Charity registration number: 1161187

ST ANNES HEBREW CONGREGATION
TRUSTEES' REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

MJH Accountants Limited
Chartered Accountants and Chartered Tax Advisers
129 Woodplumpton Road
Fulwood
Preston
Lancashire
PR2 3LF

St Annes Hebrew Congregation
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St Annes Hebrew Congregation
Reference and Administrative Details
For The Year Ended 31 December 2025

Trustees	Mr M Brody Mr H Lipman Mr J Hecht Mr R Pinkus
President and Treasurer	Mr I Glass
Vice president	Mrs M. Morris
Secretary	Mrs J Lipshaw
Charity Number	1161187
Principal Address	The Synagogue 38 Orchard Road, Lytham St. Annes Lancashire England FY8 1PF
Independent Examiner	Mark James Hall MJH Accountants Limited Chartered Accountants and Chartered Tax Advisers 129 Woodplumpton Road Fulwood Preston Lancashire PR2 3LF
Bankers	TSB Bank PLC 305 Garstang Road Fulwood Preston England PR2 9XJ

The trustees present their report and the financial statements for the year ended 31 December 2025.

Objectives and Activities

Aims and Objectives

The Charity's objects are, for the public benefit, to advance the Orthodox Jewish faith in Lytham St. Annes and its surrounding districts. In particular, the Charity continues to;

a) Provide religious services on weekdays, Sabbaths, and Holy Days, in accordance with Jewish Orthodox tradition;
b) Offer pastoral support and guidance to members of the community;
c) Deliver educational activities and facilities to deepen understanding of the Orthodox Jewish faith;
d) Provide burial services and related arrangements;
e) Facilitate marriage ceremonies in accordance with Jewish Orthodox customs;
f) Organise communal social events and make its facilities available for private social gatherings, where appropriate;
g) Support those in need, either directly or through collaboration with other charitable organisations;
h) Support for those in need where appropriate, through other charitable bodies;
i) Engage in interfaith activities to promote mutual understanding and goodwill; and
j) Host school visits and other learning opportunities that foster broader awareness of Jewish heritage and tradition.

In all these endeavours, the Charity acts in accordance with its governing document and the public benefit requirements set out in the Charities Act 2011.

Significant Activities

St. Annes Hebrew Congregation provides a range of religious, educational, and community-focused services for both its members and the wider public. In accordance with Orthodox Jewish tradition, the Synagogue offers religious guidance and pastoral care to meet the substantial needs of an aging community, as well as broader support to Jews living throughout the local area.

Holocaust Memorial Day
St. Annes Hebrew Congregation hosts an annual Holocaust Memorial Day ceremony, which is widely attended by local dignitaries, representatives from the principal faiths, and members of the Jewish and non-Jewish communities. Over a hundred people from across the region join this poignant event each year, including students from local schools who undertake Holocaust-related projects. The ceremony serves as a collective act of learning, reflection, and remembrance, fostering greater understanding of the Holocaust's historical lessons andits enduring relevance today.

Interfaith Relations
The Synagogue actively fosters interfaith understanding and goodwill, both locally and throughout Lancashire. The Rabbi and community members undertake interfaith projects and invite representatives of other faiths to observe services and interact with congregants, creating a dialogue that encourages mutual respect and understanding. Additionally, the Rabbi and members of the congregation participate in Remembrance Sunday services, earning positive feedback from attendees of all faiths.

Educational Visits
Schools from across the region regularly arrange visits to the Synagogue, where the Rabbi or another representative explains core aspects of the Jewish faith, its traditions, and the significance of various religious practices. This educational outreach enhances students' cultural awareness and spiritual understanding.

Community Events and Civic Engagement
Each year, St. Annes Council hosts a communal lighting of the Chanukah candles at the Town Hall, marking the rededication of the Temple in Jerusalem in the second century BCE. Members of the local community are invited to join this celebration, reflecting the Synagogue's commitment to civic participation and shared community life.

