REGISTERED CHARITY NUMBER: 1165261

Report of the Trustees and

Unaudited Financial Statements for the Year Ended 31 December 2024

for

Bury Hebrew Congregation

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

Bury Hebrew Congregation

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for the Year Ended 31 December 2024

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Bury Hebrew Congregation

Report of the Trustees
for the Year Ended 31 December 2024

The trustees present their report with the financial statements of the charity for the year ended 31 December 2024. 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).

OBJECTIVES AND ACTIVITIES

Objectives and aims

The objects of the Congregation shall be:

(a) To provide for people of the Jewish faith, a place of worship, religious services, religious education, and marriage and burial facilities, at such a scale of fees as may be laid down from time to time; and

(b) In furtherance of the primary object, to provide social and cultural facilities compatible with an Orthodox Congregation.

Public benefit

The synagogue was established as a place of worship. Services are held 3 times a day and are open to all whether a person is a fee paying member or not. Study is available in many forms and we have a free library of tapes and books.

Also, we are a social centre for the Community with activities for young and old. Events are usually connected to Festivals, as well as the Brownies and Friendship Group which meet weekly. Also, The Jewish Theatre Group holds rehearsals & productions in the building.

The synagogue hall is used for Weddings and other celebrations.

Led by the Rabbi we offer help to those who are ill and those who are bereaved. Visits to hospitals and homes are made. Meals are prepared and delivered and prayers are said.

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

As reported in previous years, the past 12 months has seen an even bigger decline in the Synagogue membership due to the age demographics. There is little influx of new residents and some families have moved to other parts of Manchester and the UK in general. As a result we are now operating with only 3 services per week. Our volunteer choir is still operating to ensure our Sabbath and High Holy Day services are appealing and engaging. Our core membership who are very committed to the Synagogue is reducing but they continue to be the lifeblood of our services. Our social committee still put on events to raise money for the Synagogue but this is becoming harder.

Nevertheless, other activities continue on the premises including Brownies, the Jewish Theatre Company and Choir, the Manchester Jewish Soccer League, a very active men's discussion group, the League of Jewish Women, plus other fund-raising events for the community in general.

FINANCIAL REVIEW

Financial position

As membership is declining, so does our income and it is becoming harder to offset this. The building is in constant need of repairs and so we continue to operate strict cost controls, tight governance and a focus on other areas that generate income to support our activities as above. Where expenditure is needed we will often try to get this sponsored by voluntary donations where appropriate. Operating costs continue to rise (utilities mainly) although this year we have negotiated new utility contracts, but funeral costs are hard to predict. The Trustees are committed to ensure the continuance of the synagogue through good fiscal management and the continued use of the building as a community facility as well as a place of worship.

Reserves policy

The charity does not have a reserves policy in place. On an annual basis, the Trustees aim to balance expected expenditure with income and subscriptions are set to achieve this aim.

At 31 December 2022 the total reserves of the charity are £457,553. However £595,839 are restricted with free, unrestricted resources of £(138,286). Of the restricted funds £550,885 is in the Burial Fund which is there to meet the funeral and associated obligations of its members.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational structure

The Congregation shall be governed by an Executive Committee and Board of Management. The Executive Committee shall consist of 5 elected members and is subject to the direction of the Board of Management. The Board of Management shall consist of a maximum of 9 elected members together with the officers and retiring officers of the Executive Committee. No person shall be eligible for nomination to the Board of Management until he has been a member of the Congregation for at least 12 months. No member shall be nominated for Executive Office unless he has served as a member of the Board of Management for at least 2 years unless otherwise expressly agreed at an Annual General Meeting.

The Annual General Meeting of the Congregation shall elect the Executive Committee and Board of Management. The Annual General meeting may also confirm that a past member of the Executive Committee may become Hon. Life President (retiring Chairman only) or Hon. Life Vice President.

There shall be 4 elected Trustees. No member of the Congregation shall be eligible for election as a Trustee unless he has served at least 2 years on the Board of Management or is a current member of the Board of Management.

The trust properties shall be vested in the names of the Congregation and the Trustees.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number
1165261

Principal address
Sunnybank Road
Bury
BL9 8ET

Trustees
I Joseph
H Kaye
Mrs A Isaacson
Mrs S Joseph
S Kay
B Myer
A Padwell
M Shayovitz
A Taylor
Mrs N Goldstone (resigned 1/2/2024)
M A Cowan
H Levy

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

Approved by order of the board of trustees on 3 November 2026 and signed on its behalf by:

I Joseph - Trustee

Independent examiner's report to the trustees of Bury Hebrew Congregation
I report to the charity trustees on my examination of the accounts of Bury Hebrew Congregation (the Trust) for the year ended 31 December 2024.

