<u>3,750</u>	<u>3,750</u>	<u>-</u>	<u>3,950</u>	<u>3,950</u>
Analysed between						
Charitable activities	-	3,750	3,750	-	3,950	3,950
	<u>-</u>	<u>3,750</u>	<u>3,750</u>	<u>-</u>	<u>3,950</u>	<u>3,950</u>

Governance costs includes payments to the independent examiners of £2,850 (2021: £3,050) for independent examination fees and £900 (2021: £900) for non-examination fees.

### 12 Other

	Unrestricted funds	Unrestricted funds
	2022	2021
Financing costs	85	2,407
	<u>85</u>	<u>2,407</u>

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

### 13 Tangible fixed assets

	Freehold land and buildings	Property improvements	Fixtures and fittings	Motor vehicles	Total
	£	£	£	£	£
<b>Cost</b>					
At 1 January 2022	177,240	46,314	101,614	-	325,168
Additions	17,928	688,619	-	44,820	751,367
At 31 December 2022	195,168	734,933	101,614	44,820	1,076,535
<b>Depreciation and impairment</b>					
At 1 January 2022	-	-	91,854	-	91,854
Depreciation charged in the year	-	-	1,472	6,723	8,195
At 31 December 2022	-	-	93,326	6,723	100,049
<b>Carrying amount</b>					
At 31 December 2022	195,168	734,933	8,288	38,097	976,486
At 31 December 2021	177,240	46,314	9,760	-	233,314

Freehold land and buildings	2022 £	2021 £
Land at Hazelrigg Cemetery	36,908	36,908
Extension at Hazelrigg Cemetery	140,332	140,332
	177,240	177,240

### 14 Debtors

Amounts falling due within one year:	2022 £	2021 £
Trade debtors	18,535	14,458
Other debtors	6,603	8,288
Prepayments and accrued income	1,075	1,190
	26,213	23,936

### 15 Loans and overdrafts

	2022 £	2021 £
Bank overdrafts	-	2,537
Payable within one year	-	2,537

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

16 Stocks		2022 £	2021 £
Kosher food		5,326	9,197
		<u>5,326</u>	<u>9,197</u>
17 Creditors: amounts falling due within one year		2022 £	2021 £
	Notes		
Bank overdrafts	15	-	2,537
Other taxation and social security		735	-
Deferred income	21	25,091	34,398
Trade creditors		9,127	3,197
Other creditors		13,023	12,218
Accruals		13,457	7,075
		<u>61,433</u>	<u>59,425</u>

### 18 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2022 £	Resources expended £	At 31 December 2022 £
Bloom & Gordon scholarship fund	7,050	-	7,050
Gertrude Pass bequest	34,699	(34,699)	-
Sunderland Chevra Kadisha	9,957	-	9,957
Grave maintenance fund	21,190	-	21,190
	<u>72,896</u>	<u>(34,699)</u>	<u>38,197</u>
Previous year:	At 1 January 2021 £	Resources expended £	At 31 December 2021 £
Bloom & Gordon scholarship fund	7,050	-	7,050
Gertrude Pass bequest	34,844	(145)	34,699
Sunderland Chevra Kadisha	9,957	-	9,957
Grave maintenance fund	21,190	-	21,190
	<u>73,041</u>	<u>(145)</u>	<u>72,896</u>

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

### 18 Restricted funds

(Continued)

#### Bloom & Gordon scholarship fund

Expenditure from this fund represents awards made and books purchased. Total awards during the year amounted to £nil (2021: £nil). The fund is represented by investments and other current assets.

#### Gertrude Pass bequest

This fund is to be used for the provision and maintenance of the kitchen and catering equipment.

#### Sunderland Chevra Kadisha

Represents funds held to meet the cost of the up keep of Bishopwearmouth Cemetery.

#### Grave maintenance fund

Represents funds of £21,190 donated in 2013 for the specific purposes of maintaining the graves of family members.

### 19 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2022	Incoming resources	Resources expended	At 31 December 2022
	£	£	£	£
General funds	1,875,540	193,035	(331,923)	1,736,652
	<u>                    </u>	<u>                    </u>	<u>                    </u>	<u>                    </u>
<b>Previous year:</b>	<b>At 1 January 2021</b>	<b>Incoming resources</b>	<b>Resources expended</b>	<b>At 31 December 2021</b>
	£	£	£	£
General funds	699,736	1,519,807	(344,003)	1,875,540
	<u>                    </u>	<u>                    </u>	<u>                    </u>	<u>                    </u>

### 20 Related party transactions

#### Transactions with related parties

During the year there has been no related party transactions (2021: £nil).

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

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### 21 Deferred income

	2022 £	2021 £
Arising from Burial provisions	25,091	34,398

Deferred income is included in the financial statements as follows:

	2022 £	2021 £
Current liabilities	25,091	34,398

### 22 Retirement benefit schemes

#### Defined contribution schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charge in the year in respect of defined contribution schemes was £2,007 (2021: £1,950).

These contributions are charged to the Statement of Financial Activities. At the balances sheet date there were £172 (2021: £172) outstanding.

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

### 23 Unrestricted funds

#### *Current financial year*

	Balance at 1 January 2022	Movement in funds		Balance at 31 December 2022
	£	Incoming resources	Resources expended	£
General funds	1,875,540	193,035	(331,923)	1,736,652

#### *Prior financial year*

	Balance at 1 January 2021	Movement in funds		Balance at 31 December 2021
	£	Incoming resources	Resources expended	£
General funds	699,736	1,519,807	(344,003)	1,875,540

### 24 Analysis of net assets between funds

	Unrestricted 2022	Restricted 2022	Total Unrestricted 2022	Restricted 2021	Total 2021
	£	£	£	£	£
Fund balances at 31 December are represented by:					
Tangible assets	976,486	-	976,486	220,167	233,314
Current assets/(liabilities)	798,363	-	798,363	1,655,373	1,715,122
	<u>1,774,849</u>	<u>-</u>	<u>1,774,849</u>	<u>1,875,540</u>	<u>1,948,436</u>

### 25 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2022	2021
	£	£
Within one year	-	756

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2022

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### 26 Kasher Food Facility

Kasher Food Facility was set up to provide kosher food to congregation members. The income and expenditure for the year ended 31 December 2022 relating to the Kasher Food Facility is detailed below:

		<b>2022</b>		<b>2021</b>
	£	£	£	£
Sales income		74,046		86,739
Opening stock	9,197		9,347	
Purchases	59,050		71,719	
Closing stock	(5,326)		(9,197)	
		<u>(62,921)</u>		<u>(71,869)</u>
Gross profit		11,125		14,870
Administration expenses				
Wages	16,409		19,064	
Other expenses	2,831		2,917	
		<u>(19,240)</u>		<u>(21,981)</u>
Deficit on activities		<u>(8,115)</u>		<u>(7,111)</u>

The net book value of fixed assets shown in note 13 includes £13,194 (2021: £13,194) relating to the establishment of the Kasher Food Facility. This was funded by the Gertrude Pass Fund.

**THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE**

England & Wales - Charity number 504336

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# Accounts

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Charity registration number 504336

**UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE  
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2021**

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## LEGAL AND ADMINISTRATIVE INFORMATION

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**Minister** Rabbi A M Lipsey

**Honorary officers**

President Dr R A Grant  
Vice president Mrs A N Ross  
Wardens Mr P Niman  
Dr R A Grant  
Immediate past President Mr AA Josephs

**Council life member** Mr S D Pearlman

**Elected by the General meeting of the United Hebrew Congregation on 20 December 2021**

**Honorary Legal Advisor** Mr B N Speker OBE, DL

**Trustees** Mr H B Gold  
Dr R A Grant  
Mr B N Speker OBE, DL  
Mr A A Josephs

**Secretary** Ms M Conway  
Office of the United Hebrew Congregation  
Lionel Jacobson House  
Graham Park Road  
Newcastle upon Tyne  
NE3 4BH  
  
Telephone/Fax: 0191 284 0959  
Email: [secretary@uhcnewcastle.uk](mailto:secretary@uhcnewcastle.uk)

**Charity number** 504336

**Principal address** Office of the United Hebrew Congregation  
Lionel Jacobson House  
Graham Park Road  
Gosforth  
Newcastle upon Tyne  
NE3 4BH

**Independent examiner** RMT Accountants & Business Advisors Ltd  
Gosforth Park Avenue  
Newcastle upon Tyne  
NE12 8EG

**Bankers** NatWest Bank Plc  
Barclays Bank Plc  
Lloyds Bank Plc

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# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## LEGAL AND ADMINISTRATIVE INFORMATION (CONTINUED)

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### **Burial Committee**

Chair Mrs P Gold  
Vice Chair Mrs H Freeman

### **Kosher Facility & Kashrus Committee**

Rabbi A M Lipsey  
Mrs A N Ross  
Mrs G Sterrie  
Mr R Goldsmith

### **Functions Committee**

Mrs A N Ross  
Mr M Gilbert  
Mrs A Gilbert  
Mr R Goldsmith  
Mrs E Goldsmith  
Mrs E Jackson  
Mr S Jackson  
Mr C Van der Velde  
Mrs D Van der Velde

### **Representatives of the United Hebrew Congregation to the Representative Council of North East Jewry:**

Mrs P Gold  
Mrs A N Ross  
Mr H B Gold  
Mr A A Josephs  
Mr P Baker

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# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

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# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## MESSAGE FROM RABBI AARON LIPSEY

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Dear Friends,

We often think of growth in linear ways. If I am producing an email update a week, that is roughly four per month, and 52 per year. And there is something to that. But when it comes to our community there is no way growth can be measured like that.

Every year, when the anniversary of our arrival to Newcastle comes around, I am amazed at how quickly the year went. I often reflect that our arrival here coincides with the birthday of our fifth child, Matti. So, in August we were up to eleven candles on the cake!

Our community is so much more than a Shul and what happens away from the public eye is often what moves me the most. Over the past few years, first COVID and then the sale of our beloved Shul building along with the associated (and ongoing) refurbishment process of Lionel Jacobson House means we have gone through tremendous upheaval and a major reorientation. And here are three of the most important things I have learned in the process. Clearly, you will see that they don't apply just to the community as a whole, but to each and every one of our lives:

### **1. Everyone has a voice and needs to be heard:**

Our community has never been solely about professionals expertly sharing their opinions (don't get me wrong . . . we have some very talented professionals as well). It is about recognizing that every single person has something unique to contribute, and a vantage point that others can learn and grow from. My perspective has something to offer you, and yours to me.

