Charity Registration No. 1195412

BOURNEMOUTH HEBREW CONGREGATION CIO

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

Waverley House
115-119 Holdenhurst Road
Bournemouth
Dorset
BH8 8DY

BOURNEMOUTH HEBREW CONGREGATION CIO

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BOURNEMOUTH HEBREW CONGREGATION CIO

COMPANY INFORMATION

Trustees	M Ozdamar	
	S H White	
	I Weintroub	
	M Dexter	
	B Gould	
	E Roberts	
	L Ostrove	
	J Marriott	
	S R Pinner	(Appointed 18 May 2025)
	Mr S Lurie	(Appointed 18 May 2025)
	C H Rein	(Appointed 18 May 2025)
	P Solomons	(Appointed 18 May 2025)
	Amanda Glazer	(Appointed 18 May 2025)
	Lucy Avissar	(Appointed 18 May 2025)
	Marilyn Keen	(Appointed 22 May 2025)
	Mark Glazer	(Appointed 18 May 2026)
Charity number	1195412	
Auditor	TC Group	
	Waverley House	
	115-119 Holdenhurst Road	
	Bournemouth	
	Dorset	
	BH8 8DY	

STATEMENT OF TRUSTEES' RESPONSIBILITIES REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

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

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)" (as amended for accounting periods commencing from 1 January 2016)

Objectives and activities

The purpose and objects of the Charity are the promotion, preservation and observation of orthodox Jewish tradition, for the public benefit. It aims to provide the environment, leadership and tools to enable its members and visitors to lead a full and worthwhile life in the orthodox Jewish tradition, thus achieving its purposes and objects.

The activities currently carried out by the Charity, in furtherance of its aims and all for the public benefit, can be broadly categorised into the following types:-

· The provision of a place of worship, religious and communal activities and support for those in need
· The provision of a mikvah for ritual immersion
· Burial rites in accordance with the orthodox tradition
· Arranging communal events and activities

The Charity carries out a wide range of activities in pursuance of its charitable aims. Regular services and religious and communal social activities are carried out throughout the year. A range of communal events and activities, including the operation of the Shul shop, are offered to members and non-members, to enhance the community spirit in the orthodox tradition. The popularity of these services and the level of membership allow the Trustees to monitor the success of the activities. The Charity has its own cemetery at Throop in Bournemouth and provides burial rites in the orthodox tradition for members and non-members alike, in both its cemetery and in local authority cemeteries where it has been allocated areas for Orthodox Jewish Burial.

The Trustees consider all the Charity's activities are of benefit to all those who worship at, and identify with our Synagogue.

The Trustees have considered the Charity Commission's guidance on public benefit and reflect this in membership fees charged to its members.

Achievements and performance

Significant activities and achievements against objectives

The year ended 31 December 2025 represented one of the most historic and transformative periods in the Charity's long history. Following many years of planning and preparation, the Congregation successfully completed the sale of its former premises at Synagogue Chambers, Wootton Gardens, Bournemouth and the acquisition of new premises at 53 Christchurch Road, Bournemouth, establishing a new chapter in the life of the Charity. The relocation project involved extensive planning, fundraising, refurbishment and organisational effort throughout the year. The Trustees, Executive, Relocation Committee, Project Team and many volunteers worked tirelessly to oversee the transition and prepare the new premises for religious and communal use.

During the year the Congregation formally relocated into the new Synagogue premises and commenced services and communal activities from the new site. The move represented a major milestone in securing the future sustainability of the Congregation and strengthening Orthodox Jewish communal life in Bournemouth. The final months at Wootton Gardens were marked with dignity and reflection, culminating in farewell services and communal events attended by members, former members, visitors and civic representatives. The Final Concert and ritual Hachnasas procession of the sacred Sefer Torah scrolls signifying the move from the Charity's old premises to the new premises in October 2025 reflected both continuity and renewal of the charity and its membership.

The Trustees remain especially grateful to the many members, volunteers, donors and supporters whose generosity, practical assistance and commitment enabled the relocation project to progress successfully whilst maintaining the continuing religious and communal life of the Congregation. Rabbi and Rebbetzen Lewis continued to lead the Congregation throughout the year during this period of significant change and transition.

