REGISTERED COMPANY NUMBER: 09031058 (England and Wales)
REGISTERED CHARITY NUMBER: 1164798

Report of the Trustees and

Unaudited Financial Statements for the Year Ended 31 December 2025

for

Whitefield Hebrew Congregation

R Zoltie & Co
84 Park Lane
Whitefield
Manchester
M45 7PL

Whitefield Hebrew Congregation

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for the Year Ended 31 December 2025

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The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of 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).

This report and financial statements should be read in conjunction with the Annual Report published by Whitefield Hebrew Congregation.

OBJECTIVES AND ACTIVITIES

Objectives and aims

Whitefield Hebrew Congregation is a company limited by guarantee in accordance with the latest regulations.

Our company's aims and objectives are formally stated to be as follows:-
To promote the Jewish religion in accordance with the customs, ceremonies and traditions of orthodox judaism by:
(A) Providing and maintaining in Whitefield a place of worship, religious services and education for the benefit of the orthodox community in Whitefield.
(B) Providing burial facilities in accordance with the requirements of orthodox Judaism.
(C) Promoting pastoral and cultural support and social and recreational activities.

This is achieved by the operation of a synagogue and social events at the Congregation's premises, together with support for other Jewish and non- Jewish charities in accordance with Jewish law. The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion, when reviewing the Congregation's aims and objectives and in planning future activities

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

The charity continues to meet its objectives, with membership remaining stable throughout the year. Events and services have continued to expand, and our charitable and religious programmes now offer an ever-growing range of opportunities for the whole community.

We have seen particular growth in both our educational and social events for adults. At our core, we remain committed to modern orthodox Judaism, Israel, education, social activities, and caring for our members.

We continue to connect with hundreds of people through our wide variety of programmes.
Through initiatives such as Kesher Connect, we continue to offer vital support to members, arranging meals, shopping, medical appointments, phone calls, and home visits. We distribute charitable funds to needy causes both locally, nationally, and internationally.

We also support members who have lost a loved one by arranging funerals and organising prayer services in the homes of mourners. In addition, we welcome visits from the wider community, particularly schools. hosted by our dedicated volunteers.

Our community continues to be inspired and led by Rabbi Ephraim, Rebbetzen Malki, and our Community Director, Mychiel Balshine, whose energy and dedication strengthen us all. We are equally grateful to the countless volunteers who give so much of their time in both official and unofficial roles. Without them, none
of our achievements would be possible.

We are fortunate to have a strong professional team. Hayley Showman in her role as General Manager, and Saul & Chani Bishop continue to make a hugely positive impact as Youth Directors.
Our office team-Francine Levy and Andrea Sayers-together with our caretakers Dougie, Alison, and Chris keep everything running smoothly.
We remain appreciative of the Gefen and Cohen families, whose contributions to our daily life are invaluable.

The focus of our annual Kol Nidrei appeal was education provision this year and we were overwhelmed by the generosity of our members, and the fact we were able to secure a family to match-fund made this extra special. This will allow us to invest further in this most important aspect of community life.
I extend my thanks to my Executive colleagues and Board members, who volunteer their time and expertise with dedication and talent, guiding the development of our growing community.

Special recognition must also go to our security team and volunteer rota, which unfortunately continues to grow as required and to Jan Levinson, our Honorary Solicitor, and to Richard Zoltie, our Independent
Examiner, for their invaluable work.

The building upgrade and refurbishment programme is still one of our main focusses, with a view to providing facilities which meet the needs of our community.

Our focus remains on providing outstanding services to all our members and ensuring that those in need receive support.

To all who have suffered a bereavement this past year, we wish you arichus yomim-a "long life". And to all who have celebrated a simcha, we extend a heartfelt mazeltov.

May the year ahead bring good health, strength, and blessings to us all.

FINANCIAL REVIEW

Financial review

Financial performance and position

The charity reported total income of £740,002 for the year ended 31 December 2025, compared with £640,555 in 2024. Total expenditure was £693,990, compared with £658,307 in the previous year. This resulted in net income, and a corresponding increase in total funds, of £46,012, compared with net expenditure of £37,752 in 2024. Total funds at 31 December 2025 were £2,320,758, comprising unrestricted funds of £1,170,916 and restricted funds of £1,149,842.