### **2. Community provides strength and support unlike anything else:**

One of the goals of a community is to have a safe and open place for people to share their physical and spiritual challenges and for others to step forward and support you through them. Knowing we are not alone, knowing others understand us, knowing that even in our pain we have that voice, can mean the world. It can transform our world.

### **3. We never know the impact we have:**

I am so often inspired by the reports I hear of your acts of goodness and kindness. You really are a blessing to those around you. Whether it is making hospital visits or delivering meals, running friends to the station to catch a train, or offering emotional support, you are making a real difference to the lives of those you touch.

Miriam and I have benefited from your kindness as much as anyone else. The refurbishment of our flat has drawn some really positive, affirming comments about our place here, both literally and metaphorically, and we are so grateful to the community for caring about us as you do. We are excited to be back in Lionel Jacobson House and as the works approach completion in the coming months we hope to be able to invite you in to join us for a Shabbat meal or occasion.

So that is why, as we celebrate the eleventh birthday of our precious time in this community, I say that we cannot judge its growth in linear terms. It wouldn't make great reading, and it would completely miss the point. I could never begin to tell you how many lives we have touched. And when I say "we," I don't mean me and Miriam. I mean us and you. Because every time you reach out to someone else, you change things. And that change is exponential.

Here's a great mathematical understanding of just what exponential growth means. Here is the scenario: You have won the lottery. You have two choices for the winnings. You can either walk away on the spot with £1 million, or you can receive one penny a day, doubled, for the next 30 days. So, which do you choose?

At first glance, a million pounds is a lot of money. And a penny most certainly isn't. True. But that penny, as small and insignificant as it seems, gains a lot of momentum as it joins with other pennies. Here is what happens.

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## MESSAGE FROM RABBI AARON LIPSEY

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Day 1: 1 penny. Day 2: 2 pennies. Day 3: 4 pennies. So, not moving very fast here. By day 15: £327. Halfway through the month, and £1 million most certainly sounds like the right choice. Even by day 20: £10,484. Day 25: £335,544, and you know those who chose the £1 million pay-out are laughing. But then things change. Radically. At day 27, just when the month is about to end, you hit £1,342,177. Day 28: over £2 million. Day 29: over £5 million. And then, on day 30: £10,737,418. One more month, and you would be worth more than the entire global economy. You'd have more money than the world!

We are all pennies. Each one of is valuable, but our true power shows when we unite. Bring us together, and we are unstoppable. Indestructible. Exponential.

Thank you for another year with UHC. I look forward to growing together beyond our wildest imaginations.

Aaron

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## TRUSTEE'S REPORT

### FOR THE YEAR ENDED 31 DECEMBER 2021

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The Trustees present their annual report and financial statements for the year ended 31 December 2021.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's constitution, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)"

#### OBJECTIVES AND ACTIVITIES

The objects of the charity, as set out in clause 3 of the Constitution, are, in summary:

- to provide places of worship for Jewish people, in accordance with practices approved by the Chief Rabbi;
- to provide religious instruction, in accordance with these principles;
- provision for burial of Jewish people;
- provision of Kashrus services;
- relief of poor persons of Jewish religion; and
- contributing to other religious and charitable purposes in connection with the Jewish religion.

#### **Public benefit**

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

#### **Activities**

The Statement of Financial Activities for the year is set out on page 11 - 12. Core activities include:

- holding of religious services;
- formal and informal educational activities;
- maintenance of cemeteries and undertaking burials;
- provision of kosher food;
- social activities and support;
- promotion of good relations with other religious groups.

#### ACHIEVEMENTS AND PERFORMANCE

A review of the charity's achievements and performance during the year can be found on page 12 onwards of these financial statements.

#### FINANCIAL REVIEW

##### **Results for the year**

As a consequence of the sale of the Synagogue during the year the charity reported a surplus of £1,175,659 (2020: deficit £68,405). The results after adjusting for the profit made on the sale would have been a deficit of £94,011. The Kosher Food Facility made a deficit of £7,251 (2020: £4,570).

##### **Policies on Reserves**

The charity holds reserves in order to ensure that the UHC can maintain the level of services to the community which it currently provides. In considering the policy on reserves we consider that our free reserves (being those not tied up in fixed assets) should be sufficient to meet our charitable expenditure for approximately six months.

Following the sale of the Shul in the year the charity held free reserves at the end of the year in the region of £1.7m, the majority being cash. Following the refurbishment of Lionel Jacobson House the council are confident that significant surplus funds will remain which can be invested to secure the future of the charity.

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## TRUSTEE'S REPORT (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2021

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#### ***Risk management***

The members of Council actively review the risks to which the charity is exposed on a regular basis and confirm that systems have been established to enable regular reports to be produced so that steps can be taken to lessen the impact of these risks.

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

#### ***Governing document***

The charity is governed by its constitution as amended 8 May 2008.

#### ***Trustees***

The Trustees who served during the year were:

Mr H B Gold

Dr R A Grant

Mr B N Speker OBE, DL

Mr A A Josephs

#### ***Appointment of Trustees***

Clause 20 of the Constitution provides for the appointment by the Council of trustees of any property acquired by or for the purposes of the congregation.

#### ***Organisational structure***

This is as set out on the legal and administrative information pages of the report.

#### ***Key management personnel remuneration***

The trustees consider the board of trustees and the members of the council as comprising the key management personnel of the charity in charge of directing and controlling the charity and running and operating the charity on a day to day basis. Details of trustee and key management remuneration and expenses are disclosed in note 8 to the accounts.

The Trustee's report was approved by the Board of Trustees.

**Dr R A Grant**  
**Trustee**

Dated: 13 December 2022

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## PRESIDENT'S ANNUAL REPORT

---

### 2022 President's Report

I am pleased to present the President's report for 2022.

There is no doubt that our community is going through another dramatic change in its life. Within living memory, we seem to do this from time to time; there was the decision to close three Synagogues and the merging of their congregations nearly 40 years ago. Then there was the truly sad decision to close the beautiful new Synagogue which was built to replace the three Synagogues and now, at the time of writing, we are close to moving into our "new" premises in the Lionel Jacobson House. More on this later....

### The Coronavirus pandemic and religious services

We started the year at the tail-end of Covid so in February, we tentatively started returning to normal arrangements for services although given the advanced age of most of our members, we did keep the plastic shields around the Bimah in place for several months more. Ultimately, later in the year, as more "jabs" were offered to the population, we finally removed the shields. I think everybody was thankful for that!

### Yomim Naroim

Our services were again lead by Rabbi Lipsey and Binyomin Herskowitz and on Rosh Hashana 1 and 2 and Yom Kippur and we thank Rabbi Herskowitz for his help.

Our two Chatanim were Michael Gilbert (Chatan Torah) and Moish Lipsey (Chatan Bereishit) and whilst numbers were very much down on years gone by, it was still very much enjoyed by those present – and undoubtedly helped by Michael's whisky!

### Rabbi Lipsey

Rabbi Lipsey and Rebbetzin Miriam continue to lead our small community with unbounded enthusiasm.

Rabbi Lipsey remains a source of help and advice whenever I am faced with communal matters in my roles of President and Gabbai and for that I thank him.

### Sale of the Shul

The sale of the Shul completed successfully and without further glitches in April 2021. A date of 31 May 2022 was agreed for us to leave the current Shul building but two factors rather overtook those plans, one against us and one in our favour. Firstly, it became worryingly clear that the plans for the House were falling way behind. Largely, this was due to the inability of the architect to obtain tenders from contractors mainly because of a serious lack of materials. Clearly the House wasn't going to be finished in time for the planned opening date.

The second factor played to our advantage. It became known to us that the development company which had bought the Shul was suffering financial difficulties and indeed, one of their subsidiaries went into administration one week after we were paid. (Phew!). Allied with this was that the developers were having difficulty in gaining planning permission and indeed, as I write in December, they still haven't got what they need and may not until the Spring of 2023. This is to our benefit as we have not been heaved out of the Shul before our new home is finished.

### Development of the Lionel Jacobson House

Members will have seen months of activity in and around the House. A huge amount of work has gone into this and the Executive has taken every effort to make the building attractive, comfortable and inviting. Above all, I have insisted that the building be warm and well-lit internally, we really do want a building that is very much the opposite of what eventually happened to the Shul which over the years, has gone dark and uninviting.

A completely new high-efficiency heating boiler has been installed, with effective (and silent) radiators (gone are the old noisy "blowers") and which provides near-immediate hot water at the taps. Lighting is the new all-LED type and consumes a quarter of the electricity that the many tungsten and fluorescent bulbs in the old Shul did so I expect our energy consumption bills to fall dramatically – something which is of critical importance in the current political climate.

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## PRESIDENT'S ANNUAL REPORT

---

Because it simply wasn't possible to synchronise us leaving the old Shul and moving into the House, whilst refurbishment work was being completed, a house on Kenton Park had to be rented for Rabbi Lipsey and his family. Rabbi Lipsey will be returning to his flat upstairs very shortly.

Further updates re the building work will be given at the AGM.

### **Sale of Land at Hazlerigg**

We have made further progress regarding the sale of surplus land at Hazlerigg. We now have an interested party who is anxious to buy but there are some administrative issues to overcome before a sale can go through. I know that the buyer is very keen, I remain hopeful that we can conclude very shortly.

Barry Speker has continued to advise us on the legal aspects of the sale and has helped me coordinate with our solicitors. I thank him for his valuable help.

### **Youth and Education**

I should like to thank Rabbi and Rebbetzin Lipsey and all those who have helped this year. Rabbi and Rebbetzin Lipsey are prepared for any child or, or for that matter, adult who may wish to learn, you just need to ask!

I should like to thank Deanna Van der Velde for the time she devotes to education about Judaism, anti-Semitism and the Holocaust in the wider community. Because of the pandemic, Deanna had to drop her school visits, but I know that she is keen to resume these once we are into the new building. I thank her for her efforts in this and her inter-faith work, a truly important aspect of inter-communal relations.

### **Chevra Kadisha**

The Chevra Kadisha team have continued to provide the level of service of which we are justifiably proud. I want to thank Pamela Gold, our Chairman of Chevra Kadisha, her co-Convenor Hilary Freeman and all members of the Chevra Kadisha, and in particular, Tzviki Sandler and the Gateshead Hebrew Burial Society who go about their work in a quiet, efficient and unassuming way.

### **Treasurer**

In particular I would like to mention both Raymond Goldsmith in his role as Treasurer and Walter Knoblauch as bookkeeper. These two roles are onerous at the best of times and especially under the present workload with the redevelopment of the House but both of these gentlemen have worked hard and diligently to keep our accounts up-to-date and all the bills paid promptly.