The Congregation has continued to maintain a full programme of religious services, educational activities, welfare support and communal events throughout the year. Sabbath, Festivals and High Holy Day services, communal meals, Chesed activities, social gatherings and support for elderly and vulnerable members have all continued to form an important part of Congregational life. The kosher shop operated by the Charity has continued to provide an important service to both its members and the wider Jewish community. The Congregation has also continued to maintain its "Mikvah" (ritual bath), burial services and its cemetery.

The Trustees remain mindful of the continuing rise in antisemitism nationally and internationally and the resulting impact this has had on the security of its members. The Charity by its own Security team working in close co-operation with the National Community Security Trust (CST) and the Dorset Constabulary has continued to prioritise the safety and wellbeing of its members, volunteers, visitors and staff.

Due to well publicised anti-Semitic acts in the past year enhanced protective measures including increased visible police engagement and support at major events and services regrettably have been necessary. Despite these challenges the Trustees are satisfied that the activities undertaken during the year have continued to further the Charity's objectives and have enabled the Congregation to maintain and strengthen Orthodox Jewish religious and communal life in Bournemouth.

The Synagogue website www.bhcshul.co.uk continues to play an important role in strengthening the Charity's engagement with its members and the wider community, promoting its wide range of activities including engagement with other religious groups and working closely with the Council of Christians and Jews.

Financial review

The net incoming resources for the year are set out on page 12. The Trustees consider the expenditure in the year has fully enabled the objectives of the Charity to have been met. This year the Charity recognises a surplus of £857,516 (2024: deficit of £38,915) with the total funds carried forward being £2,578,899 (2024: £1,721,383). The Charity's main income continues to be subscriptions, donations, shop and burial income. Legacy Income is noted separately within the accounts.

During the year significant expenditure and financial activity related to the relocation to the new Synagogue premises together with associated refurbishment, fit-out and operational transition costs. The Trustees carefully monitored expenditure throughout the relocation process and continued to exercise prudent financial management during a period of substantial operational change.

The principal risk facing the Charity continues to be the challenge faced by many provincial Jewish communities of maintaining and growing membership within an ageing demographic. This would affect membership subscriptions, the Charity’s principal source of income, together with other areas of operational income. The Executive and Trustees continue actively to encourage new membership and participation whilst carefully managing expenditure and seeking opportunities for additional fundraising and income generation.

The Trustees continue to review utility usage, procurement arrangements and operational efficiencies in order to maintain prudent financial control in what remains a challenging economic climate. The Congregation has also continued to maintain and enhance security arrangements for the benefit of members, staff, volunteers and visitors.

During the year, the Mikvah continued to require remedial and maintenance works, which involved considerable time, effort and expenditure, and the Trustees remain grateful to those volunteers involved.

There are no restrictions on the Charity’s power to invest. Whilst acknowledging that charitable funds may be invested in any type of investment, the Trustees continue to review the Charity’s investment strategy regularly in light of the economic climate and the operational requirements of the Charity.

The Trustees have examined the requirement for free reserves, being those unrestricted funds not invested in land or fixed assets, designated for specific purposes or otherwise committed, available to be spent at the Trustees’ discretion in furtherance of the Charity’s objectives.

The Trustees consider that the Charity should maintain sufficient free reserves to cover general management, administration and support costs on a short-term basis and to provide financial stability during periods of uncertainty or unforeseen expenditure. The Trustees are satisfied that the current level of reserves remain appropriate in light of the Charity’s operational requirements and future commitments.

In addition, free reserves are required at the current time to enable the renovation of the Synagogue building in the future. The level of free reserves at the year-end date stood at £1,066,967 (2024: £1,080,750), a level which the Trustees consider to be in accordance with the above requirements. Restricted reserves stood at £5,310 (2024: £9,640), as set out in note 20.

Plans for future periods

Future plans

The Trustees' plans for the forthcoming year are to continue to promote, preserve and observe Orthodox Jewish tradition whilst further strengthening the stability, sustainability and growth of the Congregation. A key focus for the coming year will be the continued development and establishment of the new Synagogue premises as the centre of Orthodox Jewish communal life in Bournemouth. The Trustees intend to continue encouraging new membership, increasing engagement across all age groups and expanding religious, communal, educational and welfare activities where possible. The Congregation will continue its commitment to supporting elderly and vulnerable members, promoting community cohesion and providing religious, social and welfare support for the wider Jewish community. The Trustees remain deeply grateful to the many volunteers, donors, supporters and members who continue to give their time, expertise and generosity to the Charity.