The increase in income was principally attributable to higher donations and legacies, which rose from £567,815 to £636,903. Members' subscriptions increased from £393,713 to £404,195, while income from Burial Board entry fees increased from £26,149 to £49,067. Income for community enrichment activities was £38,306, compared with £8,712 in the previous year. The charity also received insurance proceeds of £26,405 during the year. Other trading activities, which are all primary purpose, generated income of £64,643, compared with £61,695 in 2024, and investment income increased to £12,051 from £11,045, although £2,000 of this is a charge to the unrestricted fund from the Burial Board as an interest charge.

Expenditure on charitable activities increased from £629,055 to £693,990. Staff costs increased from £285,329 to £306,095, while repairs and maintenance expenditure increased from £46,185 to £63,252. Security costs also increased from £13,122 to £21,715. Expenditure of £28,688 was incurred in respect of WHC Property costs. These increases were partly offset by lower funeral and foundation costs and the absence of the exceptional legal fees of £29,252 incurred in 2024.

The unrestricted General Fund recorded net expenditure of £6,549 before transfers and closed at £1,170,916. Restricted funds generated net income of £52,561 and, after net transfers into restricted funds of £4,772, closed at £1,149,842. The Burial Board generated a surplus of £44,929 and closed the year with funds of £1,112,830. A new Education Fund, as a result of the Yom Kippur appeal towards the end of the year received income of £38,306, incurred expenditure of £1,400 and closed with a balance of £36,906.

At 31 December 2025, the charity had net current assets of £1,248,787, compared with £1,199,581 at 31 December 2024. Cash at bank and in hand increased from £760,433 to £835,827, while creditors falling due within one year increased from £54,272 to £81,405. The trustees therefore consider that the charity remains in a sound overall financial position, while recognising the continuing need to manage increasing employment, property, security and other operating costs.

Principal funding sources

The charity's principal sources of funding continue to be members' subscriptions, donations, Gift Aid and other contributions from members and supporters. These funds support the operation of the synagogue and the provision of religious, educational, pastoral, social, youth, burial and community activities. The trustees remain grateful to members and supporters for their continuing financial commitment to the Congregation.

Reserves policy

The trustees recognise the importance of maintaining an appropriate level of unrestricted reserves to support the charity's continuing activities, meet short-term financial obligations and provide protection against unforeseen expenditure or reductions in income.

At 31 December 2025, the charity held total funds of £2,320,758, of which £1,149,842 comprised restricted funds that are not available for the charity's general purposes. Unrestricted funds were £1,170,916. Of the charity's unrestricted funds, £677,446 was represented by unrestricted fixed assets and investments. On this basis, the charity's free reserves were approximately £493,470 at the year end.

The General Fund also includes the effect of amounts due to the Burial Board restricted fund, which stood at £280k at the year end having reduced by just over £10k from the previous year. The trustees will continue to monitor the level, liquidity and composition of unrestricted

FUTURE PLANS

Our purpose to promote Jewish religion remains unchanged. We believe that our services must adapt and change in line with the needs of the community.

In this ever-changing world, we want to provide for all our communal needs by turning the building in to a community hub, accessible to all people of all ages. A place where everyone will feel valued, welcomed and respected, a centre that is fit for purpose for the next twenty to thirty years. We have a committee who are tasked with undertaking a comprehensive assessment of the existing building and propose options of how the building can be developed to suit our longer-term needs. We anticipate that fundraising for the building work will commence in the very near future as it will be required prior to the commencement of the first phase of the project.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

The Board of trustees, who are also Directors of the company administers the charity. The Board meets every 2 months, and there are sub-committees covering social, education, Kesher Connect, religion, financial and building matters.

Risk management

The Trustees have a duty to identify and review the risks to which the Charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The Directors have a risk management strategy which comprises:
- A review of the principal risks and uncertainties that the charity faces
- The establishment of policies, systems and procedures to mitigate those risks identified in the review; and
- The implementation of procedures designed to minimise or manage any potential impact on the charity should those risks materialise.