### **Ladies' Guild**

The Ladies' Guild continues to work tirelessly for the benefit of the Congregation. As well as organising the weekly Kiddushim, they have catered a variety of events such as refreshments at Purim, Simchas Torah and on other occasions, and in cleaning the Shul silver prior to Rosh Hashanah.

In particular, I should like to thank co-Chairs Adrienne Ross and Gloria Sterrie and all their dedicated helpers for their hard work throughout the year, and for the charm with which they carry out their duties.

### **Secretary**

A big thanks to Michelle Conway for her calm efficiency in running the office successfully on just a few hours a week. Michelle has been working from home for the past few months whilst the House was vacated and I'm pleased to say that this has worked well and all the necessary work has been completed promptly. Hopefully, Michelle will be returning to her newly-refurbished office soon.

### **Kosher Facility**

When we vacated the House, we moved the Kosher Facility to the Roman Catholic church on Church Road. Lee Harrison, our manager, has continued to keep the facility running throughout the closure.

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## PRESIDENT'S ANNUAL REPORT

---

I should like to thank Raymond Goldsmith who works closely with Lee to ensure that members of the Congregation can make vital purchases to enable Kashrut to be kept in the Community and to provide a wide range of tasty delights to tempt us throughout the year and at Pesach. Please do support our Facility whenever you can. We are grateful to Lee and those volunteers, who help when necessary, and have been willing to deliver orders recently.

I also would like to thank Father Agley for his permission and cooperation in letting us use his premises.

### **Functions Committee**

The Functions Committee under Adrienne Ross has not been active. Simply, we didn't have any premises but this will sort itself out in due course.

### **Adviser on legal matters**

I should like to thank our legal adviser, Barry Speker, who continues to provide his support and advice whenever needed. Again, we have made heavy demands of him and he has responded in his usual authoritative and efficient manner to the many phone calls and emails and I am very grateful for his assistance and valued counsel.

### **Security**

We have continued to use security from a company recognised by CST and have had the use of a guard for Shabbat and Yomtov. This has been funded principally from a small levy paid for by members and I can report that this has been very successful and helped by occasional financial supplements from CST when their own coffers allowed.

On a parallel front, I am pleased to say that the community has not suffered any major assault on its property or members over the last year so in this respect, there's little to report.

Once we have moved back into the House there will be a full CCTV monitoring system which will offer 24/7 monitoring of the entire site from a control room at CST's headquarters in London. CST will be helping fund this.

### **Caretaking**

Mike Robson, our caretaker has worked indefatigably and he continues to provide a high level of service on the site giving prompt attention to anything that needs it and goes out of his way to be as helpful as possible. It's not obvious, but he has spent innumerable hours moving furniture etc, helping move the Rabbi out of his flat, setting him up in his temporary accommodation and moving everything back in again – all done quietly behind the scenes.

### **Mitzvah Day**

Mitzvah day was celebrated again this year and the community rallied round in a big way under the guidance of Brenda Levinson. Some 30 volunteers helped this year and made the Day a great success for a very worthwhile cause. Well done, Brenda and ladies.

### **Memorial lights**

The Memorial Boards in the small Shul in the House have now been taken down. However, we have plans to install a new automated video system in its place with the refurbishment and this will take over the manually operated system that has been used for many years.

### **Condolences**

The following members passed away during the year. Condolences are extended to their families; Jackie Sidman, Anfre Levinson, Sybil Vyner, Dita Rowland, Hazel Josephs, Alan Rakison and Malcolm Sandler.

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## PRESIDENT'S ANNUAL REPORT

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### **Finally**

In conclusion, I should like to record my gratitude to the members of Council for their support and advice, and in particular to Adrienne Ross, Raymond Goldsmith and my co-Gabbai, Peter Niman who quietly organises the Maftirs, the Shul boards and other administrative matters in connection with services and of course, Rabbi Lipsey for his untiring support and friendship throughout a difficult time and Rebbetzin Lipsey for all the quiet work she does behind the scenes.

**Richard Grant**

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## FINANCE COMMITTEE REPORT

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I present my report for 2021, a year in which we incurred a loss of £94,011 (2020: £68,405) after adjusting for the surplus gain on the disposal of the Shul.

Both our income and our expenditure have reduced, income due to the reduction in our membership, sadly, and a reduction in donations, and our expenditure because of continued Legal and Professional charges. We are still looking actively at ways of reducing our overheads. Richard in his President's Report has already stated that we will have much more energy efficient heating and lighting systems in LJ House.

Discussions are still ongoing with the prospective sale of the land at Hazelrigg and we are hopeful that the sale will be completed very soon.

Whilst the sale of the shul has for the time being and at last given us a positive bank balance this is likely to be only for a short period of time. The costs of refurbishing Lionel Jacobson House to provide us with a modern shul and community building has used up a lot of these funds and this is reflected in the increase in the losses for 2021. It is inevitable that the income will reduce & it will become necessary to use the proceeds of the sale to keep our community solvent.

I would like to thank the Honorary Officers and the Finance Committee for their support during the year, Walter Knoblauch for his work on the Gift Aid repayment claims and salaries and RMT for their assistance, their advice and for the audit work.

**Raymond Goldsmith**  
**Treasurer**

Dated: 13 December 2022

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

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I report to the Trustees on my examination of the financial statements of United Hebrew Congregation of Newcastle Upon Tyne (the charity) for the year ended 31 December 2021.

#### **Responsibilities and basis of report**

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

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

#### **Independent examiner's statement**

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of 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 that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

**Stephen D Slater FCA**  
**for and on behalf of RMT Accountants & Business Advisors Ltd**  
**Gosforth Park Avenue**  
**Newcastle upon Tyne**  
**NE12 8EG**

Dated: 13 December 2022

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2021

### Current financial year

	Notes	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Total 2020 £
<b>Income and endowments from:</b>					
Donations and legacies	3	66,324	-	66,324	13,188
Charitable activities	4	183,679	-	183,679	196,642
Other trading activities	5	-	-	-	305
Investments	6	134	-	134	35
Other income	7	1,269,670	-	1,269,670	1,050
<b>Total income</b>		<u>1,519,807</u>	<u>-</u>	<u>1,519,807</u>	<u>211,220</u>
<b>Expenditure on:</b>					
Charitable activities	10	341,596	145	341,741	279,625
Other	12	2,407	-	2,407	-
<b>Total resources expended</b>		<u>344,003</u>	<u>145</u>	<u>344,148</u>	<u>279,625</u>
<b>Net income/(expenditure) for the year/ Net movement in funds</b>		1,175,804	(145)	1,175,659	(68,405)
Fund balances at 1 January 2021		699,736	73,041	772,777	841,182
<b>Fund balances at 31 December 2021</b>		<u><u>1,875,540</u></u>	<u><u>72,896</u></u>	<u><u>1,948,436</u></u>	<u><u>772,777</u></u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2021

Prior financial year

		Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
	Notes			
<b>Income and endowments from:</b>				
Donations and legacies	3	13,188	-	13,188
Charitable activities	4	196,642	-	196,642
Other trading activities	5	305	-	305
Investments	6	35	-	35
Other income	7	1,050	-	1,050
<b>Total income</b>		<u>211,220</u>	<u>-</u>	<u>211,220</u>
<b>Expenditure on:</b>				
Charitable activities	10	279,445	180	279,625
<b>Total resources expended</b>		<u>279,445</u>	<u>180</u>	<u>279,625</u>
<b>Net income/(expenditure) for the year/ Net movement in funds</b>		(68,225)	(180)	(68,405)
Fund balances at 1 January 2020		<u>767,961</u>	<u>73,221</u>	<u>841,182</u>
<b>Fund balances at 31 December 2020</b>		<u><u>699,736</u></u>	<u><u>73,041</u></u>	<u><u>772,777</u></u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## BALANCE SHEET

AS AT 31 DECEMBER 2021

	Notes	2021 £	£	2020 £	£
<b>Fixed assets</b>					
Tangible assets	13		233,314		1,145,535
<b>Current assets</b>					
Stocks	14	9,197		9,347	
Debtors	15	23,936		36,719	
Cash at bank and in hand		1,741,414		62,371	
		<u>1,774,547</u>		<u>108,437</u>	
<b>Creditors: amounts falling due within one year</b>	16	<u>(59,425)</u>		<u>(481,195)</u>	
Net current assets/(liabilities)			<u>1,715,122</u>		<u>(372,758)</u>
<b>Total assets less current liabilities</b>			<u>1,948,436</u>		<u>772,777</u>
<b>Income funds</b>					
Restricted funds	21		72,896		73,041
Unrestricted funds	20		1,875,540		699,736
			<u>1,948,436</u>		<u>772,777</u>

The accounts were approved by the Trustees on 13 December 2022

**Dr R A Grant**  
President

**Mr R Goldsmith**  
Treasurer

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

---

### 1 Accounting policies

#### Charity information

United Hebrew Congregation of Newcastle Upon Tyne is a charity governed by its constitution as adopted 18 December 1972 and subsequently altered by scheme dated 5 August 1999 as amended 8th May 2008.

#### 1.1 Accounting convention

The accounts have been prepared in accordance with the charity's Constitution, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

#### 1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements. This includes taking into account the potential impact of COVID-19 to ensure that cashflow is positively managed and the impact to the charity's operations are mitigated. The Board has concluded that the going concern assumption is appropriate in preparing these financial statements.

#### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the members of the council in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

#### 1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

---

### 1 Accounting policies (Continued)

#### 1.5 Resources expended

Expenditure is classified under the principal categories of charitable expenditure and governance costs.

Charitable expenditure relates to direct charitable expenditure as well as the management and administration of the charity.

Governance costs are general costs which have been incurred in order that the charity can operate effectively and in generating the information required for public accounting.

#### 1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	No depreciation
Property improvements	No depreciation
Fixtures and fittings	15% reducing balance

No depreciation is provided on freehold property and property improvements as the Council consider that the sum involved is not material, having regard to the Congregation's policy to keep the property in a high state of repair.

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

#### 1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

Recoverable amount is the higher of fair value less costs to sell and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset for which the estimates of future cash flows have not been adjusted.

#### 1.8 Stocks

Stocks are stated at the lower of cost and estimated selling price less costs to sell.

Net realisable value is the estimated selling price less all estimated costs of completion and costs to be incurred in marketing, selling and distribution.

#### 1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

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### 1 Accounting policies

(Continued)

#### 1.10 Financial instruments

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

#### 1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

#### 1.12 Scrolls of the Law, Silver Plate and other Religious Articles

The Synagogue has numerous items falling within this category. In the absence of documentary evidence or other information, no historical cost can be allocated and they consequently do not appear as part of the assets of the Congregation. The items included under this heading are insured at a value of £235,602.

