

Charity registration number 504336 (England and Wales)

**THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

LEGAL AND ADMINISTRATIVE INFORMATION

Minister Rabbi A M Lipsey

Honorary officers

President Mr R Goldsmith
Co-Vice president Mrs P Gold, Mrs F Speker
Wardens Mr P Niman
Dr R A Grant
Immediate past President Dr R A Grant

Council life member Mr S D Pearlman

Elected by the General meeting of the United Hebrew Congregation on 20 December 2021

Honorary Legal Advisor Mr B N Speker OBE, DL

Trustees Mr H B Gold
Dr R A Grant
Mr B N Speker OBE, DL
Mr A A Josephs

Secretary Ms N Dumes
Office of the United Hebrew Congregation
Lionel Jacobson House
Graham Park Road
Newcastle upon Tyne
NE3 4BJ

Telephone/Fax: 0191 284 0959
Email: secretary@uhcnewcastle.uk

Charity number 504336

Principal address Office of the United Hebrew Congregation
Lionel Jacobson House
Graham Park Road
Gosforth
Newcastle upon Tyne
NE3 4BJ

Independent examiner RMT Accountants & Business Advisors Ltd
Gosforth Park Avenue
Newcastle upon Tyne
NE12 8EG

Bankers NatWest Bank Plc
Barclays Bank Plc
Lloyds Bank Plc

THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

LEGAL AND ADMINISTRATIVE INFORMATION (CONTINUED)

Burial Committee

Chair Mrs P Gold
Vice Chair Mrs H Freeman

Kosher Facility & Kashrus Committee

Rabbi A M Lipsey
Mrs A N Ross
Mrs G Sterrie
Mr R Goldsmith

Representatives of the United Hebrew Congregation to the Representative Council of North East Jewry:

Mrs P Gold
Mrs A N Ross
Mr H B Gold
Dr R A Grant

THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

CONTENTS

	Page
Message from Rabbi Aaron Lipsey	1
Trustee's report	2 - 3
President's annual report	4 - 6
Finance committee report	7
Independent examiner's report	8
Statement of financial activities	9 - 10
Balance sheet	11
Notes to the accounts	12 - 24

THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

MESSAGE FROM RABBI AARON LIPSEY

Dear Friends,

As I once again write a report – my thirteenth - for the AGM booklet, I am filled with gratitude and appreciation for the journey we have shared over the past year. This is the time to reflect on our accomplishments, consider our future, and strengthen the bonds that make our community so special.

Here are some highlights of the past year:

Spiritual Growth: We have enriched our spiritual lives through meaningful services, inspiring sermons (alright, you be the judge), and vibrant holiday celebrations.

Educational Programs: Our classes and study groups have offered opportunities for all ages to deepen their understanding of Judaism.

Community Services: Together, we have supported those in need of help and assistance, through the entire range of life events.

Student Engagement: Our work with students, nurturing the next generation of Jewish leaders and fostering a strong sense of identity and community has taken a leap forward this year with many more coming forward and participating after the events of October 7th.

The war that Israel is fighting has created tremendous stresses and strains both in Israel and in the Diaspora. Newcastle has experienced a rise in antisemitism and we have all been affected personally in one way or another. We continue to pray for the hostages, for the brave soldiers of the IDF and for all the civilians caught up in this terrible conflict. Please G-d a solution will be found that ensures Israel's safety and security with peaceful neighbours and an end to all war.

Thinking about the year ahead, I hope that we will continue to build on our successes, expanding our programs and finding new ways to connect and inspire. Of course, your involvement is crucial. Be it through attending services or participating in events, every contribution makes such a difference. Needless to say, as we plan for the future, your support is essential to sustain our community.

I would like to close by expressing gratitude to our Executive and committee, and to the volunteers who have dedicated their time and energy to helping others. But none of it would work without you, our members. Your presence, participation, and generosity make our Shul – and our community - a vibrant and welcoming place.

As we embark on the coming year, I would like to thank you for being a part of this journey. Your contributions and dedication are at the heart of everything we achieve together.

With blessings and warm regards,

Aaron

THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

TRUSTEE'S REPORT

FOR THE YEAR ENDED 31 DECEMBER 2024

The Trustees present their annual report and financial statements for the year ended 31 December 2024.

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, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)".

OBJECTIVES AND ACTIVITIES

The objects of the charity, as set out in clause 3 of the Constitution, are, in summary:

- to provide places of worship for Jewish people, in accordance with practices approved by the Chief Rabbi;
- to provide religious instruction, in accordance with these principles;
- provision for burial of Jewish people;
- provision of Kashrus services;
- relief of poor persons of Jewish religion; and
- contributing to other religious and charitable purposes in connection with the Jewish religion.