The congregation also arranges a variety of events throughout the year—ranging from barbecues and games afternoons to talks by invited speakers. The Ladies Circle, an active and vibrant group within the Synagogue, is instrumental in planning and coordinating these events.

Support for Jewish Service Personnel
In a year marked by ongoing conflict between Israel and Palestine, St. Annes Hebrew Congregation's initiative to host injured Jewish service personnel from Israel takes on renewed significance. This program is part of a wider effort led by a Manchester-based community, with Synagogues across the country collaborating to welcome visitors, showcase local life, and provide meals and entertainment. Amid this prolonged unrest, these visits offer a momentary respite and a tangible demonstration of solidarity, compassion, and hope. St. Annes Hebrew Congregation funds its portion of the visit through member donations, reflecting thecommunity's collective commitment to supporting those most directly impacted by the conflict.

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Significant Activities - continued

Funeral and Pastoral Services
The Synagogue ensures that Jewish funerals adhere to strict religious laws and customs. These funeral services are provided for both members and non-member Jews in the community. Additionally, the Synagogue employs a dedicated Welfare Officer, who visits community members to offer companionship and practical assistance, including help with essential errands such as shopping.

Through these ongoing initiatives, St. Annes Hebrew Congregation continues to uphold its charitable objects by catering to the religious, educational, and pastoral needs of the local Jewish population, promoting interfaith cooperation, and engaging the wider public in a spirit of inclusivity and understanding.

Public Benefit

In addition to meeting the religious needs of the Jewish community, the Charity welcomes members of the public to attend its Sabbath and festival services. This inclusive approach fosters interfaith engagement and promotes a deeper understanding of Jewish practice among the wider community, thereby enhancing mutual respect and contributing to the public benefit.

The trustees confirm that they have complied with the requirements of Section 17 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit.

Use of volunteers

The Synagogue's activities and services rely heavily on the dedication of volunteers drawn from its membership. In particular, volunteers serve on committees, handle administrative tasks, plan social events, maintain the grounds and building, and provide a range of other essential support. Their collective effort is indispensable to the Synagogue's ongoing operations and enables the Charity to effectively serve both its congregants and the wider community.

Achievements and Performance

Main Achievements

During 2025, the Charity continued to fulfil its core mission by providing Sabbath, Festival, and other regular religious services for the Jewish community in Lytham St. Annes and the surrounding areas.

The Synagogue also hosted a variety of special celebrations throughout the year, enhancing communal life and promoting inclusivity. A highlight was the annual Holocaust Memorial Day ceremony, which attracted participants from diverse faith backgrounds and reinforced the Synagogue's commitment to remembrance and interfaith engagement.

Volunteers remained key to these successes, contributing to service planning, event organisation, and essential administrative tasks. This collective effort helped ensure the Charity continued to meet the spiritual, pastoral, and social needs of both its congregants and the broader community.

Key performance indicators

	Unit	2025	2024
Free reserves (Cash less Restricted funds)	£	(87,817)	(37,778)
Annual Surplus / (Deficit) on Unrestricted Funds	£	(37,478)	(11,048)
Membership Fees % of Unrestricted Income	%	52.0%	46.5%

Financial Review

Financial Position

During the year ended 31 December 2025, St. Annes Hebrew Congregation CIO recorded total unrestricted income of £91,656 (2024: £107,981), reflecting a reduction in membership fees of £47,661 (2024: £50,170) and a 52% fall investment returns of £6,920 (2024: £14,371).

Unrestricted expenditure totalled £129,134 (2024: £119,029), resulting in an increased unrestricted deficit of £37,478 (2024: £11,048).

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Financial Position - continued

Furthermore, ongoing operational deficits remain a concern, particularly as "free reserves" (defined as cash less restricted funds) remain in deficit at £87,817 (2024: £37,778).

The Burial Board restricted fund contributed a surplus of £18,724 (2024: £18,708), driven by cemetery-related income.