### 2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

### 3 Donations and legacies

	Unrestricted funds 2021 £	Unrestricted funds 2020 £
Donations and gifts	66,324	13,188
<b>Donations and gifts</b>		
Hebrew classes share of Kol Nidre	-	4,534
Memorial lights	-	79
Visiting resources fund	174	40
Offerings and donations	4,868	4,052
Security levy	3,708	3,900
Arba Mimim	(519)	583
Legacies	51,158	-
Other	6,935	-
	<u>66,324</u>	<u>13,188</u>

### 4 Charitable activities Current financial year

	Religious activities 2021 £	Kosher food facility 2021 £	Burial provision 2021 £	Total 2021 £	Total 2020 £
Sales within charitable activities	-	86,739	19,904	106,643	108,168
Membership contributions	57,918	-	12,868	70,786	74,534
Other income	6,250	-	-	6,250	13,940
	<u>64,168</u>	<u>86,739</u>	<u>32,772</u>	<u>183,679</u>	<u>196,642</u>
Analysis by fund					
Unrestricted funds	<u>64,168</u>	<u>86,739</u>	<u>32,772</u>	<u>183,679</u>	<u>196,642</u>

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

### 4 Charitable activities (Continued)

#### Prior financial year

	Religious activities £	Kosher food facility £	Burial provision £	Total 2020 £
Sales within charitable activities	-	85,518	22,650	108,168
Membership contributions	61,084	-	13,450	74,534
Other income	13,940	-	-	13,940
	<u>75,024</u>	<u>85,518</u>	<u>36,100</u>	<u>196,642</u>
Analysis by fund				
Unrestricted funds	<u>75,024</u>	<u>85,518</u>	<u>36,100</u>	<u>196,642</u>

### 5 Other trading activities

	Unrestricted funds 2021 £	Unrestricted funds 2020 £
Contributions for use of premises	-	305

### 6 Investments

	Unrestricted funds 2021 £	Unrestricted funds 2020 £
Interest receivable	134	35

### 7 Other income

	Unrestricted funds 2021 £	Unrestricted funds 2020 £
Net gain on disposal of tangible fixed assets	1,269,670	-
Other income	-	1,050
	<u>1,269,670</u>	<u>1,050</u>

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

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### 8 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

Key management are considered to be the President, Treasurer, Board of Trustees, and the Committee Members who do not receive any remuneration.

### 9 Employees

The average monthly number of employees during the year was:

	<b>2021</b>	<b>2020</b>
	<b>Number</b>	<b>Number</b>
Religious staff	2	2
Kosher food facility staff	2	2
Governance staff	1	1
	<hr/>	<hr/>
Total	5	5
	<hr/> <hr/>	<hr/> <hr/>

#### Employment costs

	<b>2021</b>	<b>2020</b>
	<b>£</b>	<b>£</b>
Wages and salaries	72,538	59,764
Social security costs	2,053	2,082
Other pension costs	1,991	1,950
	<hr/>	<hr/>
	76,582	63,796
	<hr/> <hr/>	<hr/> <hr/>

There were no employees whose annual remuneration was more than £60,000.

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

### 10 Charitable activities Current financial year

	Religious activities 2021 £	Kosher food facility 2021 £	Burial provision 2021 £	Total 2021 £	Total 2020 £
Staff costs	57,378	19,204	-	76,582	63,796
Depreciation and impairment	1,732	-	-	1,732	2,040
Kosher food facility cost of sales	-	71,869	-	71,869	68,757
Kiddushim and hospitality	6,913	-	-	6,913	7,222
Property expenses	35,575	-	-	35,575	32,905
Janitorial expenses	26,190	1,020	-	27,210	26,343
Repairs and maintenance	7,078	699	-	7,777	7,481
Telephone	1,110	240	-	1,350	1,723
Postage and stationery	2,955	110	-	3,065	1,883
Burial committee	-	-	20,230	20,230	15,105
Festival expenses	6,488	-	-	6,488	3,081
Motor expenses	5,409	125	-	5,534	6,306
Bookkeeping	4,320	-	-	4,320	4,320
Bank, credit card and interest charges	927	723	-	1,650	6,629
Legal and professional charges	62,861	-	-	62,861	26,004
Sundry expenses	4,635	-	-	4,635	2,080
	<u>223,571</u>	<u>93,990</u>	<u>20,230</u>	<u>337,791</u>	<u>275,675</u>
Share of governance costs (see note 11)	3,950	-	-	3,950	3,950
	<u>227,521</u>	<u>93,990</u>	<u>20,230</u>	<u>341,741</u>	<u>279,625</u>
<b>Analysis by fund</b>					
Unrestricted funds	227,376	93,990	20,230	341,596	279,445
Restricted funds	145	-	-	145	180
	<u>227,521</u>	<u>93,990</u>	<u>20,230</u>	<u>341,741</u>	<u>279,625</u>

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

### 10 Charitable activities

(Continued)

#### Prior financial year

	Religious activities £	Kosher food facility £	Burial provision £	Total 2020 £
Staff costs	45,885	17,911	-	63,796
Depreciation and impairment	2,040	-	-	2,040
Kosher food facility cost of sales	-	68,757	-	68,757
Kiddushim and hospitality	7,222	-	-	7,222
Property expenses	32,905	-	-	32,905
Janitorial expenses	25,103	1,240	-	26,343
Repairs and maintenance	7,106	375	-	7,481
Telephone	1,473	250	-	1,723
Postage and stationery	1,832	51	-	1,883
Burial committee	-	-	15,105	15,105
Festival expenses	3,081	-	-	3,081
Motor expenses	6,054	252	-	6,306
Bookkeeping	4,320	-	-	4,320
Bank, credit card and interest charges	6,027	602	-	6,629
Legal and professional charges	26,004	-	-	26,004
Sundry expenses	2,080	-	-	2,080
	<u>171,132</u>	<u>89,438</u>	<u>15,105</u>	<u>275,675</u>
Share of governance costs (see note 11)	2,970	650	330	3,950
	<u>174,102</u>	<u>90,088</u>	<u>15,435</u>	<u>279,625</u>
<b>Analysis by fund</b>				
Unrestricted funds	173,922	90,088	15,435	279,445
Restricted funds	180	-	-	180
	<u>174,102</u>	<u>90,088</u>	<u>15,435</u>	<u>279,625</u>

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

### 11 Support costs

	Support costs	Governance costs	2021	Support costs	Governance costs	2020
	£	£	£	£	£	£
Audit fees	-	3,050	3,050	-	3,050	3,050
Accountancy	-	900	900	-	900	900
	<u>-</u>	<u>3,950</u>	<u>3,950</u>	<u>-</u>	<u>3,950</u>	<u>3,950</u>
Analysed between						
Charitable activities	-	3,950	3,950	-	3,950	3,950
	<u>-</u>	<u>3,950</u>	<u>3,950</u>	<u>-</u>	<u>3,950</u>	<u>3,950</u>

Governance costs includes payments to the independent examiners of £3,050 (2020: £3,050) for independent examination fees and £900 (2020: £900) for non-examination fees.

### 12 Other

	Unrestricted funds	Unrestricted funds
	2021	2020
Financing costs	2,407	-
	<u>2,407</u>	<u>-</u>

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

### 13 Tangible fixed assets

	Freehold land and buildings £	Property improvements £	Fixtures and fittings £	Total £
<b>Cost</b>				
At 1 January 2021	1,087,729	46,314	101,614	1,235,657
Disposals	(910,489)	-	-	(910,489)
At 31 December 2021	177,240	46,314	101,614	325,168
<b>Depreciation and impairment</b>				
At 1 January 2021	-	-	90,122	90,122
Depreciation charged in the year	-	-	1,732	1,732
At 31 December 2021	-	-	91,854	91,854
<b>Carrying amount</b>				
At 31 December 2021	177,240	46,314	9,760	233,314
At 31 December 2020	1,087,729	46,314	11,492	1,145,535

Freehold land and buildings	2021 £	2020 £
Land at Hazelrigg Cemetery	36,908	36,908
Extension at Hazelrigg Cemetery	140,332	140,332
The Synagogue, Lionel Jacobson House, and Marion Abrahams Hall at Graham Park Road	-	910,489
	177,240	1,087,729

14 Stocks	2021 £	2020 £
Kosher food	9,197	9,347

15 Debtors	2021 £	2020 £
<b>Amounts falling due within one year:</b>		
Trade debtors	14,458	12,126
Other debtors	8,288	23,696
Prepayments and accrued income	1,190	897
	23,936	36,719

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

### 16 Creditors: amounts falling due within one year

	Notes	2021 £	2020 £
Bank overdrafts	17	2,537	867
Other borrowings		-	150,000
Deferred income	18	34,398	158,006
Trade creditors		3,197	5,184
Other creditors		12,218	138,783
Accruals		7,075	28,355
		<u>59,425</u>	<u>481,195</u>

### 17 Loans and overdrafts

	2021 £	2020 £
Debenture loans	-	150,000
Bank overdrafts	2,537	867
	<u>2,537</u>	<u>150,867</u>
Payable within one year	<u>2,537</u>	<u>150,867</u>

The short-term loans that were secured by fixed charges over the freehold land and buildings were satisfied during the year.

### 18 Deferred income

	2021 £	2020 £
Arising from deposits on sale of property	-	105,159
Arising from Arising from Burial provisions	34,398	52,847
	<u>34,398</u>	<u>158,006</u>

Deferred income is included in the financial statements as follows:

	2021 £	2020 £
Current liabilities	<u>34,398</u>	<u>158,006</u>

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

### 19 Retirement benefit schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charge in the year in respect of defined contribution schemes was £1,950 (2020: £1,880).

### 20 Unrestricted funds

#### *Current financial year*

	Balance at 1 January 2021	Movement in funds		Balance at 31 December 2021
		Incoming resources	Resources expended	
	£	£	£	£
General funds	699,736	1,519,807	(344,003)	1,875,540
	<u>699,736</u>	<u>1,519,807</u>	<u>(344,003)</u>	<u>1,875,540</u>

#### *Prior financial year*

	Balance at 1 January 2020	Movement in funds		Balance at 31 December 2020
		Incoming resources	Resources expended	
	£	£	£	£
General funds	767,961	211,220	(279,445)	699,736
	<u>767,961</u>	<u>211,220</u>	<u>(279,445)</u>	<u>699,736</u>

### 21 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 January 2020	Resources expended	Balance at 1 January 2021	Resources expended	Balance at 31 December 2021
	£	£	£	£	£
Bloom & Gordon scholarship fund	7,050	-	7,050	-	7,050
Gertrude Pass bequest	35,024	(180)	34,844	(145)	34,699
Sunderland Chevra Kadisha	9,957	-	9,957	-	9,957
Grave maintenance fund	21,190	-	21,190	-	21,190
	<u>73,221</u>	<u>(180)</u>	<u>73,041</u>	<u>(145)</u>	<u>72,896</u>

#### **Bloom & Gordon scholarship fund**

Expenditure from this fund represents awards made and books purchased. Total awards during the year amounted to £Nil (2018: £Nil). The fund is represented by investments and other current assets.