Public benefit

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

Activities

The Statement of Financial Activities for the year is set out on page 9 - 10. Core activities include:

- holding of religious services;
- formal and informal educational activities;
- maintenance of cemeteries and undertaking burials;
- provision of kosher food;
- social activities and support;
- promotion of good relations with other religious groups.

ACHIEVEMENTS AND PERFORMANCE

A review of the charity's achievements and performance during the year can be found on page 12 onwards of these financial statements.

FINANCIAL REVIEW

Results for the year

During the year the charity reported a deficit of £103,500 (2023: deficit £146,612). The Kosher Food Facility made a deficit of £810 (2023: deficit £7,028).

Policies on Reserves

The charity holds reserves in order to ensure that the UHC can maintain the level of services to the community which it currently provides. In considering the policy on reserves we consider that our free reserves of £214,739 (2023: £337,993) (being those not tied up in fixed assets) should be sufficient to meet our charitable expenditure for approximately 24 months.

Risk management

The members of Council actively review the risks to which the charity is exposed on a regular basis and confirm that systems have been established to enable regular reports to be produced so that steps can be taken to lessen the impact of these risks.

THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

TRUSTEE'S REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is governed by its constitution as amended 8 May 2008.

Trustees

The Trustees who served during the year were:

Mr H B Gold

Dr R A Grant

Mr B N Speker OBE, DL

Mr A A Josephs

Appointment of Trustees

Clause 20 of the Constitution provides for the appointment by the Council of trustees of any property acquired by or for the purposes of the congregation.

Organisational structure

This is as set out on the legal and administrative information pages of the report.

Key management personnel remuneration

The trustees consider the board of trustees and the members of the council as comprising the key management personnel of the charity in charge of directing and controlling the charity and running and operating the charity on a day to day basis. Details of trustee and key management remuneration and expenses are disclosed in note 8 to the accounts.

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

Signed by:



4CF77E09E06C451:...

Dr R A Grant

Trustee

15 October 2025

Dated:

THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

PRESIDENT'S ANNUAL REPORT

2024 President's Report

I am delighted and honoured to present my first Annual Report as President after another eventful and challenging year.

We are now well established in Lionel Jacobson House with the Shul enhanced with the fitting of the stained glass windows, the Aron Kodesh, the Ner Tamid from the old shul and many of the other fittings which enhance the environment. There is still a little work to be done before we can say that the transfer from the old shul to the new shul is complete. I take this opportunity to thank Dr Richard Grant again for all the work that he did in connection with the move into the new shul.

In addition to Shabbos morning, we endeavour to hold services on Monday, Wednesday and Friday evenings. There are occasions when we struggle to make up a minyan and I can only repeat what has been asked many times that if you can, please do help.

Yomim Naroim

Our services were lead by Rabbi Lipsey and Rabbi Daniel Shields. Daniel is, of course, well known to us having grown up in Sunderland and it was a pleasure to have him help us. I thank them both for their assistance on what is for any Chazan, a hard-working day. Their efforts helped make the High Holy days something more special and meaningful.

Our two Chatanim for Simchas Torah were Howard Gold and Raymond Goldsmith and whilst numbers were much down on years gone by, the Yomtov was still very much enjoyed by those present.

Rabbi Lipsey

Rabbi Lipsey and Rebbetzin Miriam continue to lead our community with enthusiasm. The Rabbi is also the Chaplain to University Students, Chaplain to the Prison Service and a mentor to other Community Rabbis. He is also on the local Council of Faiths and through Interfaith maintains a good relationship with local clergy whilst also undertaking his own part time PhD course. It was mazeltov twice over to Rabbi Aaron & Rebbetzin Miriam on the birth of their grand-daughter Libby to Chana Esther and Shmuel Fogel and on the wedding of Tzivia to Shuey Shear. Mazeltov to all.

Sale of Land at Hazlerigg

We have made further progress regarding the sale of surplus land at Hazlerigg. We now have an interested party who is anxious to buy but there are some administrative issues to overcome before a sale can go through. We know that the buyer is very keen, we remain hopeful that we can conclude the sale very shortly. Barry Speker has continued to advise us on the legal aspects of the sale and has helped me coordinate with our solicitors.

Youth and Education

I should like to again thank Rabbi and Rebbetzin Lipsey and all those who have helped this year. Rabbi and Rebbetzin Lipsey are prepared for any child or for that matter any adult who may wish to learn, you just need to ask.

