Charity registration number 1201165

SALE & DISTRICT HEBREW CONGREGATION
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025

SALE & DISTRICT HEBREW CONGREGATION
LEGAL AND ADMINISTRATIVE INFORMATION

Executive

President	A Nysenbaum
Trustees	C Michaels
	J Newman
	A Nysenbaum
Treasurer	J Greene

REFERENCE AND ADMINISTRATIVE INFORMATION

Charity number	1201165
Principal address	12a Hesketh Road Sale M33 5AA
Independent examiner	Ms Kimberley Walsh KJW Accountancy 1492 Pershore Road Stirchley Birmingham B30 2NT
Bankers	National Westminster PLC

SALE & DISTRICT HEBREW CONGREGATION
CONTENTS

	Page
Trustees' report	1-3
Independent examiner's report	4
Statement of financial activities	5
Balance sheet	6
Notes to the financial statements	7 - 12

SALE & DISTRICT HEBREW CONGREGATION
TRUSTEES' 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 accounts have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's trust deed, 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 objects of the charity are:-

a) the advancement of the Orthodox Jewish Religion for the benefit of members and the public by the provision of a place of public worship, arranging and conducting religious services

b) The provision and promotion of education of members, general public and groups such as schools and scouts/guides by means of various talks

During the year the charity continued to solicit for donations and membership renewal fees with the aim of pursuing its objectives.

The charity has a continuing obligation to members who have opted to include burial in their membership. The charity will bury those members upon death on the burial grounds owned by the charity. The charity maintains those burial grounds on an ongoing basis by arrangement with an unconnected 3rd party trust who operate and maintain the cemetery.

The trustees consider that there are adequate resources to cover member funeral cost and burial ground maintenance. In the longer term realisation of charity's assets will more than cover any and all burial requirements when they fall due. The trustees have considered whether a restricted fund is needed and have deemed it unnecessary.

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

The trustees have complied with their duty under section 4 of the Charities Act 2011 to have due regard to the guidance on public benefit published by the Charity Commission.

Achievements and performance

During the year the charity continued with the provision of regular Sabbath and other religious services. The administrative and reporting functions continued to be reviewed during the year and, where necessary, steps were implemented to improve the administrative operations and information flow within the organisation.

Financial review

The charity received total income of £45,159 (2024 - £47,144) including subscriptions and donations from members of £22,531 (2024 - £24,504). After accounting for Synagogue expenses, grants made and administration costs the charity had a deficit of £7,599 (2024 - £10,783), which included grants made totalling £620 (2024 - £350).

At the end of the financial year the reserves of the charity were £157,037 (2024 - £164,636), which the trustees have approved. . The trustees conclude that the reserves are adequate to provide continuing services for the forseeable future

The trustees have conducted their own review of the major risks to which the charity is exposed and systems have been established to mitigate those risks. The major risk faced by the Synagogue is that of the adequacy of income to cover all its expenses. In order to minimise this risk the trustees review members' contributions and return on investments at regular intervals.

Structure, governance and management

Sale & District Hebrew Congregation became a registered charity on 28/11/2022, and is governed by its laws adopted on 02/06/2019 as amended by special resolution on 13/11/2022

The trustees who served during the year were:

Colin Michaels

Joe Newman

Anthony Nysenbaum

The power of appointment of new or additional members is vested in the trustees.

The charity is organised so that the trustees meet regularly to manage its affairs. Mr. A. Nysenbaum has been appointed by the trustees to oversee the day to day operations of the charity.

The charity has no related party relationships as defined within the SORP.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Trustees' 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.

On behalf of the trustees

Mr A. Nysenbaum

President

31/10/2026

SALE & DISTRICT HEBREW CONGREGATION
INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF SALE & DISTRICT HEBREW CONGREGATION
FOR THE YEAR ENDED 31 DECEMBER 2025

I report to the trustees on my examination of the financial statements of Sale & District Hebrew Congregation ('the charity') for the year ended 31 December 2025.

Responsibilities and basis of report

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

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

Independent examiner's statement

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.

Ms Kimberley Walsh
Independent Examiner
KJW Accountancy
1492 Pershore Road
Stirchley
Birmingham
B30 2NT

SALE & DISTRICT HEBREW CONGREGATION
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Total 2024 £
Income from:					
Donations	**3**	2,258	2,258	3,254	3,254
Subscriptions	**4**	20,873	20,873	21,850	21,850
Other Income	**5**	22,028	22,028	22,040	22,040
Total income		45,159	45,159	47,144	47,144
Total expenditure	**6**	52,758	52,758	57,927	57,927
Net movement in funds		(7,599)	(7,599)	(10,783)	(10,783)
Burial Fund transfer out		0	0	0	0
Fund 1 January 2025		164,636	164,636	175,419	175,419
Fund 31 December 2025		157,037	157,037	164,636	164,636

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

All income and expenditure derive from continuing activities.