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

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### 21 Restricted funds

(Continued)

#### Gertrude Pass bequest

This fund is to be used for the provision and maintenance of the kitchen and catering equipment.

#### Sunderland Chevra Kadisha

Represents funds held to meet the cost of the up keep of Bishopwearmouth Cemetery.

#### Grave maintenance fund

Represents funds of £21,190 donated in 2013 for the specific purposes of maintaining the graves of family members.

### 22 Analysis of net assets between funds

	Unrestricted 2021 £	Restricted 2021 £	Total Unrestricted		Restricted	Total
			2021 £	2020 £	2020 £	2020 £
Fund balances at 31 December are represented by:						
Tangible assets	220,167	13,147	233,314	1,132,388	13,147	1,145,535
Current assets/(liabilities)	1,655,373	59,749	1,715,122	(432,652)	59,894	(372,758)
	<u>1,875,540</u>	<u>72,896</u>	<u>1,948,436</u>	<u>699,736</u>	<u>73,041</u>	<u>772,777</u>

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

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### 23 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2021 £	2020 £
Within one year	756	4,532
Between two and five years	-	756
	<u>756</u>	<u>5,288</u>

### 24 Related party transactions

The following amounts were outstanding at the reporting end date:

	Amounts owed to related parties	
	2021 £	2020 £
Trustees	-	10,000
Key management personnel	-	15,000
	<u>-</u>	<u>25,000</u>

No guarantees have been given or received.

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

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### 25 Kasher Food Facility

Kasher Food Facility was set up to provide kosher food to congregation members. The income and expenditure for the year ended 31 December 2021 relating to the Kasher Food Facility is detailed below:

		<b>2021</b>		<b>2020</b>
	£	£	£	£
Sales income		86,739		85,518
Opening stock	9,347		10,148	
Purchases	71,719		67,956	
Closing stock	(9,197)		(9,347)	
		<u>(71,869)</u>		<u>(68,757)</u>
Gross profit		14,870		16,761
Administration expenses				
Wages	19,204		17,911	
Other expenses	2,917		3,420	
		<u>(22,121)</u>		<u>(21,331)</u>
Deficit on activities		<u>(7,251)</u>		<u>(4,570)</u>

The net book value of fixed assets shown in note 13 includes £13,194 (2020: £13,194) relating to the establishment of the Kasher Food Facility. This was funded by the Gertrude Pass Fund.

**THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE**

England & Wales - Charity number 504336

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# Accounts

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**Charity Registration No. 504336**

**UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE  
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2020**

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## LEGAL AND ADMINISTRATIVE INFORMATION

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**Minister** Rabbi A M Lipsey

**Honorary officers**

President Dr R A Grant  
Vice president Mrs A N Ross  
Wardens Mr P Niman  
Dr R A Grant  
Immediate past President Mr AA Josephs

**Council life member** Mr S D Pearlman

**Elected by the General meeting of the United Hebrew Congregation on 25 August 2019**

**Honorary Legal Advisor** Mr B N Speker OBE, DL

**Trustees** Mr H B Gold  
Dr R A Grant  
Mr B N Speker OBE, DL  
Mr A A Josephs

**Secretary** Ms M Conway  
Office of the United Hebrew Congregation  
Lionel Jacobson House  
Graham Park Road  
Newcastle upon Tyne  
NE3 4BH

Telephone/Fax: 0191 284 0959  
Email: [secretary@uhcnewcastle.uk](mailto:secretary@uhcnewcastle.uk)

**Charity number** 504336

**Principal address** Office of the United Hebrew Congregation  
Lionel Jacobson House  
Graham Park Road  
Gosforth  
Newcastle upon Tyne  
NE3 4BH

**Independent examiner** RMT Accountants & Business Advisors Ltd  
Gosforth Park Avenue  
Newcastle upon Tyne  
NE12 8EG

**Bankers** NatWest Bank Plc  
Barclays Bank Plc  
Lloyds Bank Plc

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# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## LEGAL AND ADMINISTRATIVE INFORMATION (CONTINUED)

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### **Burial Committee**

Chair                    Mrs P Gold  
Vice Chair             Mrs H Freeman

### **Kosher Facility & Kashrus Committee**

Rabbi A M Lipsey  
Mrs A N Ross  
Mrs G Sterrie  
Mr R Goldsmith

### **Functions Committee**

Mrs A N Ross  
Mr M Gilbert  
Mrs A Gilbert  
Mr R Goldsmith  
Mrs E Goldsmith  
Mrs E Jackson  
Mr S Jackson  
Mr C Van der Velde  
Mrs D Van der Velde

### **Representatives of the United Hebrew Congregation to the Representative Council of North East Jewry:**

Mrs P Gold  
Mrs A N Ross  
Mr H B Gold  
Mr A A Josephs  
Mr P Baker

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# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

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# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## MESSAGE FROM RABBI AARON LIPSEY

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Dear Friends,

Miriam and I arrived in Newcastle just over 10 years ago. We came with a simple vision; to improve the spiritual and religious life of our community by being welcoming and open to all. To be inclusive.

At the heart of the movement for inclusion is a simple claim: Every human being is created in G - d's image; we each possess a soul of infinite worth; and differences in our bodies, minds and abilities are therefore external and should not define our interactions with one another.

While the assertion that every one of us is created equal is not likely to turn many heads, the implementation of that idea still encounters some resistance. And it's not an insensitive resistance. It is the perception that inclusion asks too much—that it is a logically sound but quixotic endeavour.

In conversation with peers, lay people and community leaders, one finds that the subject of inclusion often leads to a response that, yes, every member of our community should feel welcome and at home in our synagogues, programs and schools. But wholesale reform is costly and difficult for most communities, and the task seems too vast for any single action to be meaningful.

In Parashat Noach, a curiosity concerning the ark seems to confront this common reaction of resignation.

Some 120 years before the impending submersion of Earth and its inhabitants, Noah is commanded to construct an ark with very specific dimensions: 300 cubits in length, 50 in width and 30 in height. This corresponds to approximately 140 metres in length, 15 in width and 14 in height. For antediluvian man to construct a box of that size is certainly an architectural achievement—and an arduous assignment.

And yet, for all its capaciousness, it is wholly inadequate for its designed use—to provide shelter for a representation of every living beast, bird, reptile and insect in the land. It is absurd to think that an ark the length of a football field-and-a-half can house the nearly million species of animals that roam the Earth. Factor in storage space for a year's worth of food, and the ark is useless as the salvation of the world's animal kingdom.

So how did the ark contain the multitude of Creation? Nachmanides offers that it was a miracle. "The small space contained a large volume." But Nachmanides doubles back: If G - d intended to defy the constraints of space and miraculously accommodate all living things, then why did Noah and his family need to exhaust themselves in the construction of the ark? Let it be a modest yacht, a floating shoebox, a sailboat—it doesn't matter if G - d is making the arrangements.

And here the commentator arrives at a resonant conclusion. G - d will tend to His creations, regardless of whether it squares with the laws of physics or not. But He prefers human innovation over Divine intervention. Miracles come on the heel of human effort; they do not replace it.

G - d looks to humanity for an overture—an attitude of preparedness that says that we are committed to doing what we can to shelter G - d's handiwork. Spend 120 years chopping trees, gathering wood, cutting planks and assembling a boat that provokes the disbelief of those who see it. Astonish Me and the world with what you are capable of. Then you'll find that even your limited structures can miraculously hold much more than seemed possible.

This, perhaps, is a response to the reluctance well-meaning communities sometimes feel about creating more inclusive environments. The ark that will encompass every living thing may not be within our hands to build. We may not be endowed with the resources or the clout to re-engineer our facilities and neighbourhoods. But we can certainly change our attitude, being conscious of how we speak to others, being attuned to the different needs of people with different abilities, and yes, make incremental changes to our brick-and-mortar structures to allow an increasing number of fellow Jews to participate in Jewish life.

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## MESSAGE FROM RABBI AARON LIPSEY

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When a purposeful effort is made—when we build what we can with the materials we are given—then even if the physical space falls short it becomes clear that this is a community that cares for all its members. If we broadcast that we are striving to invite every Jewish body and soul, we will see our communities expand and our congregations enriched, strengthened and beautified by the welcoming presence of Noah's miraculous, yet human-made ark.

We are at a critical point in the life cycle of our community and that is why it is so important that you make sure your voice is heard. Everyone has a view about their Shul and the time to sit silently on the side-lines is long past. Step up to do your bit and together, and with G - d's help, we will build the impossible.

Aaron

(For the original article on which I based my letter see: [https://www.chabad.org/library/article\\_cdo/aid/3816978/jewish/Why-Build-a-Too-Small-Ark.htm](https://www.chabad.org/library/article_cdo/aid/3816978/jewish/Why-Build-a-Too-Small-Ark.htm))

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## TRUSTEE'S REPORT

### FOR THE YEAR ENDED 31 DECEMBER 2020

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The Trustees present their report and financial statements for the year ended 31 December 2020.

The accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's constitution, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)"

#### OBJECTIVES AND ACTIVITIES

The objects of the charity, as set out in clause 3 of the Constitution, are, in summary:

- to provide places of worship for Jewish people, in accordance with practices approved by the Chief Rabbi;
- to provide religious instruction, in accordance with these principles;
- provision for burial of Jewish people;
- provision of Kashrus services;
- relief of poor persons of Jewish religion; and
- contributing to other religious and charitable purposes in connection with the Jewish religion.

#### **Public benefit**

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

#### **Activities**

The Statement of Financial Activities for the year is set out on page 11 - 12. Core activities include:

- holding of religious services;
- formal and informal educational activities;
- maintenance of cemeteries and undertaking burials;
- provision of kosher food;
- social activities and support;
- promotion of good relations with other religious groups.

#### ACHIEVEMENTS AND PERFORMANCE

A review of the charity's achievements and performance during the year can be found on page 12 onwards of these financial statements.

#### FINANCIAL REVIEW

##### **Results for the year**

The charity continued to make a deficit overall of £68,405 (2019: £64,785) with the Kosher Food Facility making a deficit of £4,570 (2019: £4,198).