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').

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 applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

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 content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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

R Zoltie

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

3 November 2026

Bury Hebrew Congregation

Statement of Financial Activities
for the Year Ended 31 December 2024

	Notes	Unrestricted fund £	Restricted funds £	2024 Total funds £	2023 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		71,301	31,345	102,646	97,437
Other trading activities	2	730	-	730	2,582
Investment income	3	642	231	873	660
Other income		4,000	-	4,000	4,000
Total		76,673	31,576	108,249	104,679
EXPENDITURE ON					
Charitable activities	4				
Charitable activities		102,283	18,200	120,483	124,016
NET INCOME/(EXPENDITURE)		(25,610)	13,376	(12,234)	(19,337)
RECONCILIATION OF FUNDS					
Total funds brought forward		(167,006)	605,222	438,216	457,553
TOTAL FUNDS CARRIED FORWARD		(192,616)	618,598	425,982	438,216

The notes form part of these financial statements

Bury Hebrew Congregation

Balance Sheet
31 December 2024

	Notes	Unrestricted fund £	Restricted funds £	2024 Total funds £	2023 Total funds £
FIXED ASSETS					
Tangible assets	8	332,782	-	332,782	334,576
CURRENT ASSETS					
Debtors	9	12,957	5,157	18,114	17,135
Cash at bank		75,661	21,565	97,226	106,878
		88,618	26,722	115,340	124,013
CREDITORS					
Amounts falling due within one year	10	(22,140)	-	(22,140)	(20,373)
NET CURRENT ASSETS		66,478	26,722	93,200	103,640
TOTAL ASSETS LESS CURRENT LIABILITIES		399,260	26,722	425,982	438,216
NET ASSETS		399,260	26,722	425,982	438,216
FUNDS	11				
Unrestricted funds				(192,616)	(167,006)
Restricted funds:					
Building Fund				18,417	18,417
Burial Levy				26,537	26,537
Burial Fund				573,644	560,268
				618,598	605,222
TOTAL FUNDS				425,982	438,216

The financial statements were approved by the Board of Trustees and authorised for issue on 3 November 2026 and were signed on its behalf by:

I Joseph - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, 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 Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Financial Reporting Standard 102 - reduced disclosure exemptions
The charity has taken advantage of the following disclosure exemption in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows.

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 plots	-	not provided
Sifrei Torah & Appurtenances	-	not provided
Fixtures and fittings	-	20% on cost and 10% on reducing balance

Taxation
The charity is exempt from 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.

Burial Levy and Burial Fund

This represents funds raised for the provision of funeral and associated services on the death of a member of the Burial Fund. The Burial Levy ceased raising income on 30 June 2010.

Building Fund

This represents funds raised specifically to be used for the maintenance and repair of the Synagogue building.

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

2. OTHER TRADING ACTIVITIES

	2024	2023
	£	£
Hall income	730	2,582

3. INVESTMENT INCOME

	2024	2023
	£	£
Deposit account interest	873	660

4. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs	Totals
	£	£	£
Charitable activities	117,954	2,529	120,483

5. TRUSTEES' REMUNERATION AND BENEFITS

	2024	2023
	£	£
Trustees' salaries	11,196	10,980

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2024 nor for the year ended 31 December 2023.

6. STAFF COSTS

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

	2024	2023
Charitable activities	1	1
Management, administration & support	2	2
	3	3

No employees received emoluments in excess of £60,000.

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund	Restricted funds	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	66,924	30,513	97,437
Other trading activities	2,582	-	2,582
Investment income	660	-	660
Other income	4,000	-	4,000
Total	74,166	30,513	104,679
EXPENDITURE ON			
Charitable activities			
Charitable activities	102,886	21,130	124,016
NET INCOME/(EXPENDITURE)	(28,720)	9,383	(19,337)

7. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Restricted funds £	Total funds £
RECONCILIATION OF FUNDS			
Total funds brought forward	(138,286)	595,839	457,553
TOTAL FUNDS CARRIED FORWARD	(167,006)	605,222	438,216