Structure, governance and management

Bournemouth Hebrew Congregation was founded in 1905. At the turn of the twentieth century there were already Jewish families living in Bournemouth and, in 1905, a Hebrew Congregation was established.

Following years of growth and development, the Congregation became a registered charity by constitution and subsequently transitioned into a Charitable Incorporated Organisation (CIO), registered with the Charity Commission for England and Wales under Charity Number 1195412.

The Charity is governed by its Constitution, most recently amended on 30 October 2022. The Charity is governed under an elected Board of management consisting of up to 16 elected members led by an Executive whose members together with the elected Senior Trustees comprise the Charity Trustees. The Executive consists of the Chair and up to two Vice-Chairs. The current Board consists of the following members.

M Ozdamar	
S H White	
I Weintroub	
M Dexter	
A Blumenthal	(Resigned 18 May 2025)
Mr E Kurt	(Resigned 18 May 2025)
B Gould	
A J Ozdamar	(Resigned 18 May 2025)
E Roberts	
Ms L Berlyn	(Resigned 18 May 2025)
Ms J Cowland	(Resigned 18 May 2025)
L Ostrove	
J Marriott	
S R Pinner	(Appointed 18 May 2025)
Mr S Lurie	(Appointed 18 May 2025)
C H Rein	(Appointed 18 May 2025)
P Solomons	(Appointed 18 May 2025)
Amanda Glazer	(Appointed 18 May 2025)
Lucy Avissar	(Appointed 18 May 2025)
Marilyn Keen	(Appointed 22 May 2025)
Mark Glazer	(Appointed 18 May 2026)

Recruitment and appointment of trustees

The Board offer themselves for election at each Annual General Meeting; and may serve in Executive positions for a maximum of two consecutive years; the non-Executive members 3 consecutive years bar the Senior Trustees who may serve for 10 consecutive years. Messrs White, Weintroub and Ozdamar were originally appointed as Senior Trustees in the former charity (Charity Number 1152775). All positions are available to Members of the Charity, though Wardens must be male members. Board members are elected at each Annual General Meeting.

Senior Trustees

The current Senior Trustees are Mr. Stephen H White, Mr. Ivor E. Weintroub and Mr. Mahir Ozdamar. The Senior Trustees are all members of the congregation who have previously been the President of the previous charity or the Chair of the CIO.

A Senior Trustee is elected by the members at a general meeting, and serves until the earlier of retirement, ten years' service as such or ceasing to be a member of the congregation, or removal from office by the members at a general meeting.

Funds held as custodian trustee on behalf of others

The Charity holds funds for third parties. These are primarily the assets of the Bournemouth Hebrew Congregation Charitable Trust (BHCCT), and the Welfare Fund.

The activities of the BHCCT have been incorporated in those of the Bournemouth Hebrew Congregation, and its objectives are considered to be in line with that of the congregation. The monies collected on behalf of the other parties are voluntary payments, collected through the subscription invoices of Bournemouth Hebrew Congregation, and paid over to these parties at regular intervals. The Trustees ensure that there are sufficient cash reserves to pay the third parties as required.

Events since the end of the Period

Information relating to events since the end of the year is given in the notes to the financial statements.

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

B Gould
Chair Board of Management

6 July 2026

BOURNEMOUTH HEBREW CONGREGATION CIO

STATEMENT OF STATEMENT OF TRUSTEES' RESPONSIBILITIES RESPONSIBILITIES

FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees are responsible for preparing the Statement Of Trustees' Responsibilities Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that year.

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

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements and estimates that are reasonable and prudent;

- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping sufficient accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF BOURNEMOUTH HEBREW CONGREGATION CIO

Opinion

We have audited the financial statements of Bournemouth Hebrew Congregation CIO (the 'charity') for the year ended 31 December 2025 which comprise the statement of financial activities, the balance sheet and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2025 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The Trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the Statement of Trustees' responsibilities report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of Trustees

As explained more fully in the statement of Statement of Trustees' responsibilities responsibilities, the Trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

Extent to which the audit was considered capable of detecting irregularities, including fraud
The objectives of our audit, in respect to fraud, are: to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud, through designing and implementing appropriate responses; and to respond appropriately to fraud or suspected fraud identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both those charged with governance of the entity and its management.