The Lipseys also regularly offer a Shabbat meal to students on Friday nights, giving them an opportunity to mix and talk over a kosher meal.

I should like to thank Deanna Van der Velde for the time she devotes to education about Judaism, anti-Semitism and the Holocaust in the wider community. Due to a serious operation in October 2024, Deanna has not been able to fully commit to her interfaith engagement. From February this year she has undertaken a few visits to the synagogue especially with regulars. The advent of zoom type sessions has been a real boon and these have been easier to do and less demanding and are far cheaper for the schools as the cost of buses is phenomenal.

Chevra Kadisha

I want to thank Pamela Gold and Hilary Freeman who are our point of contact for the Chevra Kadisha. In particular, I would also like to thank Tzviki Sandler and the Gateshead Hebrew Burial Society who go about their work in a quiet, dignified, efficient and unassuming way.

THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

PRESIDENT'S ANNUAL REPORT

Treasurer / Book-keeper

I have given the Treasurer's Report elsewhere but I would again like to thank the Honorary Officers and the Finance Committee for their support during the year. I am forever grateful to the book keeping duties that were fulfilled by Walter Knoblauch. Following his passing after a bravely fought illness he will be sorely missed. The book keeping duties, claims and salaries are now safely in the hands of Ms Debbie Ross and Ms Nicole Dumes. Thanks also to RMT for their assistance, their advice and for the audit work.

Ladies' Guild

The Ladies' Guild continues to work tirelessly for the benefit of the Congregation. As well as organising the weekly Kiddushim, they have helped with a variety of events such as refreshments at Purim, Simchas Torah and on other occasions, and in organising cleaning the Shul silver prior to the Yomin Naroim. In particular, I should like to thank co-Chairs Adrienne Ross and Gloria Sterrie for their hard work throughout the year. Thanks should also go to Brenda Levinson and Svetlana Churlin for their assistance on Shabbos.

Secretary

We appointed Ms Nicole Dumes, who works all day Thursdays instead of the former Monday and Thursday mornings. Nicole has settled in very well and thanks to a guidance document written by Michelle before she left, she has found her feet without any problems. Along with the secretarial duties, Nicole and Ms Debbie Ross are keeping the books up to date.

Kosher Facility

The Facility is well settled into its new premises and is run very capably by its manager, Lee Harrison. I should like to thank Rabbi Lipsey who works closely with Lee to ensure that members of the Congregation can make vital purchases to enable Kashrut to be kept in the Community and to provide a wide range of supplies. It is worth mentioning that Lee and his helpers put in an enormous amount of time and energy to keep the Facility operational with a strictly Kosher l'Pesach shop when the time comes. We are grateful to Lee and those volunteers, who help when necessary.

It is essential that the community continues to support the facility. It really is a case of, "use it or lose it." Quite simply, if you choose to buy elsewhere, you seriously risk the long-term future of the place.

Adviser on legal matters

I should like to thank our legal adviser, Barry Speker, who continues to provide his support and advice whenever needed. Again, we have made heavy demands of him and he has responded in his usual authoritative and efficient manner to the many phone calls and emails and I am very grateful for his assistance and valued counsel.

Security

We continue to use security from a company recognised by CST and have had the use of a guard for Shabbat and Yomtov. This has been funded principally from a small levy paid for by members and I can report that this has been very successful and helped by occasional financial supplements from CST when their own coffers allowed. We are grateful for Dr Richard Grant's continued leadership role in relation to all security issues.

We do have a full CCTV monitoring system which keeps 24/7 monitoring of the entire site. In today's society, this provides a degree of reassurance to all who use the site. Although it wasn't our problem when the old shul was vandalised it may be that our CCTV acts as a deterrent to anyone who has no business on our site.

Caretaking

Mike Robson continues to work providing a high level of service on the site. He gives very prompt attention to any matters drawn to his attention and goes out of his way to be as helpful as possible. His assistance is invaluable in making necessary arrangements for the shul and the accommodation in the building to meet many uses.

THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

PRESIDENT'S ANNUAL REPORT

Mitzvah Day

We are grateful to Brenda Levinson's organisation of our Mitzvah Day activities. This year members of the United Hebrew Congregation and the Newcastle Reform Synagogue were joined by representatives from Northumbria Police Community Engagement Team along with nine 9 year olds from Byker Mini Police to wrap over 150 shoe boxes with toiletries, gloves, woolly hats, scarves etc., and sweets, chocolates and treats, all to be distributed by the Changing Lives workers and volunteers.