Overall net assets stood at £786,144 (2024: £804,898), although the bulk of these are represented by fixed assets (including land, buildings, and the Rabbi's residence) and restricted funds. The Trustees are therefore closely monitoring cash flow and free reserves, including the short-term borrowing arrangement from the Burial Board restricted fund. Looking ahead, the Trustees recognise the need to address persistent deficits through enhanced fundraising efforts, potential asset disposals, and careful cost management to safeguard the Charity's financial sustainability.

Reserves Policy

Policy on reserves
The Trustees' policy is to maintain "free reserves" (i.e., cash less restricted funds) at a level sufficient to cover at least 12 months of operating costs.

In recent years, the Charity's annual operating costs have averaged £130,000 to £140,000.
As at 31 December 2025, free reserves stood at –£87,817 (2024: –£37,778), reflecting a deficit position rather than the desired 12-month buffer.

To date, this shortfall has been met by drawing on restricted funds, which still hold sufficient residual resources to manage immediate commitments.
If deficits persist, the Trustees will review additional strategies for restoring solvency, including potential asset sales such as the Rabbi's residence (valued at approximately £300,000).

Given that the Rabbi's salary is the primary cost driver, one cost-saving option which has been explored previously but generally not favoured by the congregation, would involve replacing the employed Rabbi with a contractbased arrangement. Under this model, a Rabbi would attend mainly for weekend services and be accommodated locally, eliminating the need to maintain a permanent residence.
While the Trustees recognise this alternative may not be popular, it remains a potential solution to address persistent financial pressures and safeguard the Charity's long-term viability.

Investment policy and objectives
The Charity's investment approach reflects the Trustees' duty to safeguard assets while ensuring adequate liquidity for ongoing operational and capital needs. At year-end, £62,429 (2024 - £99,330) was held across the Synagogue and Burial Board current accounts for day-to-day use, while £244,111 (2024 - £237,191) was maintained in deposit accounts earning around 4% interest.

In determining suitable investment vehicles, the Trustees give priority to:

- Capital Preservation - Minimising risk by selecting secure financial institutions.
- Liquidity - Retaining readily accessible funds to meet foreseeable expenses.
- Reasonable Yield - Maximising returns within the Charity's low-risk tolerance.

The Trustees review this policy and the performance of deposit accounts periodically to ensure the approach remains aligned with the Charity's obligations and long-term sustainability.

Going Concern

In preparing these financial statements, the Trustees have assessed the Charity's ability to continue as a going concern.

Over the past four years, the unrestricted (general Synagogue) funds have operated at a deficit, and the level of "free cash" (defined as cash held less restricted funds) has remained in deficit since December 2021.

To address short-term working capital requirements, the Charity is currently borrowing from the Burial Board's restricted funds. The Trustees continue to monitor this arrangement to ensure it remains legally compliant and consistent with the terms of the restricted fund.

Should these deficits persist or worsen, the Trustees acknowledge that additional measures may be required to secure the Synagogue's financial stability.
One potential course of action is the sale of the Rabbi's property (currently valued at approximately £300,000) to generate sufficient capital to replenish unrestricted reserves.

Based on current forecasts and the availability of these contingency measures, the Trustees believe that the Charity has adequate resources to continue operating for at least twelve months from the date of signing these financial statements. Therefore, the financial statements have been prepared on a going concern basis, although the Trustees remain vigilant in monitoring the Charity's financial position and will take further steps as necessary to maintain solvency.

Structure, Governance and Management

Governing Document

Historically, the Synagogue operated as an unregistered charity. On 17 December 2014, it adopted a new constitution, thereby becoming a Charitable Incorporated Organisation (CIO). This new entity was registered by the Charity Commission on 7 April 2015. Although it retained the name St. Annes Hebrew Congregation, the CIO is legally distinct from its predecessor. The current governance framework is set out in the CIO's constitution, which defines the roles, responsibilities, and procedures under which the trustees manage the Charity's affairs and ensure compliance with relevant legislation.

Trustee Selection Methods

Recruitment and appointment of trustees
Under the provisions of the 2014 constitution, the Charity must have a minimum of three trustees. All trustee appointments are made in accordance with Part 13 of the constitution.