Our approach was as follows:
- We identified areas of laws and regulations that could reasonably be expected to have a material effect on the financial statements from our general commercial and sector experience, and through discussion with the trustees and other management (as required by auditing standards), and discussed with the trustees and other management the policies and procedures regarding compliance with laws and regulations;
- We considered the legal and regulatory frameworks directly applicable to the financial statements reporting framework (FRS 102) and the relevant tax compliance regulations in the UK;
- We considered the legal and regulatory principles in the Charity SORP;
- We considered the nature of the industry, the control environment, business performance and KPI's for a religious organisation;
- We communicated identified laws and regulations throughout our team and remained alert to any indications of non-compliance throughout the audit. These include Health and Safety, employment law, building insurance, public liability insurance and licencing;
- We considered and reviewed the procedures and controls that the charity has established to address risks identified, or that otherwise prevent, deter and detect fraud; and how senior management monitors those programmes and controls. These include the review of authorisation limits for bank transactions, authorisation for BACS payment and review of petty cash controls.

Based on this understanding we designed our audit procedures to identify non-compliance with such laws and regulations. These include Health and Safety, Employment Law and Licencing. Where the risk was considered to be higher, we performed audit procedures to address each identified fraud risk. These procedures included: testing manual journals; reviewing the financial statement disclosures and testing to supporting documentation; performing analytical procedures; and enquiring of management, and were designed to provide reasonable assurance that the financial statements were free from fraud or error.

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example, the further removed non-compliance with laws and regulations (irregularities) is from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures required by auditing standards would identify it. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: http://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's Trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's Trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Ian Rodd BSC FCA FCCA (Senior Statutory Auditor)
for and on behalf of TC Group

Statutory Auditor
Office: Bournemouth

9 September 2026

TC Group is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under of section 1212 of the Companies Act 2006

BOURNEMOUTH HEBREW CONGREGATION CIO

STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income and endowments from:							
Donations and legacies	**3**	453,005	453,330	906,335	194,564	3,670	198,234
Charitable activities	**4**	147,822	-	147,822	170,402	-	170,402
Investments	**5**	13,454	-	13,454	27,239	-	27,239
Other income	**6**	786,052	-	786,052	-	-	-
Total income		1,400,333	453,330	1,853,663	392,205	3,670	395,875
Expenditure on:							
Charitable activities	**7**	975,727	20,420	996,147	431,202	3,588	434,790
Total expenditure		975,727	20,420	996,147	431,202	3,588	434,790
Net income/(expenditure)		424,606	432,910	857,516	(38,997)	82	(38,915)
Transfers between funds		437,240	(437,240)	-	-	-	-
Net movement in funds	**9**	861,846	(4,330)	857,516	(38,997)	82	(38,915)
Reconciliation of funds:							
Fund balances at 1 January 2025		1,711,743	9,640	1,721,383	1,750,740	9,558	1,760,298
Fund balances at 31 December 2025		2,573,589	5,310	2,578,899	1,711,743	9,640	1,721,383

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

BOURNEMOUTH HEBREW CONGREGATION CIO

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Notes	2025		2024	
		£	£	£	£
Fixed assets					
Tangible assets	**14**		1,511,932		630,993
Current assets					
Stocks	**15**	3,167		6,548	
Debtors	**16**	372,729		88,736	
Cash at bank and in hand		807,148		1,088,198	
		1,183,044		1,183,482	
Creditors: amounts falling due within one year	**17**	(80,187)		(58,493)	
Net current assets			1,102,857		1,124,989
Total assets less current liabilities			2,614,789		1,755,982
Creditors: amounts falling due after more than one year	**18**		(35,890)		(34,599)
Net assets			2,578,899		1,721,383
The funds of the charity					
Restricted income funds	**20**		5,310		9,640
Unrestricted funds	**21**		2,573,589		1,711,743
			2,578,899		1,721,383

The financial statements were approved by the Trustees on 6 July 2026

B Gould
Chair Board of Management

1 Accounting policies

Charity information

Bournemouth Hebrew Congregation CIO, registered in England and Wales. The principal address is to 53 Wootton Gardens, Bournemouth, BH1 3PA.