In addition to the shoe boxes, other items were collected, rucksacks, warm clothes, socks, hats and food and warm blankets. Changing Lives were overwhelmed yet again with the community's efforts, and we look forward to doing the same again this year.

Memorial boards

We have re-instated the original memorial boards in the Shul along with the yahrtzeit display box. There were plans to install a new automated video system in its place and this may be something that we can look into at some time in the future.

Condolences

The following members passed away during the year. Condolences are extended to their families: June Woolman, Gwendoline Lamb, Hilary Ann Grant, Werner Maier, Dr Graham S Black, Lila Abels, Joe Gould, Jeffrey Fox, Linda Mickler, David Mendoza, David Welsh, Carole Lurie, Rebecca Bloom, Rita Austin, Dr Kenneth Cohen, Judith Lion, Shirley Goodman, Eva Schapira, Walter Knoblauch, Arnold Burman & Victor Ribeiro.

Finally

In conclusion, I should like to record my gratitude to members of Council for their support and advice, especially to my Co-Vice Presidents, Mrs Faga Speker and Mrs Pamela Gold who have spent an enormous amount of time dealing with countless issues which have needed attention. Thanks to The Recorder Officers for the outstanding production of The Recorder and to Peter Niman for organising the distribution. Thanks as ever to the shul Gabbais who work hard to keep the Shabbos and Yom Tov services running smoothly. Special thanks to Peter Niman who continues to organise the Maftirs, and other administrative matters in connection with the services.

signed by:



EAD75DFEA8CD490
Raymond Goldsmith

15 October 2025

THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

FINANCE COMMITTEE REPORT

I present my report for 2024, a year in which we incurred a loss of £103,500 (2023: £146,612).

Our income has reduced due to the reduction in our membership, sadly, and a reduction in donations, and our expenditure has remained high largely because of maintaining a building which is over 100 years old. The Finance Committee are looking actively at ways of further reducing our overheads. We have stated previously that we have much more energy efficient heating and lighting systems in LJ House and this is now producing lower utility bills.

Discussions are still ongoing with the prospective sale of the land at Hazelrigg. The UHC is to be a beneficiary from the proceeds of an estate and these funds will be very welcome.

Whilst the sale of the shul for the time being has given us a positive bank balance this is likely to be only for a short period of time. The costs of refurbishing Lionel Jacobson House to provide us with a modern shul and community building as well as the residential accommodation above, have used up a lot of these funds and this is reflected in the increase in the losses for 2023 and 2024. It is inevitable that the income will reduce and it will become necessary to use the proceeds of the sale to keep our community solvent.

I would like to thank the Honorary Officers and the Finance Committee for their support during the year. I am forever grateful to the book keeping duties that were fulfilled by Walter Knoblauch. He will be sorely missed after his passing. The book keeping duties, claims and salaries are now safely in the hands of Ms Debbie Ross and Ms Nicole Dumes. Thanks also to RMT for their assistance, their advice and for the audit work.

Signed by:



EAD75DEEA9CD490...

.....
Raymond Goldsmith
Treasurer

Dated: 15 October 2025

THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

I report to the Trustees on my examination of the financial statements of The United Hebrew Congregation of Newcastle Upon Tyne (the charity) for the year ended 31 December 2024.

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.

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

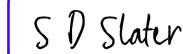
Independent examiner's statement

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 that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 130 of the Charities Act 2011.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of financial statements set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the financial statements 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 financial statements to be reached.

Signed by:



.....15B4AADB6E574FA...

Stephen D Slater BA(Hons) FCA
for and on behalf of RMT Accountants & Business Advisors Ltd
Gosforth Park Avenue
Newcastle upon Tyne
NE12 8EG

15 October 2025
Dated:

THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2024

Current financial year		Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Total 2023 £
	Notes				
Income and endowments from:					
Donations and legacies	3	23,531	-	23,531	19,756
Charitable activities	4	166,548	-	166,548	168,573
Investments	5	8,603	-	8,603	5,198
Other income	6	3,154	-	3,154	4,113
Total income		201,836	-	201,836	197,640
Expenditure on:					
Charitable activities	7	305,010	326	305,336	344,252
Total expenditure		305,010	326	305,336	344,252
Net expenditure and movement in funds		(103,174)	(326)	(103,500)	(146,612)
Reconciliation of funds:					
Fund balances at 1 January 2024		1,593,896	34,341	1,628,237	1,774,849
Fund balances at 31 December 2024		1,490,722	34,015	1,524,737	1,628,237