8. TANGIBLE FIXED ASSETS

	Freehold property £	Burial plots £	Sifrei Torah & Appurtenances £	Fixtures and fittings £	Totals £
COST					
At 1 January 2024 and 31 December 2024	286,134	6,165	24,330	102,250	418,879
DEPRECIATION					
At 1 January 2024	-	-	-	84,303	84,303
Charge for year	-	-	-	1,794	1,794
At 31 December 2024	-	-	-	86,097	86,097
NET BOOK VALUE					
At 31 December 2024	286,134	6,165	24,330	16,153	332,782
At 31 December 2023	286,134	6,165	24,330	17,947	334,576

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Trade debtors	9,000	8,000
Gift aid tax recoverable	7,200	7,221
Other debtors	1,914	1,914
	18,114	17,135

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023 £
Taxation and social security	8,924	7,457
Other creditors	13,216	12,916
	22,140	20,373

11. MOVEMENT IN FUNDS

	At 1.1.24 £	Net movement in funds £	At 31.12.24 £
Unrestricted funds			
General fund	(167,006)	(25,610)	(192,616)
Restricted funds			
Building Fund	18,417	-	18,417
Burial Levy	26,537	-	26,537
Burial Fund	560,268	13,376	573,644
	605,222	13,376	618,598
TOTAL FUNDS	438,216	(12,234)	425,982

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	76,673	(102,283)	(25,610)
Restricted funds			
Burial Fund	31,576	(18,200)	13,376
TOTAL FUNDS	108,249	(120,483)	(12,234)

Comparatives for movement in funds

	At 1.1.23 £	Net movement in funds £	At 31.12.23 £
Unrestricted fund	(138,286)	(28,720)	(167,006)
Restricted funds			
Building Fund	18,417	-	18,417
Burial Levy	26,537	-	26,537
Burial Fund	550,885	9,383	560,268
	595,839	9,383	605,222
TOTAL FUNDS	457,553	(19,337)	438,216

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted fund	74,166	(102,886)	(28,720)
Restricted funds			
Burial Fund	30,513	(21,130)	9,383
TOTAL FUNDS	104,679	(124,016)	(19,337)

11. MOVEMENT IN FUNDS - continued

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

	At 1.1.23	Net movement in funds	At 31.12.24
	£	£	£
Unrestricted fund	(138,286)	(54,330)	(192,616)
Restricted funds			
Building Fund	18,417	-	18,417
Burial Levy	26,537	-	26,537
Burial Fund	550,885	22,759	573,644
	595,839	22,759	618,598
TOTAL FUNDS	457,553	(31,571)	425,982

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted fund	150,839	(205,169)	(54,330)
Restricted funds			
Burial Fund	62,089	(39,330)	22,759
TOTAL FUNDS	212,928	(244,499)	(31,571)

12. RELATED PARTY DISCLOSURES

During the year, Trustees made donations or paid subscriptions totalling £1,516 to the charity.

Bury Hebrew Congregation

Detailed Statement of Financial Activities
for the Year Ended 31 December 2024

	2024 £	2023 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	665	4,427
Gift aid	7,200	7,221
Subscriptions	83,859	85,789
Sundry income	922	-
Exceptional items	10,000	-
	102,646	97,437
Other trading activities		
Hall income	730	2,582
Investment income		
Deposit account interest	873	660
Other income		
Service charge - Burial fund	4,000	4,000
Total incoming resources	108,249	104,679
EXPENDITURE		
Charitable activities		
Trustees' salaries	11,196	10,980
Wages	42,018	38,454
Pension contributions	1,037	1,443
Insurance	6,164	5,766
Light and heat	11,466	12,442
Telephone	1,752	1,308
Printing, postage and stationery	294	1,147
Advertising	330	222
Sundries	694	478
Cleaning and laundry	7,096	7,117
Repairs and renewals	5,178	4,464
Catering costs	4,622	5,770
Prayer books, etrogim, religious material and presentations etc	1,863	542
Funeral expenses	14,200	17,130
Bank charges	85	102
Service charge	4,000	4,000
Water rates	(93)	872
Internet charges	-	42
Computer running costs	832	1,094
Credit card charges	180	440
Donations	304	866
Subscriptions	-	283
Security	2,490	5,719
Plaques	452	554
Guest speaker	-	447
Fixtures and fittings	1,794	1,994
	117,954	123,676
Support costs		

	2024 £	2023 £
Support costs		
Governance costs		
Independent Examiner	300	300
Legal fees	2,229	40
	2,529	340
Total resources expended	120,483	124,016
Net expenditure	(12,234)	(19,337)