##### **Policies on Reserves**

The charity holds reserves in order to ensure that the UHC can maintain the level of services to the community which it currently provides. In considering the policy on reserves we consider that our free reserves (being those not tied up in fixed assets) should be sufficient to meet our charitable expenditure for approximately six months.

That is currently not the case but the council have accepted an offer for the sale of the Synagogue and are developing plans for the refurbishment of Lionel Jacobson House to include the provision of a synagogue, which will leave significant surplus funds to be invested to secure the future of the charity.

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## TRUSTEE'S REPORT (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

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### **Risk management**

The members of Council actively review the risks to which the charity is exposed on a regular basis and confirm that systems have been established to enable regular reports to be produced so that steps can be taken to lessen the impact of these risks.

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

#### **Governing document**

The charity is governed by its constitution as amended 8 May 2008.

#### **Trustees**

The Trustees who served during the year were:

Mr H B Gold  
Dr R A Grant  
Mr B N Speker OBE, DL  
Mr A A Josephs

#### **Appointment of Trustees**

Clause 20 of the Constitution provides for the appointment by the Council of trustees of any property acquired by or for the purposes of the congregation.

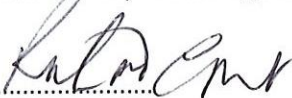
#### **Organisational structure**

This is as set out on the legal and administrative information pages of the report.

#### **Key management personnel remuneration**

The trustees consider the board of trustees and the members of the council as comprising the key management personnel of the charity in charge of directing and controlling the charity and running and operating the charity on a day to day basis. Details of trustee and key management remuneration and expenses are disclosed in note 8 to the accounts.

The Trustee's report was approved by the Board of Trustees.



Dr R A Grant  
Trustee

Dated: 21/12/21

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## PRESIDENT'S ANNUAL REPORT

---

### **Report from immediate Past President - Anthony Joesphs**

I am delighted that Richard has allowed me to contribute to this year's President's Report some months after my retirement from the role and our departure from Newcastle.

The same two issues which dominated the previous year were once again to the fore. The pandemic is still present although the vaccine is helping us to make a slow return to "normal", and we hope that this continues. The attendance in Shul on Shabbat 23rd October was most encouraging, as is the re-emergence of Minyanim through the week.

The other massive issue was of course the sale of our beautiful Shul, which completed a year late, on 9th April, and building work on LJ House will begin soon. I'm sure Richard will have more to say about that below.

I am grateful to my executive officers, most of whom have continued to support Richard, and of course to Rabbi Aaron and Miriam who have worked hard throughout Lockdown to maintain contact with the whole Community and to get the shul open as quickly and safely as possible.

Although Marta and I have relocated to London to be near our children and grandchildren, this wonderful, warm community will always have a special place in our hearts and will always be in our thoughts. We wish Richard and the Community every success in the future.

Over to you Richard.....

### **Report from current President - Richard Grant**

I am pleased to present the President's report for 2020.

As members will know, I was elected to the role of President early in 2021, taking over from Anthony Josephs. It has been a challenging time since then, dealing with the sale of the Synagogue and proposed refurbishment of the Lionel Jacobson House of which more later and general administration of the Shul alongside my more historical duties as co-Gabai.

### **The Coronavirus pandemic and religious services**

The Coronavirus pandemic continues to control our activities. When lockdown was partially lifted in early 2021, in line with guidelines from the Home Office and the Chief Rabbi's Office there was a careful and stepped reduction in the level of restrictions which were imposed on indoor gatherings. The first stage was to reinstate Shabbat morning services in an abbreviated form and the Shul was marked out with socially distanced seats and Perspex shields installed around the Bimah. Aliyah routines were amended to enable Rabbi Lipsey to lead us without anyone else on the Bimah and this has worked well.

Sadly, the restrictions had to continue through the Yomim Naroim but nevertheless, we managed services on all days in an abbreviated form. Our services were led by Rabbi Binyomin Herskowitz on Rosh Hashana 1 and 2 and Yom Kippur and we thank him for his support. It felt very strange to attend a very much shortened Yom Kippur service but the ruach was still there. Our two Chatanim were Frank Fagleman (Chatan Torah) and Paul Netts (Chatan Bereishit) and whilst we were still working under social distancing restrictions, the two final days of Succot were most enjoyable.

It looks like Covid is going to be with us for some considerable time. The Management Committee continues to monitor the situation closely taking medical direction from our two medical advisors, Paul Netts and Marc Herskowitz and we are extremely grateful to Paul and Marc for the help and support.

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## PRESIDENT'S ANNUAL REPORT

---

Some restrictions still remain. The current situation as this report is being written is that we have further reinstated some Mincha/Maariv services, (Monday and Wednesday) and Kabbalat Shabbat services take place regularly now. However, as our numbers decline, achieving ten at Minyan is proving increasingly difficult. We can do it but when members are away, visiting family or on holiday, Minyan numbers fall and the Minyan fails and so it is even more important than ever before that our members support the Minyan services. It is an ever-present appeal from me that men do support the Minyan which is a very important element of the Shul so guys, support your local Minyan, please.

Unfortunately, the initial lockdown spelt the end of the morning Minyan. It has not been possible to revive it but I do thank, once again, to our friends from Gateshead for the amazing support for the last few years.

In addition to the Minyan services, Rabbi Lipsey has started a new venture, "Meat and Greet", a short D'var Torah on Thursday evenings. This is open to everyone, not just men, and you'll get a bowl of tasty hot cholent with it! Do support it.

### **Rabbi Lipsey**

We are extraordinarily fortunate to be guided by Rabbi Lipsey. His, and Rebbetzin Miriam's enthusiasm for our small community remains undiminished as does his boundless energy.

The lockdown, of course, reduced much of the "normal" services calendar with many of the usual gatherings postponed so there's not a great deal to report, However, we do look forward to a slow return to a normal basis over the next few months though again, with Omicrom increasing, return to normality is currently in doubt.

### **Sale of the Shul**

I have lost count of the number of times I've been asked, "What's happening?" so here's an up-to-date briefing.

After many years of staccato progress due to developers expressing an interest and then withdrawing and a huge delay caused by one potential purchaser dropping out at a late stage in proceedings due to an abortive and ultimately failed attempt to obtain planning permission for a project that was clearly too big for the site, sale of the Shul to the Morton Group was completed on 18th March 2021. We were given until 15 May 2022 to get our house in order, literally, and then exit the Shul. A communal holding of breath ensued whilst the funds were (ultimately successfully) transferred and shortly afterwards, with some alarm, we learned that Morton's own building contractor went into administration soon afterward. However by then, our funds were safe in our hands.

Over the intervening period I had been pushing the architect for progress on the plans for the Lionel Jacobson House with frequent telephone discussions and emails. Progress was slow and ultimately, we had to take action to stimulate the production of the plans as the situation remained almost static but eventually plans were published and sent to a number of interested builders for estimates. At the time of writing, two builders have been round to view the House and several others are presumably working their way through the plans.

This does rather leave us with little time to complete the work. Our architect has assured me that the work will be finished on time but it remains to be seen if that will happen. In the meantime, the executive will consider fallback plans to carry us through the period between leaving the Shul and the House being ready.

Whilst refurbishment work is being completed, a house on Kenton Park has been rented for Rabbi Lipsey and his family so at least our Rabbi will not be out on the streets!

Further updates re the saga of the building work will be given at the AGM.

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## PRESIDENT'S ANNUAL REPORT

---

### **Sale of Land at Hazlerigg**

We have made some small progress regarding the sale of surplus land at Hazlerigg with a number of interested parties, and discussions are ongoing. We are hopeful of a positive result, the main holdup being that of planning permission from one of the two local authorities who control the land. I am grateful to Joe Gould, Barry Speker and the late Martin Levinson who have been extremely helpful in connection with this.

### **Youth and Education**

I should like to thank Rabbi and Rebbetzen Lipsey and all those who have helped this year. We no longer run a Cheder, however both Rabbi and Rebbetzen Lipsey are prepared for any child or, or for that matter, adult who may wish to learn.

I should like to thank Deanna Van der Velde and up to her departure from Newcastle, Marta Josephs for the time they devote to education about Judaism, anti-Semitism and the Holocaust in the wider community. Deanna has hosted many visits by schoolchildren and other groups to our premises, given talks and is extremely involved in inter-faith work.

### **Chevra Kadisha**

The Chevra Kadisha team have continued to provide the level of service of which we are justifiably proud. I want to thank Pamela Gold, our Chairman of Chevra Kadisha, her co-Convenor Hilary Freeman and all members of the Chevra Kadisha, and Tzviki Sandler and the Gateshead Hebrew Burial Society who go about their work in a quiet, efficient and unassuming way.

### **Ladies' Guild**

The Ladies' Guild continues to work tirelessly for the benefit of the Congregation. As well as organising the weekly Kiddushim, they have catered a variety of events such as refreshments at Purim, Simchas Torah and on many other occasions, and in cleaning the Shul silver prior to Rosh Hashanah and in decorating the Succah. I should like to thank co-Chairs Adrienne Ross and Gloria Sterrie and all their dedicated helpers for their hard work throughout the year, and for the charm with which they carry out their duties.

### **Secretary**

A big thanks to Michelle Conway for her calm efficiency in running the office successfully on just a few hours a week. Because of the risk of Covid, Michelle has been working principally from home for the past year or so and I'm pleased to say that this has worked well and all the necessary work has been completed promptly.

### **Kosher Facility**

I should like to thank Raymond Goldsmith who works closely with the Manager of the Facility, Lee Harrison, to ensure that members of the Congregation can make vital purchases to enable Kashrut to be kept in the Community and to provide a wide range of tasty delights to tempt us throughout the year and at Pesach. Please do support our Facility whenever you can. We are grateful to Lee and those volunteers, who help when necessary, and have been willing to deliver orders recently.

### **Functions Committee**

The Functions Committee under Adrienne Ross has been inactive because of the pandemic so there is nothing to report. Hopefully, the Committee will be revived when conditions permit.

### **Adviser on legal matters**

I should like to thank our adviser, Barry Speker, who continues to provide his opinion and advice whenever needed. Again, we have made heavy demands of him and he has responded in his usual authoritative and efficient manner to the many phone calls and emails and I am very grateful for his assistance and valued counsel.

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## PRESIDENT'S ANNUAL REPORT

---

### **Security**

Security has changed since lockdown. Prior to that, we had a team of able people who stood outside the Shul on Shabbat and Yomtov through all weathers to secure the pedestrian gate. However, as the community diminished and we lost members to London and elsewhere, numbers dwindled and cover became a problem so at the AGM two years ago, it was agreed that the function of security would be delegated to a company recognised by CST and since then, we have had the use of a guard, mainly Sergei, for Shabbat and Yomtov. This has been funded principally from a small levy paid for by members and I can report that this has been very successful helped by occasional financial supplements from CST when their own coffers allowed.