In selecting individuals for appointment, the trustees consider each candidate's personalqualifications and ability to advance the Charity's objectives, ensuring a governance structure that supports the Synagogue's mission and values.

Induction and training of trustees
During the year, two trustees resigned and two new trustees were appointed in accordance with the constitution.

To support the newly appointed trustees and ensure they understand their legal and governance responsibilities, the Charity provides a structured induction process covering its mission, finances, key policies, and operational frameworks.

New trustees receive an overview of their duties under charity law, guidance on the Charity's strategic objectives, and ongoing mentoring from experienced trustees.

This approach enables new trustees to contribute effectively and uphold the Charity's standards of good governance.

Other Information

Financial instruments

The Charity's activities expose it to a number of financial risks including credit risk, cash flow risk and liquidity risk. The use of financial derivatives is governed by the Charity's policies approved by the board of trustees, which provide written principles on the use of financial derivatives to manage these risks. The Charity does not use derivative financial instruments for speculative purposes.

The trustees' report was approved by the board of trustees and signed on its behalf by:

Mr H Lipman

Trustee
31 July 2026

St Annes Hebrew Congregation
Independent Examiner's Report to the Trustees of St Annes Hebrew Congregation
For The Year Ended 31 December 2025

I report to the trustees on my examination of the accounts of St Annes Hebrew Congregation (the Trust) for the year ended 31 December 2025 which are set out on pages **x** to **y.**

Responsibilities and Basis of Report

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

The trustees consider that an audit is not required for this year under section 144 of the Act and that an independent examination is needed.

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

An independent examination does not involve gathering all the evidence that would be required in an audit and consequently does not cover all the matters that an auditor considers in giving their opinion on the accounts. The procedures undertaken therefore do not provide all the evidence that would be required in an audit and, accordingly, no opinion is given as to whether the accounts present a true and fair view.

Independent Examiner's Statement

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

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

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

Mark James Hall

31 July 2026
129 Woodplumpton Road
Fulwood
Preston
Lancashire
PR2 3LF

St Annes Hebrew Congregation
Statement of Financial Activities
For The Year Ended 31 December 2025

	Notes	Unrestricted funds	Restricted funds	2025 Total funds	2024 Total funds
		£	£	£	£
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	**3**	68,949	28,220	97,169	112,234
Charitable activities:					
Charitable activities		4,204	-	4,204	5,070
Investments	**4**	6,920	-	6,920	14,371
Other	**5**	11,583	-	11,583	10,140
		91,656	28,220	119,876	141,816
EXPENDITURE ON:					
Charitable activities:	**7**				
Charitable activities		(129,134)	(9,496)	(138,630)	(134,156)
NET (EXPENDITURE)/INCOME		(37,478)	18,724	(18,754)	7,660
NET MOVEMENT IN FUNDS		(37,478)	18,724	(18,754)	7,660
RECONCILIATION OF FUNDS:					
Total funds brought forward		427,620	377,278	804,898	797,238
TOTAL FUNDS CARRIED FORWARD	**17**	390,142	396,002	786,144	804,898

The notes on pages 11 to 18 form part of these financial statements.

St Annes Hebrew Congregation
Comparative Statement of Financial Activities
For The Year Ended 31 December 2025

	Notes	Unrestricted funds	Restricted funds	2024 Total funds
		£	£	£
INCOME AND ENDOWMENTS FROM:				
Donations and legacies	**3**	78,399	33,835	112,234
Charitable activities:				
Charitable activities		5,070	-	5,070
Investments	**4**	14,371	-	14,371
Other	**5**	10,140	-	10,140
		107,981	33,835	141,816
EXPENDITURE ON:				
Charitable activities:	**7**			
Charitable activities		(119,029)	(15,127)	(134,156)
NET INCOME		(11,048)	18,708	7,660
NET MOVEMENT IN FUNDS		(11,048)	18,708	7,660
RECONCILIATION OF FUNDS:				
Total funds brought forward		438,668	358,570	797,238
TOTAL FUNDS CARRIED FORWARD	**17**	427,620	377,278	804,898

The notes on pages 11 to 18 form part of these financial statements.