1.1 Accounting convention

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

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.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Designated funds are unrestricted funds earmarked by the Trustees for a particular future project or commitment.

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

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.

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.

1 Accounting policies **(Continued)**

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Resources expended

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.

Expenditure on charitable activities includes all costs incurred by the charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries.

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.

On all classes of assets, unless stated otherwise, depreciation is applied for a full year in the year of acquisition, with no charge in the year of disposal.

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:

Land and buildings	See below
Leasehold property	See below
Fixtures and fittings	15% on reducing balance
IT equipment	10% straight line
Cemetery land	£Nil

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 Accounting policies (Continued)

Land and buildings
It is the charity's practice to maintain the buildings in a continual state of sound repair and to extend and make improvements thereto from time to time. Accordingly, the Trustees consider that the lives of these assets are so long and residual values are so high that the depreciation is insignificant. Any permanent diminution in the value of such properties is charged to the statement of financial activities account, as appropriate.

Leasehold property
Leasehold property is stated at cost less accumulated depreciation and any impairment losses. Depreciation is charged on a straight-line basis over the remaining term of the lease, reflecting the asset's expected useful economic life as a short leasehold interest. It is the charity's practice to maintain the leasehold property in a continual state of sound repair.

IT equipment
During the year, the Trustees reviewed the depreciation policy for computer equipment and concluded that a straight-line basis at 10% per annum more appropriately reflects the pattern of consumption of economic benefits than the previously applied reducing balance method at 15%. Accordingly, the depreciation method and rate were changed from 15% reducing balance to 10% straight-line. This change has been applied prospectively as a change in accounting estimate.

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).

1.8 Stocks
Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

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.

1.10 Financial instruments
The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

1 Accounting policies **(Continued)**

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 Retirement benefits

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

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 key assumptions and other sources of estimation uncertainty that have significant risk of causing a material adjustment to the carrying amount of assets and liabilities within the next financial year are as follows:

The annual depreciation charge is considered with reference to the estimated useful economic lives and residual value of the assets. The useful economic lives and residual values are re-assessed annually.

The Trustees assess the closing debtor balances for recoverability and those not considered probable of recovery are provided for. For the current year, the Trustees have assessed the balances outstanding and consider no provision to be required against these.

Accruals for goods or services not yet invoiced are estimated based on historic activity with the supplier or quotations received ahead of invoicing.

Prepayments are based on actual invoices received and costs allocated across the relevant accounting period on a straight line basis of the time period in which the service relates to.

There were no other key sources of estimation uncertainty.

3 Income from donations and legacies

	Unrestricted funds 2025	Restricted funds 2025	Total 2025	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	£	£	£	£	£	£
Donations	27,676	453,330	481,006	28,096	3,670	31,766
Gifts and legacies	186,085	-	186,085	-	-	-
Subscriptions	147,063	-	147,063	137,936	-	137,936
Income tax recoverable	92,181	-	92,181	28,532	-	28,532
	453,005	453,330	906,335	194,564	3,670	198,234

4 Income from charitable activities

	Charitable income 2025 £	Charitable income 2024 £
Shop income	34,813	49,321
Burial fund	74,402	71,125
Throop plots	7,663	21,300
Income from events	27,936	24,298
Advertising	3,008	4,358
	147,822	170,402
Analysis by fund		
Unrestricted funds	147,822	170,402

5 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	13,454	27,239

6 Other income

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Net gain on disposal of tangible fixed assets	786,052	-

The net gain of £786,052 disclosed above arises from the sale of Wootton Gardens. This represents the difference between the total proceeds and the total cost, including professional fees directly attributable to the sale.