In the current financial climate, the charity has identified the following financial risks:
- Economic uncertainty brought about by the cost of living crisis, and the associated loss of income from reduced membership fees
- The spiralling costs of running the synagogue building
- The deterioration of the fabric of the synagogue building
- Pressure placed on voluntary charitable contributions
- The long term decline in young families joining synagogues, and hence the potential reduction in members.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

09031058 (England and Wales)

Registered Charity number

1164798

Registered office

Park Lane
Whitefield
Manchester
M45 7PB

Trustees

E Horwich
M Jayson (appointed 1/5/2025)
T S Leigh
M E Leinhardt
Dr F Maynard
Mrs J Berger
S Levine (resigned 1/5/2026)
S D Phillips
R C Miller
G A Levine
Mrs M L Calmonson
Mrs D Journo (resigned 1/5/2026)
D A Pinkus
R Bradstock
N J Weinstein (appointed 6/5/2026)
R I Cohen (appointed 7/5/2026)

Independent Examiner

R Zoltie & Co
84 Park Lane
Whitefield
Manchester
M45 7PL

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 13 October 2026 and signed on its behalf by:



D A Pinkus - Trustee

Independent examiner's report to the trustees of Whitefield Hebrew Congregation ('the Company')
I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2025.

Responsibilities and basis of report
As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under Section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under Section 145(5) (b) of the 2011 Act.

Independent examiner's statement
Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants of Scotland, which is one of the listed bodies.

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

1. accounting records were not kept in respect of the Company as required by Section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of Section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

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.



Richard Zoltie CA
The Institute of Chartered Accountants of Scotland

R Zoltie & Co
84 Park Lane
Whitefield
Manchester
M45 7PL

13 October 2026

Whitefield 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	2	479,021	157,882	636,903	567,815
Other trading activities	3	62,283	2,360	64,643	61,695
Investment income	4	4,991	7,060	12,051	11,045
Other income		26,405	-	26,405	-
Total		572,700	167,302	740,002	640,555
EXPENDITURE ON					
Charitable activities	5				
Charitable activities		579,249	114,741	693,990	629,055
Other	8	-	-	-	29,252
Total		579,249	114,741	693,990	658,307
Net gains/(losses) on investments		-	-	-	(20,000)
NET INCOME/(EXPENDITURE)		(6,549)	52,561	46,012	(37,752)
Transfers between funds	19	(4,666)	4,666	-	-
Net movement in funds		(11,215)	57,227	46,012	(37,752)
RECONCILIATION OF FUNDS					
Total funds brought forward		1,182,237	1,092,509	2,274,746	2,312,498
TOTAL FUNDS CARRIED FORWARD		1,171,022	1,149,736	2,320,758	2,274,746

The notes form part of these financial statements

Whitefield Hebrew Congregation

Balance Sheet
31 December 2025

	Notes	2025 £	2024 £
FIXED ASSETS			
Tangible assets	13	1,071,970	1,075,164
Investments	14	1	1
		1,071,971	1,075,165
CURRENT ASSETS			
Debtors	15	486,022	485,457
Prepayments and accrued income		8,343	7,963
Cash at bank and in hand		835,827	760,433
		1,330,192	1,253,853
CREDITORS			
Amounts falling due within one year	16	(81,405)	(54,272)
NET CURRENT ASSETS		1,248,787	1,199,581
TOTAL ASSETS LESS CURRENT LIABILITIES		2,320,758	2,274,746
CREDITORS			
Amounts falling due after more than one year		-	-
NET ASSETS		2,320,758	2,274,746
FUNDS	19		
Unrestricted funds:			
General fund		1,171,022	1,182,237
Restricted funds:			
Burial Board		1,112,830	1,067,901
Eruv Fund		-	(6,553)
Building Levy		-	29,380
Mikva refurbishment		-	1,781
Education Fund		36,906	-
		1,149,736	1,092,509
TOTAL FUNDS		2,320,758	2,274,746

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2025.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and

(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 13 October 2026 and were signed on its behalf by:



D A Pinkus - Trustee



M Jayson - Trustee

Whitefield Hebrew Congregation

Cash Flow Statement
for the Year Ended 31 December 2025

	Notes	2025 £	2024 £
Cash flows from operating activities			
Cash generated from operations	1	86,224	(6,449)
Net cash provided by/(used in) operating activities		86,224	(6,449)
Cash flows from investing activities			
Purchase of tangible fixed assets		(3,766)	(469)
Sale of investment property		-	160,000
Loan to subsidiary undertaking		(7,064)	(33,835)
Net cash (used in)/provided by investing activities		(10,830)	125,696
Change in cash and cash equivalents in the reporting period		75,394	119,247
Cash and cash equivalents at the beginning of the reporting period		760,433	641,186
Cash and cash equivalents at the end of the reporting period		835,827	760,433

The notes form part of these financial statements

1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2025 £	2024 £
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	46,012	(37,752)
Adjustments for:		
Depreciation charges	6,960	7,501
Losses on investments	-	20,000
Decrease in debtors	6,119	7,371
Increase/(decrease) in creditors	27,133	(3,569)
Net cash provided by/(used in) operations	86,224	(6,449)

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.1.25 £	Cash flow £	At 31.12.25 £
Net cash			
Cash at bank and in hand	760,433	75,394	835,827
	760,433	75,394	835,827
Total	760,433	75,394	835,827

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, 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 Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Preparation of consolidated financial statements
The financial statements contain information about Whitefield Hebrew Congregation as an individual company and do not contain consolidated financial information as the parent of a group. The charity is exempt under Section 399(2A) of the Companies Act 2006 from the requirements to prepare consolidated financial statements.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Freehold property	-	not provided
Burial Grounds & Ohel	-	not provided
Fixtures and fittings	-	10% on reducing balance

Investment property
Investment property is shown at most recent valuation. Any aggregate surplus or deficit arising from changes in fair value is recognised in the Statement of Financial Activities.

Taxation
The charity is exempt from corporation tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Building Levy
This represents funds specifically levied on the membership to carry out major capital/repair projects.

Burial Board
This represents funds raised for the provision of funeral and associated services on the death of a member of the Burial Board.

Eruv Fund
This represents funds raised for the provision of an Eruv which is a ritual enclosure that traditionally observant Jewish communities construct in their neighbourhoods as a way to permit the transference of objects from one area to another.

Mikva Refurbishment Fund
This represents funds raised to refurbish the Mikva, which is a ritual bath.

1. ACCOUNTING POLICIES - continued

Hire purchase and leasing commitments
Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits
The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. DONATIONS AND LEGACIES

	2025	2024
	£	£
Members' subscriptions	404,195	393,713
Offerings and donations	42,746	44,735
Gift aid	85,580	82,051
Reserved graves	1,050	1,650
Permit & foundation fees	14,344	5,838
Other income	1,615	4,750
Entry fees	49,067	26,149
Legacies	-	217
YKA - Community enrichment	38,306	8,712
	636,903	567,815

3. OTHER TRADING ACTIVITIES

	2025	2024
	£	£
Hall hire etc	4,383	5,719
Kiddushim etc	18,133	19,625
Yahrzeit plaques	1,100	2,000
Mikva	18,412	7,105
EL Ohel	2,360	3,500
Shul events	20,255	23,746
	64,643	61,695

4. INVESTMENT INCOME

	2025	2024
	£	£
Bank interest	10,051	9,045
Compensation for lost interest	2,000	2,000
	12,051	11,045

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 6)	Support costs (see note 7)	Totals
	£	£	£
Charitable activities	690,850	3,140	693,990

6. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2025	2024
	£	£
Staff costs	306,095	285,329
Hire of plant and machinery	995	1,541
Rates and water	3,726	2,770
Insurance	12,647	10,505
Electricity and gas	6,623	8,104
Telephone & IT expenses	5,601	5,221
Printing, post and stationery	1,646	1,743
Advertising & PPS	110	-
Cleaning and laundry	15,548	15,087
Repairs and maintenance	63,252	46,185
Affiliation fees and levies	5,888	6,986
Festivals, Kiddush & Events	66,700	65,328
Religious expenses	10,173	8,474
Presentations	-	225
YW, youth and teen expenses	2,707	5,770
Mikva expenses	10,099	8,790
WJYC expenses	5,787	3,901
Funeral expenses & foundations	47,759	57,745
General expenses & travelling	1,952	1,696
Miscellaneous expenses	13,673	9,206
Bank & credit card charges	7,505	6,595
Employee benefits	4,676	6,590
Barmitzvah/Batmitzvah expenses	4,332	6,614
Security	21,715	13,122
Professional fees	15,535	18,799
Children's services expenses	2,516	3,122
Computer running costs	607	277
General food expenses	5,620	5,550
Newsletter	2,600	2,750
Plaque expenses	119	255
Charitable donations	2,000	4,987
Premises expenses	-	238
Youth work expenditure	4,370	2,259
Leadership course expenses	318	528
Subscriptions	1,290	1,628
Training courses	72	-
Books and Seforim expenditure	946	350
WHC Property costs	28,688	-
Depreciation	6,960	7,501
	690,850	625,771

7. SUPPORT COSTS

	Governance costs
	£
Charitable activities	3,140

7. SUPPORT COSTS - continued

Support costs, included in the above, are as follows:

Governance costs

	2025 Charitable activities	2024 Total activities
	£	£
Accountancy and legal fees	1,080	960
Independent Examiner	1,400	1,400
Legal fees	660	924
	3,140	3,284

8. OTHER

	2025	2024
	£	£
Exceptional legal fees	-	29,252
Support costs	3,140	3,284
	3,140	32,536

Exceptional legal costs

9. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation - owned assets	6,960	7,501
Hire of plant and machinery	995	1,541

10. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2025 nor for the year ended 31 December 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2025 nor for the year ended 31 December 2024.

11. STAFF COSTS

	2025	2024
	£	£
Wages and salaries	281,793	263,367
Social security costs	19,417	17,251
Other pension costs	4,885	4,711
	306,095	285,329

11. STAFF COSTS - continued

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

	2025	2024
Charitable activities	5	5
Administration	3	3
Caretakers	3	3
	11	11

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	2025	2024
£60,001 - £70,000	1	-

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	468,830	98,985	567,815
Other trading activities	58,195	3,500	61,695
Investment income	3,697	7,348	11,045
Total	530,722	109,833	640,555
EXPENDITURE ON			
Charitable activities			
Charitable activities	535,609	93,446	629,055
Other	29,252	-	29,252
Total	564,861	93,446	658,307
Net gains/(losses) on investments	(20,000)	-	(20,000)
NET INCOME/(EXPENDITURE)	(54,139)	16,387	(37,752)
RECONCILIATION OF FUNDS			
Total funds brought forward	1,236,376	1,076,122	2,312,498
TOTAL FUNDS CARRIED FORWARD	1,182,237	1,092,509	2,274,746

13. TANGIBLE FIXED ASSETS

	Freehold property £	Burial Grounds & Ohel £	Fixtures and fittings £	Totals £
COST				
At 1 January 2025	631,146	376,279	390,270	1,397,695
Additions	-	-	3,766	3,766
At 31 December 2025	631,146	376,279	394,036	1,401,461
DEPRECIATION				
At 1 January 2025	-	-	322,531	322,531
Charge for year	-	-	6,960	6,960
At 31 December 2025	-	-	329,491	329,491
NET BOOK VALUE				
At 31 December 2025	631,146	376,279	64,545	1,071,970
At 31 December 2024	631,146	376,279	67,739	1,075,164

14. FIXED ASSET INVESTMENTS

	Shares in group undertakings £
MARKET VALUE	
At 1 January 2025 and 31 December 2025	1
NET BOOK VALUE	
At 31 December 2025	1
At 31 December 2024	1

There were no investment assets outside the UK.