St Annes Hebrew Congregation
Statement of Financial Position
As At 31 December 2025

	Notes	Unrestricted funds	Restricted funds	2025 Total funds	2024 Total funds
		£	£	£	£
FIXED ASSETS					
Tangible Assets	**11**	419,009	-	419,009	419,896
Investments	**12**	667	-	667	667
		419,676	-	419,676	420,563
CURRENT ASSETS					
Stocks	**13**	31,875	(1,110)	30,765	31,875
Debtors	**14**	28,158	-	28,158	18,900
Cash at bank and in hand		303,073	397,112	307,786	339,101
		363,106	396,002	366,709	389,876
Creditors: Amounts Falling Due Within One Year	**15**	(392,640)	-	(241)	(5,541)
NET CURRENT ASSETS (LIABILITIES)		(29,534)	396,002	366,468	384,335
TOTAL ASSETS LESS CURRENT LIABILITIES		390,142	396,002	786,144	804,898
NET ASSETS		390,142	396,002	786,144	804,898
FUNDS OF THE CHARITY					
Restricted Funds				396,002	377,278
Unrestricted Funds:					
Unrestricted Funds				243,660	281,138
Revaluation Reserve				146,482	146,482
				390,142	427,620
TOTAL FUNDS	**17**			786,144	804,898

On behalf of the board

Mr H Lipman

Trustee
31 July 2026

The notes on pages 11 to 18 form part of these financial statements.

St Annes Hebrew Congregation
Statement of Cash Flows
For The Year Ended 31 December 2025

	Notes	2025 £	2024 £
Cash flows from operating activities			
Net cash used in operations	**1**	(38,235)	(50,837)
Net cash used in operating activities		(38,235)	(50,837)
Cash flows from investing activities			
Interest received		6,920	14,371
Decrease in cash and cash equivalents		(31,315)	(36,466)
Cash and cash equivalents at beginning of year	**2**	339,101	-
Cash and cash equivalents at end of year	**2**	307,786	(36,466)

St Annes Hebrew Congregation
Notes to the Statement of Cash Flows
For The Year Ended 31 December 2025

1. **Reconciliation of (expenditure)/income to cash used in operations**

	2025	2024
	£	£
Net (expenditure)/income	(18,754)	7,660
Adjustments for:		
Interest income	(6,920)	(14,371)
Depreciation of tangible assets	887	1,108
Movements in working capital:		
Decrease/(increase) in stocks	1,110	(31,875)
Increase in trade and other debtors	(5,399)	(18,900)
(Decrease)/increase in trade and other creditors	(9,159)	5,541
Net cash used in operations	(38,235)	(50,837)

2. **Cash and cash equivalents**

Cash and cash equivalents, as stated in the Statement of Cash Flows, relates to the following items in the Balance Sheet:

	2025	2024
	£	£
Cash at bank and in hand	307,786	339,101

3. **Analysis of changes in net funds**

	As at 1 January 2025	Cash flows	As at 31 December 2025
	£	£	£
Cash at bank and in hand	339,101	(31,315)	307,786

1. General Information

St Annes Hebrew Congregation is a charitable incorporated organisation registered with the Charity Commission, registered charity number 1161187. The principal address is The Synagogue, 38 Orchard Road, Lytham St. Annes, Lancashire, England, FY8 1PF.

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities Act 2011.

The charity is a Public Benefit Entity as defined by FRS 102.

2.2. Incoming Resources

Income and endowments

Membership fees and Burial Board income represent amounts receivable in the year. Voluntary income, including donations and legacies is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability. Investment income is recognised on a received basis.

Investment income

Investment income from ground rents is recognised on a receipts basis.

2.3. Tangible Fixed Assets and Depreciation

Tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. Depreciation is provided at rates calculated to write off the cost of the fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Freehold	0%
Fixtures & Fittings	20% WDV
Computer Equipment	33.3% SLM

2.4. Stocks and Work in Progress

Stock is valued at the lower of cost and estimated selling price less costs to complete and sell, after due regard for obsolete and slow moving stocks. Cost is determined using the first-in, first-out (FIFO).