7 Charitable activities

	Charitable Expenditure 2025 £	Charitable Expenditure 2024 £
Staff costs	154,148	148,098
Depreciation	75,900	678
Impairment	500,000	-
Shop costs	28,493	37,084
Relocation expenses	14,682	-
Throop cemetery costs	21,234	18,536
Burial fund costs	32,627	18,901
Events, functions and kiddushim	30,387	29,012
Donations	5,997	8,029
Guest minister costs	4,890	3,991
Insurance	16,092	12,127
Heat, light, water and council tax	31,175	30,994
Cleaning and laundry	11,217	4,779
Telephone	6,833	3,086
Office costs and sundries	27,911	19,365
Repairs & maintenance	2,835	40,627
Bank charges	2,943	2,476
Provision for bad debt	2,919	20,273
	970,283	398,056
Share of governance costs (see note 8)	25,864	36,734
	996,147	434,790
Analysis by fund		
Unrestricted funds	975,727	431,202
Restricted funds	20,420	3,588
	996,147	434,790

8 Support costs allocated to activities

	Charitable activities	Total
	2025	2024
	£	£
Governance	25,864	36,734

Governance costs comprise:	2025 £	2024 £
Staff costs	3,025	2,840
Audit fees	10,700	11,848
Legal and professional	12,139	22,046
	25,864	36,734

9 Net movement in funds

	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	10,700	11,848
Depreciation of owned tangible fixed assets	75,900	678
Impairment of owned tangible fixed assets	500,000	-
Profit on disposal of tangible fixed assets	(786,052)	-

10 Trustees

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

Trustee Transactions
The charity has entered into transactions with its trustees during the year in the normal course of its activities and on an arm's length basis.

Income from Trustees
Income totaling £193,869 (2024: £nil) was received from trustees in respect of donations.

Trustees' expenses
Expenditure totalling £40,308 (2024: £3,060) was paid to trustees in respect of reimbursed expense. These costs are incurred periodically when buying items on behalf of the charity.

11 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
	9	9

Employment costs	**2025** **£**	**2024** **£**
Wages and salaries	151,254	146,544
Social security costs	3,987	3,097
Other pension costs	1,932	1,297
	157,173	150,938

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

Remuneration of key management personnel
No key management received remuneration during the year.

12 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

13 Impairments

Impairment tests have been carried out where appropriate and the following impairment losses have been recognised in profit or loss:

	2025 £	2024 £
In respect of:		
Leasehold property	500,000	-

14 Tangible fixed assets

	Land and buildings	Leasehold property	Fixtures and fittings	IT equipment	Cemetery land	Total
	£	£	£	£	£	£
Cost						
At 1 January 2025	351,222	-	5,060	1,764	275,064	633,110
Additions	-	1,457,476	283,798	23,834	-	1,765,108
Disposals	(308,269)	-	-	-	-	(308,269)
Transfer	(22,953)	22,953	-	-	-	-
At 31 December 2025	20,000	1,480,429	288,858	25,598	275,064	2,089,949
Depreciation and impairment						
At 1 January 2025	-	-	1,842	275	-	2,117
Depreciation charged in the year	-	30,318	43,050	2,532	-	75,900
Impairment losses	-	500,000	-	-	-	500,000
At 31 December 2025	-	530,318	44,892	2,807	-	578,017
Carrying amount						
At 31 December 2025	20,000	950,111	243,966	22,791	275,064	1,511,932
At 31 December 2024	351,222	-	3,218	1,489	275,064	630,993

More information on the impairment arising in the year is given in note 13.

Freehold land and buildings included the Bath Hill Court flat at cost of £22,953 and the Synagogue complex, the original cost of which is unknown and which had been included at a value of £328,269, representing the expenditure since 1995. The Trustees consider these buildings, and the existing leasehold buildings, are worth in excess of the above costs but do not consider it would be practical or serve any useful purpose to value them on an open market basis. The charity sold the Synagogue complex in the year, resulting in a gain on disposal of £786,052, as recognised in the Statement of Financial Activities.

The flat has been transferred to Long Leasehold given it's leasehold status.

All other costs represent total costs less any grants received.

15 Stocks

	2025	2024
	£	£
Shop stock	3,167	6,548

16 Debtors

	2025	2024
Amounts falling due within one year:	**£**	**£**
Trade debtors	43,445	37,411
Other debtors	314,661	49,780
Prepayments and accrued income	14,623	1,545
	372,729	88,736

Other debtors includes income tax recoverable of £97,749 (2024 - £41,185).