SALE & DISTRICT HEBREW CONGREGATION

BALANCE SHEET

AS AT 31 DECEMBER 2025

		2025		2024	
	Notes	**£**	**£**	**£**	**£**
Fixed assets					
Tangible assets	**9**		48,737		48,685
Investments			50		50
			48,787		48,735
Current assets					
Debtors	**10**	14,581		11,021	
Cash at bank and in hand		98,865		107,030	
		113,446		118,051	
Creditors: amounts falling due within one year	**11**	(5,196)		(2,150)	
Net current assets			108,250		115,901
Total assets less current liabilities			157,037		164,636
Members funds					
Unrestricted funds			157,037		164,636

The financial statements were approved by the Trustees on 31/10/2026

C Michaels	J Newman	A Nysenbaum
Trustee	**Trustee**	**Trustee**

1 Accounting policies

Charity information

Sale & District Hebrew Congregation is a registered charity, and is governed by its laws adopted on 02/06/2019 as amended by special resolution on 13/11/2022.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's trust deed, 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 £.

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.

Unrestricted funds are membership contributions, donations and other incoming resources receivable for the objects of the charity without further specified purpose and are available as general funds.

1.4 Incoming resources

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

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

1 Accounting policies

1.5 Resources expended

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity.

Resources expended are recognised in the period in which they are incurred and are allocated to the particular activity where the cost relates directly to that activity.

The cost of overall direction and administration, comprising salaries and overhead costs of the central function, is not apportioned.

1.6 Investments

Investments are included at market value at the reporting date

1.7 Tangible fixed assets

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

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

Fixtures, fittings 20% reducing balance

Sefer Torah Scrolls 5% reducing balance

Equipment 25% straight line

Portacabin 20% straight line

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.

1.8 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).

1.9 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

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.

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.

3 Donations

	Unrestricted funds 2025	Unrestricted funds 2024
	£	£
Donations	1658	2654
Hire of Hall	600	600
	2258	3254

4 Membership contributions

	Membership contributions receivable 2025	Membership contributions receivable 2024
	£	£
Contributions from members	20873	21850

5 Other Income

	Unrestricted funds 2025	**Unrestricted funds 2024**
	£	**£**
Burial fund - plot sales	9,000	9,000
Gift Aid	3,585	3,992
Interest receivable	3,678	4,406
Security Grant	5,675	4,512
Other income	90	130
	22,028	22,040

6 Expenditure

	2025	**2024**
	£	**£**
Personnel & related costs	17,720	17,638
Security costs	5,941	5,622
Funeral costs	6,470	7,500
Burial ground maintenance	4,200	4,200
Kiddushim, events & hospitality	4,404	7,855
Insurance	3,043	3,856
Depreciation	1,294	1,805
Other costs	9,186	8,951
Independent examiner fee	500	500
	52,758	57,927

7 Trustees

No trustee (or any persons connected with them) received any remuneration, other benefits or reimbursement of expenses from the charity during the year.

8 Employees

There were no employees during the year. All personnel are self employed contractors

9 Tangible fixed assets

	Freehold & burial plots	Torah Scrolls	Fixtures, & equipment	Portacabin	Total
	£	£	£	£	£
Cost					
At 1 January 2025	57,861	10,001	18,268	25,981	112,111
Additions	-	-	1,347	-	1,347
At 31 December 2025	57,861	10,001	19,615	25,981	113,458
Depreciation					
At 1 January 2025	15,000	6,218	16,227	25,981	63,426
Depreciation charge	-	189	1,106	-	1,295
At 31 December 2025	15,000	6,407	17,333	25,981	64,721
Carrying amount					
At 1 January 2025	42,861	3,783	2,041	-	48,685
At 31 December 2025	42,861	3,594	2,282	-	48,737

10 Debtors

	2025	2024
Amounts falling due within one year:	**£**	**£**
Trade debtors	1,637	612
Subscriptions	4,976	2,536
Sundry Debtors & Prepayments	4,382	3,881
Gift Aid	3,586	3,992
	14,581	11,021

11 Creditors: amounts falling due within one year

	2025	2024
	£	**£**
Trade creditors	2,280	250
Other creditors	949	268
Accruals and deferred income	1,967	1,632
	5,196	2,150

12 Related party transactions

There were no related party transactions during the year (2024 - none).