Burial plots have been redesignated as trading stock with effect from 1st January 2020.

2.5. Cash and Cash Equivalents

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

2.6. Financial Instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the Charity after deducting all of its liabilities.

Recognition and measurement

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2.6. **Financial Instruments - continued**

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the Charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the Charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the Charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

2.7. **Taxation**

The charity is exempt from tax as all its income is charitable and applied for charitable purposes.

2.8. **Governance costs**

These include the costs attributable to the Charity's compliance with constitutional and statutory requirements, including audit, strategic management and Trustee's meetings and reimbursed expenses.

2.9. **Trade debtors**

Trade debtors are amounts due from members for membership or services provided in the ordinary course of the charity's operations.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the Charity will not be able to collect all amounts due according to the original terms of the receivables.

2.10. **Trade creditors**

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the Charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

3. **Income from Donations and Legacies**

	Unrestricted funds	Restricted funds	2025 Total funds
	£	£	£
Donations and gifts	9,164	-	9,164
Member subscriptions and sponsorships	47,661	-	47,661
Gift aid	12,124	-	12,124
Other	-	28,220	28,220
	68,949	28,220	97,169

	Unrestricted funds	Restricted funds	2024 Total funds
	£	£	£
Donations and gifts	16,660	-	16,660
Member subscriptions and sponsorships	50,170	-	50,170
Gift aid	11,569	-	11,569
Other	-	33,835	33,835
	78,399	33,835	112,234

4. **Investment Income**

	2025 Unrestricted funds	2024 Unrestricted funds
	£	£
Bank interest receivable	6,920	14,371

5. **Other Income**

	2025 Unrestricted funds	2024 Unrestricted funds
	£	£
Rental and other income from property	63	63
Other income	11,520	10,077
	11,583	10,140

6. **Net Income/(Expenditure)**

The net (expenditure)/income is stated after charging/(crediting):

	2025	2024
	£	£
Bad debts	(180)	3,750
Depreciation of tangible fixed assets - owned	887	1,108

7. **Analysis of Expenditure**

	Activities undertaken directly	Support costs (see note 8)	2025 Total
	£	£	£
Charitable activities	64,680	73,950	138,630

	Activities undertaken directly	Support costs (see note 8)	2024 Total
	£	£	£
Charitable activities	72,038	62,118	134,156

8. **Support Costs**

	2025 Charitable activities
	£
Employee costs	17,774
Premises expenses	33,809
General administration	17,502
Depreciation	887
Governance costs	3,978
	73,950

	2024 Charitable activities
	£
Employee costs	13,822
Premises expenses	27,816
General administration	15,904
Depreciation	1,108
Governance costs	3,468
	62,118

9. **Staff Costs**

Staff costs were as follows:

	2025	2024
	£	£
Wages and salaries	56,797	52,660
Social security costs	5,434	3,301
Other pension costs	916	885
	63,147	56,846

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

10. **Average Number of Employees**

Average number of employees during the year was: 2 (2024: 2)

11. **Tangible Assets**

	Land & Property Freehold	Fixtures & Fittings	Computer Equipment	Total
	£	£	£	£
Cost				
As at 1 January 2025	415,458	7,093	709	423,260
As at 31 December 2025	415,458	7,093	709	423,260
Depreciation				
As at 1 January 2025	-	2,881	483	3,364
Provided during the period	-	842	45	887
As at 31 December 2025	-	3,723	528	4,251
Net Book Value				
As at 31 December 2025	415,458	3,370	181	419,009
As at 1 January 2025	415,458	4,212	226	419,896

12. **Investments**

	Other
	£
Cost or Valuation	
As at 1 January 2025	667
As at 31 December 2025	667
Provision	
As at 1 January 2025	-
As at 31 December 2025	-
Net Book Value	
As at 31 December 2025	667
As at 1 January 2025	667

13. **Stocks**

	2025	2024
	£	£
Burial plots	30,765	31,875

14. **Debtors**

	2025	2024
	£	£
Due within one year		
Trade debtors	952	4,275
Other debtors	27,206	14,625
	28,158	18,900

15. **Creditors: Amounts Falling Due Within One Year**

	2025	2024
	£	£
Trade creditors	241	5,541

16. **Pension Commitments**

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

During the year the charge to the statement of financial activities in respect of defined contribution schemes was £916 (2024: £885).