On a parallel front, I am pleased to say that the community has not suffered any major assault on its property or members over the last year so in this respect, there's little to report.

### **Caretaking**

Mike Robson, of course, grew up with the site and I know he holds it dear to his heart. He and I work very well together and he continues to provide a high level of service on the site giving it prompt attention to anything that needs it and goes out of his way to be as helpful as possible.

### **Mitzvah Day**

Mitzvah day was celebrated again this year and the community rallied round in a big way under the guidance of Brenda Levinson. There were 160 boxes of goods which included seven blankets, the ladies are still knitting squares and hats! The charity to which this was all given, "Changing Lives" was both extremely grateful and very impressed with the community's efforts. Well done, Brenda and ladies.

### **Memorial lights**

Sadly, the Memorial Board in the small Shul in the House has become rather neglected since lockdown as the room has not been used and the Gabboim don't go in on a daily basis. However, we have plans to install a new automated video system in its place with the refurbishment and this will take over the manually operated system that has been used for many years.

### **Condolences**

The following members passed away during the year. Condolences are extended to their families Gaby Ross, Irene Gatoff, Frank Steel, Denis Faith, Hilary Rothapel, Daphne Gatoff, Irene Sheckman, Bernard Whitfield and Martin Levinson.

### **Finally**

In conclusion, I should like to record my gratitude to the members of Council for their support and advice, and in particular to Adrienne Ross, Raymond Goldsmith and my co-Gabbai, Peter Niman who quietly organises the Maftirs, the Shul boards and other administrative matters in connection with services and of course, Rabbi Lipsey for his indefatigable support and friendship throughout a difficult time and Rebbetzen Lipsey for all the quiet work she does behind the scenes.

**Richard Grant**

13 December 2021

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## FINANCE COMMITTEE REPORT

---

I present my report for 2020, a year in which we incurred a loss of £68,405 (2019: £64,785)

Both our income and our expenditure have reduced, income due to the reduction in our membership, sadly, and a reduction in donations, and our expenditure because of continued Legal and Professional charges. We are still looking actively at ways of reducing our overheads.

The sale of the shul was delayed by the Corona virus, but our buyers continued to pay a further £25,000 each quarter until completion which finally happened on April 9th. Discussions are still ongoing with the prospective purchaser of the land at Hazelrigg.

Whilst the sale of the shul has for the time being and at last given us a positive bank balance this is likely to be only for a short period of time. The costs of refurbishing Lionel Jacobson House to provide us with a modern shul and community building will use up a lot of these funds. Whilst it is hoped that we will be looking to reduce our overheads it is inevitable that the income will reduce & it will become necessary to use the proceeds of the sale to keep our community solvent.

I would like to thank the Honorary Officers and the Finance Committee for their support during the year, Walter Knoblauch for his work on the Gift Aid repayment claims and salaries and RMT for their assistance, their advice and for the audit work.



Raymond Goldsmith  
Treasurer

Dated: 21.12.2021

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## INDEPENDENT EXAMINER'S REPORT

### TO THE TRUSTEES OF UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

---

I report to the Trustees on my examination of the financial statements of United Hebrew Congregation of Newcastle Upon Tyne (the charity) for the year ended 31 December 2020.

#### **Responsibilities and basis of report**

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

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

#### **Independent examiner's statement**

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 that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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



.....  
**RMT Accountants & Business Advisors Ltd**  
**Gosforth Park Avenue**  
**Newcastle upon Tyne**  
**NE12 8EG**

Dated: 21/12/2021

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2020

### Current financial year

	Notes	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £	Total 2019 £
<b>Income and endowments from:</b>					
Donations and legacies	3	13,188	-	13,188	14,999
Charitable activities	4	196,642	-	196,642	198,778
Other trading activities	5	305	-	305	1,470
Investments	6	35	-	35	99
Other income	7	1,050	-	1,050	-
<b>Total income</b>		<u>211,220</u>	<u>-</u>	<u>211,220</u>	<u>215,346</u>
<b>Expenditure on:</b>					
Charitable activities	9	279,445	180	279,625	280,131
<b>Net expenditure for the year/ Net movement in funds</b>		(68,225)	(180)	(68,405)	(64,785)
Fund balances at 1 January 2020		767,961	73,221	841,182	905,967
<b>Fund balances at 31 December 2020</b>		<u>699,736</u>	<u>73,041</u>	<u>772,777</u>	<u>841,182</u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2020

**Prior financial year**

	Notes	Unrestricted funds 2019 £	Restricted funds 2019 £	Total 2019 £
<b>Income and endowments from:</b>				
Donations and legacies	3	14,999	-	14,999
Charitable activities	4	198,778	-	198,778
Other trading activities	5	1,470	-	1,470
Investments	6	99	-	99
<b>Total income</b>		<u>215,346</u>	<u>-</u>	<u>215,346</u>
<b>Expenditure on:</b>				
Charitable activities	9	<u>279,909</u>	<u>222</u>	<u>280,131</u>
<b>Net expenditure for the year/ Net movement in funds</b>		<u>(64,563)</u>	<u>(222)</u>	<u>(64,785)</u>
Fund balances at 1 January 2019		<u>832,524</u>	<u>73,443</u>	<u>905,967</u>
<b>Fund balances at 31 December 2019</b>		<u><u>767,961</u></u>	<u><u>73,221</u></u>	<u><u>841,182</u></u>

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

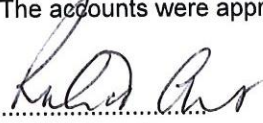
# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## BALANCE SHEET

AS AT 31 DECEMBER 2020

	Notes	2020		2019	
		£	£	£	£
<b>Fixed assets</b>					
Tangible assets	12		1,145,535		1,146,875
<b>Current assets</b>					
Stocks	13	9,347		10,148	
Debtors	14	36,719		28,744	
Cash at bank and in hand		62,371		24,667	
			108,437		63,559
<b>Creditors: amounts falling due within one year</b>	15	(481,195)		(369,252)	
Net current liabilities			(372,758)		(305,693)
<b>Total assets less current liabilities</b>			772,777		841,182
<b>Income funds</b>					
Restricted funds	20		73,041		73,221
Unrestricted funds	19		699,736		767,961
			772,777		841,182

The accounts were approved by the Trustees on 20.12.21

  
 Dr R A Grant  
 President

  
 Mr R Goldsmith  
 Treasurer

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2020

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### 1 Accounting policies

#### Charity information

United Hebrew Congregation of Newcastle Upon Tyne is a charity governed by its constitution as adopted 18 December 1972 and subsequently altered by scheme dated 5 August 1999 as amended 8th May 2008.

#### 1.1 Accounting convention

The accounts have been prepared in accordance with the charity's Constitution, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

#### 1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements. This includes taking into account the potential impact of COVID-19 to ensure that cashflow is positively managed and the impact to the charity's operations are mitigated. The Board has concluded that the going concern assumption is appropriate in preparing these financial statements.

#### 1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the members of the council in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

#### 1.4 Incoming resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2020

#### 1 Accounting policies

(Continued)

##### 1.5 Resources expended

Expenditure is classified under the principal categories of charitable expenditure and governance costs.

Charitable expenditure relates to direct charitable expenditure as well as the management and administration of the charity.

Governance costs are general costs which have been incurred in order that the charity can operate effectively and in generating the information required for public accounting.

##### 1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	No depreciation
Property improvements	No depreciation
Fixtures and fittings	15% reducing balance

No depreciation is provided on freehold property and property improvements as the Council consider that the sum involved is not material, having regard to the Congregation's policy to keep the property in a high state of repair.

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

##### 1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

Recoverable amount is the higher of fair value less costs to sell and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset for which the estimates of future cash flows have not been adjusted.

##### 1.8 Stocks

Stocks are stated at the lower of cost and estimated selling price less costs to sell.

Net realisable value is the estimated selling price less all estimated costs of completion and costs to be incurred in marketing, selling and distribution.

##### 1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

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### 1 Accounting policies

(Continued)

#### 1.10 Financial instruments

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

#### 1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

#### 1.12 Scrolls of the Law, Silver Plate and other Religious Articles

The Synagogue has numerous items falling within this category. In the absence of documentary evidence or other information, no historical cost can be allocated and they consequently do not appear as part of the assets of the Congregation. The items included under this heading are insured at a value of £235,602.

### 2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the Trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2020

#### 3 Donations and legacies

	Unrestricted funds 2020 £	Unrestricted funds 2019 £
Donations and gifts	13,188	14,999
<b>Donations and gifts</b>		
Hebrew classes share of Kol Nidre	4,534	3,126
Memorial lights	79	266
Visiting resources fund	40	1,616
Offerings and donations	4,052	3,926
Security levy	3,900	4,210
Arba Mimim	583	-
Other	-	1,855
	<u>13,188</u>	<u>14,999</u>

#### 4 Charitable activities Current financial year

	Religious activities 2020 £	Kosher food facility 2020 £	Burial provision 2020 £	Total 2020 £	Total 2019 £
Sales within charitable activities	-	85,518	22,650	108,168	107,927
Membership contributions	61,084	-	13,450	74,534	76,143
Other income	13,940	-	-	13,940	14,708
	<u>75,024</u>	<u>85,518</u>	<u>36,100</u>	<u>196,642</u>	<u>198,778</u>

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

**4 Charitable activities** (Continued)

**Prior financial year**

	Religious activities £	Kosher food facility £	Burial provision £	Total 2019 £
Sales within charitable activities	-	84,836	23,091	107,927
Membership contributions	61,333	-	14,810	76,143
Other income	14,708	-	-	14,708
	<u>76,041</u>	<u>84,836</u>	<u>37,901</u>	<u>198,778</u>
Analysis by fund				
Unrestricted funds	<u>76,041</u>	<u>84,836</u>	<u>37,901</u>	<u>198,778</u>

**5 Other trading activities**

	Unrestricted funds 2020 £	Unrestricted funds 2019 £
Contributions for use of premises	<u>305</u>	<u>1,470</u>

**6 Investments**

	Unrestricted funds 2020 £	Unrestricted funds 2019 £
Interest receivable	<u>35</u>	<u>99</u>

**7 Other income**

	Unrestricted funds 2020 £	Total 2019 £
Other income	<u>1,050</u>	<u>-</u>

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

### 8 Trustees

None of the Trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

Key management are considered to be the President, Treasurer, Board of Trustees, and the Committee Members who do not receive any remuneration.