17 Creditors: amounts falling due within one year

	2025	2024
	£	**£**
Other taxation and social security	2,494	2,374
Other creditors	77,693	56,119
	80,187	58,493

18 Creditors: amounts falling due after more than one year

	2025	2024
	£	**£**
Other creditors	35,890	34,599

The Bournemouth Hebrew Congregation is responsible for the Welfare Fund which is to be used over the long term and is therefore included as amounts falling due in more than 1 year.

19 Retirement benefit schemes

	2025	2024
Defined contribution schemes	**£**	**£**
Charge to profit or loss in respect of defined contribution schemes	1,932	1,297

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.

20 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.

		Movement in funds			Movement in funds			
	Balance at 1 January 2024	Incoming resources	Resources expended	Balance at 1 January 2025	Incoming resources	Resources expended	Transfers	Balance at 31 December 2025
	£	£	£	£	£	£	£	£
Headstone project	1,324	-	-	1,324	-	-	-	1,324
Mikveh repairs	2,748	-	-	2,748	-	(2,748)	-	-
Welfare fund	3,986	-	-	3,986	-	-	-	3,986
Shul Relocation	1,500	-	-	1,500	453,330	(17,590)	(437,240)	-
Sefer Torah repair	-	3,670	(3,588)	82	-	(82)	-	-
	9,558	3,670	(3,588)	9,640	453,330	(20,420)	(437,240)	5,310

20 Restricted funds **(Continued)**

Headstone Project Fund
For repairs and work to headstones when required.

Mikveh Repair Fund
For renovating and repairing the Mikveh.

Welfare Fund
Donations to these funds are made in the form of a levy on the membership subscription invoices and by other means, and are then donated to the relevant organisation.

Shul relocation
Donations collected for the relocation of the Shul.

Sefer Torah repair
For repair of the Sefer Torah.

21 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 2025	Incoming resources	Resources expended	Transfers	At 31 December 2025
	£	£	£	£	£
Designated funds	-	786,052	-	(786,052)	-
General funds	1,711,743	614,281	(975,727)	1,223,292	2,573,589
	1,711,743	1,400,333	(975,727)	437,240	2,573,589

Previous year:	At 1 January 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	£	£	£	£	£
General funds	1,750,740	392,205	(431,202)	-	1,711,743

22 Analysis of net assets between funds

	Unrestricted funds 2025	Restricted funds 2025	Total 2025
	£	£	£
At 31 December 2025:			
Tangible assets	1,506,622	5,310	1,511,932
Current assets/(liabilities)	1,102,857	-	1,102,857
Long term liabilities	(35,890)	-	(35,890)
	2,573,589	5,310	2,578,899

22 Analysis of net assets between funds (Continued)

	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	£	£	£
At 31 December 2024:			
Tangible assets	630,993	-	630,993
Current assets/(liabilities)	1,115,349	9,640	1,124,989
Long term liabilities	(34,599)	-	(34,599)
	1,711,743	9,640	1,721,383

23 Operating lease commitments

Lessee

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:

	2025	2024
	£	£
Within one year	1,230	-

24 Capital commitments

	2025	2024
	£	£
Amounts contracted for but not provided in the financial statements:		

	2025	2024
	£	£
Improvements to leasehold property	953,621	-

25 Contingent liabilities

Where funeral plots have been purchased in advance, the Charity shall use general reserves to meet those future costs of burial as they occur.

26 Related party transactions

The charity holds funds for the Bournemouth Hebrew Congregation Charitable Trust (BHCCT).
The movements on these funds, which are not reflected in the charity's Statement of Financial Activities, were:

Donations, investment income and revaluations totaling £695 (2024 - £474).

The balance at the period end is £35,644 (2024 - £34,599).

Part of these funds are held within a specific Charifund investment vehicle, at a historic cost plus dividend value of £22,466 (2024 - £21,890). At the year end the market value of this fund was £19,314 (2024 - £16,461). No adjustment has been made for this increase in value.

The balance is included within creditors as Funds Held for Third Parties.

The Trustees of the BHCCT, are the same as the Trustees of the Bournemouth Hebrew Congregation.

The charity is controlled by the Trustees, as listed on page 1.