At the statement of financial position date contributions of £NIL were due to the fund.

17. **Movement in Funds**

	As at 1 January 2025	Income	Expenditure	As at 31 December 2025
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	281,138	91,656	(129,134)	243,660
Revaluation reserve	146,482	-	-	146,482
Total unrestricted funds	427,620	91,656	(129,134)	390,142
Restricted funds				
Burial Board Funds	331,879	28,220	(9,496)	350,603
Renee Black Fund	45,000	-	-	45,000
Maja Newman Funds	399	-	-	399
Total restricted funds	377,278	28,220	(9,496)	396,002
Total funds	804,898	119,876	(138,630)	786,144

	As at 1 January 2024	Income	Expenditure	As at 31 December 2024
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	292,186	107,981	(119,029)	281,138
Revaluation reserve	146,482	-	-	146,482
Total unrestricted funds	438,668	107,981	(119,029)	427,620
Restricted funds				
Burial Board Funds	313,171	33,835	(15,127)	331,879

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Renee Black Fund	45,000	-	-	45,000
Maja Newman Funds	399	-	-	399
Total restricted funds	358,570	33,835	(15,127)	377,278
Total funds	797,238	141,816	(134,156)	804,898

18. **Transactions with Trustees**

None of the trustees received any remuneration or any other benefits from an employment with the charity or a related entity during the current or previous year.

No trustee expenses have been incurred.

19. **Related Party Disclosures**

There were no related party transactions in the year.

	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM:		
Donations and legacies		
Donations and gifts	9,164	16,660
Membership subscriptions	47,661	50,170
Gift aid	12,124	11,569
Burial Board income	28,220	33,835
	97,169	112,234
Charitable Activities:		
Charitable activities		
Income from charitable activities - Brochure and events	4,204	5,070
	4,204	5,070
Investments		
Bank interest receivable	6,920	14,371
	6,920	14,371
Other		
Rental and other income from property	63	63
Other income	11,520	10,077
	11,583	10,140
	119,876	141,816
EXPENDITURE ON:		
Charitable Activities:		
Charitable activities		
Burial costs and cemetry expenses	(9,496)	(15,127)
Shul events and appeals	(6,635)	(7,296)
Rabbi costs	(2,575)	(5,950)
Wages and salaries - Minister	(40,483)	(39,409)
Employer's national insurance - Minister	(3,974)	(2,730)
Employer's pension contributions - Minister	(916)	(885)
Other direct costs	(601)	(641)
Wages and salaries	(16,314)	(13,251)
Employer's national insurance	(1,460)	(571)
Rent	(66)	(66)
Rates	(2,385)	(3,307)
Light and heat	(7,345)	(7,837)
Water rates	(1,450)	(1,165)
Repairs and maintenance	(15,860)	(9,789)
Cleaning	(1,076)	(352)
Security costs	(5,627)	(5,300)
Motor expenses	(380)	(642)
Computer and IT consumables	(923)	(662)
Insurance	(6,744)	(6,444)

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Printing, postage and stationery	(1,257)	(1,549)
Advertising and marketing costs	-	(35)
Telephone and internet	(877)	(1,338)
Website costs	(157)	(145)
Subscriptions	(550)	(173)
Bank charges	(61)	(61)
Charitable donations	(6,405)	(449)
Bad debts written off	180	(3,750)
Sundry expenses	(328)	(656)
Depreciation of fixtures and fittings	(842)	(1,052)
Depreciation of computer equipment	(45)	(56)
Accountancy fees	(3,108)	(2,988)
Legal fees	(870)	(480)
	(138,630)	(134,156)
	(138,630)	(134,156)
NET (EXPENDITURE)/INCOME	(18,754)	7,660