### 9 Charitable activities Current financial year

	Religious activities 2020 £	Kosher food facility 2020 £	Burial provision 2020 £	Total 2020 £	Total 2019 £
Staff costs	45,885	17,911	-	63,796	62,606
Depreciation and impairment	2,040	-	-	2,040	2,265
Kosher food facility cost of sales	-	68,757	-	68,757	68,734
Kiddushim and hospitality	7,222	-	-	7,222	7,581
Property expenses	32,905	-	-	32,905	35,098
Janitorial expenses	25,103	1,240	-	26,343	24,991
Repairs and maintenance	7,106	375	-	7,481	9,538
Telephone	1,473	250	-	1,723	1,645
Postage and stationery	1,832	51	-	1,883	2,369
Burial committee	-	-	15,105	15,105	20,899
Festival expenses	3,081	-	-	3,081	5,474
Motor expenses	6,054	252	-	6,306	7,775
Bookkeeping	4,320	-	-	4,320	4,320
Bank, credit card and interest charges	6,027	602	-	6,629	6,243
Legal and professional charges	26,004	-	-	26,004	14,042
Sundry expenses	2,080	-	-	2,080	3,551
	<u>171,132</u>	<u>89,438</u>	<u>15,105</u>	<u>275,675</u>	<u>277,131</u>
Share of governance costs (see note 10)	2,970	650	330	3,950	3,000
	<u>174,102</u>	<u>90,088</u>	<u>15,435</u>	<u>279,625</u>	<u>280,131</u>
<b>Analysis by fund</b>					
Unrestricted funds	173,922	90,088	15,435	279,445	279,909
Restricted funds	180	-	-	180	222
	<u>174,102</u>	<u>90,088</u>	<u>15,435</u>	<u>279,625</u>	<u>280,131</u>

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

### 9 Charitable activities

(Continued)

#### Prior financial year

	Religious activities £	Kosher food facility £	Burial provision £	Total 2019 £
Staff costs	45,198	17,408	-	62,606
Depreciation and impairment	2,265	-	-	2,265
Kosher food facility cost of sales	-	68,734	-	68,734
Kiddushim and hospitality	7,581	-	-	7,581
Property expenses	35,098	-	-	35,098
Janitorial expenses	23,721	1,270	-	24,991
Repairs and maintenance	9,133	405	-	9,538
Telephone	1,443	202	-	1,645
Postage and stationery	2,279	90	-	2,369
Burial committee	-	-	20,899	20,899
Festival expenses	5,474	-	-	5,474
Motor expenses	7,775	-	-	7,775
Bookkeeping	4,320	-	-	4,320
Bank, credit card and interest charges	5,661	582	-	6,243
Legal and professional charges	14,042	-	-	14,042
Sundry expenses	3,551	-	-	3,551
	<u>167,541</u>	<u>88,691</u>	<u>20,899</u>	<u>277,131</u>
Share of governance costs (see note 10)	2,070	600	330	3,000
	<u>169,611</u>	<u>89,291</u>	<u>21,229</u>	<u>280,131</u>
<b>Analysis by fund</b>				
Unrestricted funds	169,389	89,291	21,229	279,909
Restricted funds	222	-	-	222
	<u>169,611</u>	<u>89,291</u>	<u>21,229</u>	<u>280,131</u>

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

### 10 Support costs

	Support costs	Governance costs	2020	Support costs	Governance costs	2019
	£	£	£	£	£	£
Audit fees	-	3,050	3,050	-	2,100	2,100
Accountancy	-	900	900	-	900	900
	-	3,950	3,950	-	3,000	3,000
Analysed between Charitable activities	-	3,950	3,950	-	3,000	3,000

Governance costs includes payments to the independent examiners of £3,050 (2019: £2,100) for independent examination fees and £900 (2019: £900) for non-examination fees.

### 11 Employees

The average monthly number of employees during the year was:

	2020 Number	2019 Number
Religious staff	2	2
Kosher food facility staff	2	2
Governance staff	1	1
Total	5	5

#### Employment costs

	2020 £	2019 £
Wages and salaries	59,764	58,930
Social security costs	2,082	1,796
Other pension costs	1,950	1,880
	63,796	62,606

There were no employees whose annual remuneration was £60,000 or more.

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

### 12 Tangible fixed assets

	Freehold land and buildings £	Property improvements £	Fixtures and fittings £	Total £
<b>Cost</b>				
At 1 January 2020	1,087,729	46,314	100,914	1,234,957
Additions	-	-	700	700
At 31 December 2020	1,087,729	46,314	101,614	1,235,657
<b>Depreciation and impairment</b>				
At 1 January 2020	-	-	88,082	88,082
Depreciation charged in the year	-	-	2,040	2,040
At 31 December 2020	-	-	90,122	90,122
<b>Carrying amount</b>				
At 31 December 2020	1,087,729	46,314	11,492	1,145,535
At 31 December 2019	1,087,729	46,314	12,832	1,146,875

#### Freehold land and buildings

	2020 £
Land at Hazelrigg Cemetery	36,908
Extension at Hazelrigg Cemetery	140,332
The Synagogue, Lionel Jacobson House, and Marion Abrahams Hall at Graham Park Road	910,489
	<u>1,087,729</u>

Freehold land and buildings with a carrying amount of £1,087,729 (2019: £1,087,729) have been pledged to secure borrowings of the charity.

### 13 Stocks

	2020 £	2019 £
Kosher food	<u>9,347</u>	<u>10,148</u>

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

14 Debtors		2020	2019
		£	£
<b>Amounts falling due within one year:</b>			
Trade debtors		12,126	10,965
Other debtors		23,696	16,656
Prepayments and accrued income		897	1,123
		<u>36,719</u>	<u>28,744</u>
		<u><u>36,719</u></u>	<u><u>28,744</u></u>
15 Creditors: amounts falling due within one year		2020	2019
	Notes	£	£
Bank overdrafts	16	867	1,854
Other borrowings		150,000	150,000
Other taxation and social security		-	933
Deferred income	17	158,006	42,047
Trade creditors		5,184	4,270
Other creditors		138,783	139,775
Accruals		28,355	30,373
		<u>481,195</u>	<u>369,252</u>
		<u><u>481,195</u></u>	<u><u>369,252</u></u>
16 Loans and overdrafts		2020	2019
		£	£
Debenture loans		150,000	150,000
Bank overdrafts		867	1,854
		<u>150,867</u>	<u>151,854</u>
		<u><u>150,867</u></u>	<u><u>151,854</u></u>
Payable within one year		<u>150,867</u>	<u>151,854</u>
		<u><u>150,867</u></u>	<u><u>151,854</u></u>

The short-term loans are secured by fixed charges over the freehold land and buildings

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

### 17 Deferred income

	2020 £	2019 £
Arising from deposits on sale of property	105,159	-
Arising from Arising from Burial provisions	52,847	42,047
	<u>158,006</u>	<u>42,047</u>

Deferred income is included in the financial statements as follows:

	2020 £	2019 £
Current liabilities	<u>158,006</u>	<u>42,047</u>

### 18 Retirement benefit schemes

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The charge in the year in respect of defined contribution schemes was £1,950 (2019: £1,880).

### 19 Unrestricted funds

#### *Current financial year*

	Balance at 1 January 2020 £	Movement in funds		Balance at 31 December 2020 £
		Incoming resources £	Resources expended £	
General funds	<u>767,961</u>	<u>211,220</u>	<u>(279,445)</u>	<u>699,736</u>

#### *Prior financial year*

	Balance at 1 January 2019 £	Movement in funds		Balance at 31 December 2019 £
		Incoming resources £	Resources expended £	
General funds	<u>832,524</u>	<u>215,346</u>	<u>(279,909)</u>	<u>767,961</u>

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2020

### 20 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Balance at 1 January 2019	Resources expended	Balance at 1 January 2020	Resources expended	Balance at 31 December 2020
	£	£	£	£	£
Bloom & Gordon scholarship fund	7,050	-	7,050	-	7,050
Gertrude Pass bequest	35,246	(222)	35,024	(180)	34,844
Sunderland Chevra Kadisha	9,957	-	9,957	-	9,957
Grave maintenance fund	21,190	-	21,190	-	21,190
	<u>73,443</u>	<u>(222)</u>	<u>73,221</u>	<u>(180)</u>	<u>73,041</u>

#### Bloom & Gordon scholarship fund

Expenditure from this fund represents awards made and books purchased. Total awards during the year amounted to £Nil (2018: £Nil). The fund is represented by investments and other current assets.

#### Gertrude Pass bequest

This fund is to be used for the provision and maintenance of the kitchen and catering equipment.

#### Sunderland Chevra Kadisha

Represents funds held to meet the cost of the up keep of Bishopwearmouth Cemetery.

#### Grave maintenance fund

Represents funds of £21,190 donated in 2013 for the specific purposes of maintaining the graves of family members.

### 21 Analysis of net assets between funds

	Unrestricted 2020	Restricted 2020	Total Unrestricted 2020	Restricted 2019	Total 2019
	£	£	£	£	£
Fund balances at 31 December are represented by:					
Tangible assets	1,132,388	13,147	1,145,535	1,133,548	1,146,875
Current assets/ (liabilities)	(432,652)	59,894	(372,758)	(365,587)	(305,693)
	<u>699,736</u>	<u>73,041</u>	<u>772,777</u>	<u>73,221</u>	<u>841,182</u>

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2020

### 22 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2020 £	2019 £
Within one year	4,532	4,532
Between two and five years	756	5,288
	<u>5,288</u>	<u>9,820</u>

### 23 Related party transactions

The following amounts were outstanding at the reporting end date:

	Amounts owed to related parties	
	2020 £	2019 £
Trustees	10,000	10,000
Key management personnel	15,000	15,000
	<u>25,000</u>	<u>25,000</u>

No guarantees have been given or received.

# UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 DECEMBER 2020

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#### 24 Kosher Food Facility

Kosher Food Facility was set up to provide kosher food to congregation members. The income and expenditure for the year ended 31 December 2020 relating to the Kosher Food Facility is detailed below:

	£	2020 £	£	2019 £
Sales income		85,518		84,836
Opening stock	10,148		6,404	
Purchases	67,956		72,478	
Closing stock	(9,347)		(10,148)	
		<u>(68,757)</u>		<u>(68,734)</u>
Gross profit		16,761		16,102
Administration expenses				
Wages	17,911		17,009	
Other expenses	3,420		3,548	
		<u>(21,331)</u>		<u>(20,557)</u>
Deficit on activities		<u>(4,570)</u>		<u>(4,455)</u>

The net book value of fixed assets shown in note 12 includes £13,194 (2019: £13,194) relating to the establishment of the Kosher Food Facility. This was funded by the Gertrude Pass Fund.