15. DEBTORS

	2025 £	2024 £
Amounts falling due within one year:		
Trade debtors	73,562	79,848
Other debtors	10,994	11,207
	84,556	91,055
Amounts falling due after more than one year:		
Amounts owed by group undertakings	401,466	394,402
Aggregate amounts	486,022	485,457

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade creditors	19,531	23,176
Credit Card	2,105	3,113
Social security and other taxes	6,923	5,740
Young Whitefield	2,408	2,408
MRI Scan Fund	4,596	4,357
Other creditors	(213)	(260)
Pension fund	1,171	1,128
Accruals and deferred income	44,884	14,610
	81,405	54,272

17. LOANS

An analysis of the maturity of loans is given below:

	2025	2024
	£	£
Amounts falling due in more than five years:		
Repayable otherwise than by instalments:		
Loans to unrestricted fund	(279,940)	(291,150)
Loans from restricted funds	279,940	291,150

18. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds	Restricted funds	2025 Total funds	2024 Total funds
	£	£	£	£
Fixed assets	677,446	394,524	1,071,970	1,075,164
Investments	1	-	1	1
Current assets	818,872	511,320	1,330,192	1,253,853
Current liabilities	(45,357)	(36,048)	(81,405)	(54,272)
Long term liabilities	(279,940)	279,940	-	-
	1,171,022	1,149,736	2,320,758	2,274,746

19. MOVEMENT IN FUNDS

	At 1.1.25	Net movement in funds	Transfers between funds	At 31.12.25
	£	£	£	£
Unrestricted funds				
General fund	1,182,237	(6,549)	(4,666)	1,171,022
Restricted funds				
Burial Board	1,067,901	44,929	-	1,112,830
Eruv Fund	(6,553)	-	6,553	-
Building Levy	29,380	(29,380)	-	-
Mikva refurbishment	1,781	106	(1,887)	-
Education Fund	-	36,906	-	36,906
	1,092,509	52,561	4,666	1,149,736
TOTAL FUNDS	2,274,746	46,012	-	2,320,758

19. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	572,700	(579,249)	(6,549)
Restricted funds			
Burial Board	128,996	(84,067)	44,929
Building Levy	-	(29,380)	(29,380)
Mikva refurbishment	-	106	106
Education Fund	38,306	(1,400)	36,906
	167,302	(114,741)	52,561
TOTAL FUNDS	740,002	(693,990)	46,012

Comparatives for movement in funds

	At 1.1.24 £	Net movement in funds £	At 31.12.24 £
Unrestricted funds	1,236,376	(54,139)	1,182,237
Restricted funds			
Burial Board	1,049,689	18,212	1,067,901
Eruv Fund	(6,553)	-	(6,553)
Building Levy	31,205	(1,825)	29,380
Mikva refurbishment	1,781	-	1,781
	1,076,122	16,387	1,092,509
TOTAL FUNDS	2,312,498	(37,752)	2,274,746

Comparative net movement in funds included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds	530,722	(564,861)	(20,000)	(54,139)
Restricted funds				
Burial Board	109,833	(91,621)	-	18,212
Building Levy	-	(1,825)	-	(1,825)
	109,833	(93,446)	-	16,387
TOTAL FUNDS	640,555	(658,307)	(20,000)	(37,752)

19. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.24	Net movement in funds	Transfers between funds	At 31.12.25
	£	£	£	£
Unrestricted funds	1,236,376	(60,688)	(4,666)	1,171,022
Restricted funds				
Burial Board	1,049,689	63,141	-	1,112,830
Eruv Fund	(6,553)	-	6,553	-
Building Levy	31,205	(31,205)	-	-
Mikva refurbishment	1,781	106	(1,887)	-
Education Fund	-	36,906	-	36,906
	1,076,122	68,948	4,666	1,149,736
TOTAL FUNDS	2,312,498	8,260	-	2,320,758

Net movement in funds included in the above are as follows:

	Incoming resources	Resources expended	Gains and losses	Movement in funds
	£	£	£	£
Unrestricted funds	1,103,422	(1,144,110)	(20,000)	(60,688)
Restricted funds				
Burial Board	238,829	(175,688)	-	63,141
Building Levy	-	(31,205)	-	(31,205)
Mikva refurbishment	-	106	-	106
Education Fund	38,306	(1,400)	-	36,906
	277,135	(208,187)	-	68,948
TOTAL FUNDS	1,380,557	(1,352,297)	(20,000)	8,260

20. RELATED PARTY DISCLOSURES

Security equipment and associated services to the value of £648 were purchased from a partnership of which M Leinhardt, a Trustee, is a partner.

Total subscriptions and donations paid by the Directors were £24,346.