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

THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2024

Prior financial year		Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
	Notes			
Income and endowments from:				
Donations and legacies	3	19,756	-	19,756
Charitable activities	4	168,573	-	168,573
Investments	5	5,198	-	5,198
Other income	6	4,113	-	4,113
Total income		197,640	-	197,640
Expenditure on:				
Charitable activities	7	340,396	3,856	344,252
Total expenditure		340,396	3,856	344,252
Net income and movement in funds		(142,756)	(3,856)	(146,612)
Reconciliation of funds:				
Fund balances at 1 January 2023		1,736,652	38,197	1,774,849
Fund balances at 31 December 2023		1,593,896	34,341	1,628,237

THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

BALANCE SHEET

AS AT 31 DECEMBER 2024

	Notes	2024		2023	
		£	£	£	£
Fixed assets					
Tangible assets	13		1,275,983		1,255,903
Current assets					
Stocks	14		10,100		4,413
Debtors	15		37,492		36,990
Cash at bank and in hand			275,403		385,392
			322,995		426,795
Creditors: amounts falling due within one year	16		(74,241)		(54,461)
Net current assets			248,754		372,334
Total assets less current liabilities			1,524,737		1,628,237
The funds of the charity					
Restricted income funds	18		34,015		34,341
Unrestricted funds	19		1,490,722		1,593,896
			1,524,737		1,628,237

15 October 2025

The financial statements were approved by the Trustees on

Signed by:

R A Grant

.....4CF77E09E05C451:.....

Dr R A Grant

Trustee

THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

Charity information

United Hebrew Congregation of Newcastle Upon Tyne is a charity governed by its constitution as adopted 18 December 1972 and subsequently altered by scheme dated 5 August 1999 as amended 8th May 2008.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". 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 not to prepare a statement of cash flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

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. The Board has concluded that the going concern assumption is appropriate in preparing these financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the members of the council in furtherance of their charitable objectives unless the funds have been designated for other purposes.

Restricted funds are subject to specific conditions by donors or grantors 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

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 or deeds of covenant is recognised at the time of the donation.

THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies (Continued)

1.5 Resources expended

Expenditure is classified under the principal categories of charitable expenditure and governance costs.

Charitable expenditure relates to direct charitable expenditure as well as the management and administration of the charity.

Governance costs are general costs which have been incurred in order that the charity can operate effectively and in generating the information required for public accounting.

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.

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:

Freehold land and buildings	No depreciation
Property improvements	No depreciation
Fixtures and fittings	15% reducing balance / 20% straight line
Motor vehicles	15% reducing balance

No depreciation is provided on freehold property and property improvements as the Council consider that the sum involved is not material, having regard to the Congregation's policy to keep the property in a high state of repair.

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.

1.7 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).

Recoverable amount is the higher of fair value less costs to sell and value in use. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset for which the estimates of future cash flows have not been adjusted.

1.8 Stocks

Stocks are stated at the lower of cost and estimated selling price less costs to sell.

Net realisable value is the estimated selling price less all estimated costs of completion and costs to be incurred in marketing, selling and distribution.

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.

THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies (Continued)

1.10 Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measure at their settlement value.

1.11 Retirement benefits

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

1.12 Scrolls of the Law, Silver Plate and other Religious Articles

The Synagogue has numerous items falling within this category. In the absence of documentary evidence or other information, no historical cost can be allocated and they consequently do not appear as part of the assets of the Congregation. The items included under this heading are insured at a value of £235,602.

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 UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

3 Donations and legacies

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Donations and gifts	17,909	15,261
Grants receivable	5,622	4,495
	<u>23,531</u>	<u>19,756</u>
Donations and gifts		
Visiting resources fund	5,393	89
Offerings and donations	8,871	8,393
Security levy	2,940	3,162
Arba Mimim	705	640
Other	-	2,977
	<u>17,909</u>	<u>15,261</u>

4 Charitable activities Current financial year

	Religious activities 2024 £	Kosher food facility 2024 £	Burial provision 2024 £	Total 2024 £	Total 2023 £
Sale of goods	-	95,460	14,992	110,452	103,648
Membership contributions	45,676	-	10,420	56,096	59,925
Other income	-	-	-	-	5,000
	<u>45,676</u>	<u>95,460</u>	<u>25,412</u>	<u>166,548</u>	<u>168,573</u>
Analysis by fund					
Unrestricted funds	<u>45,676</u>	<u>95,460</u>	<u>25,412</u>	<u>166,548</u>	<u>168,573</u>

THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

4 Charitable activities (Continued)

Prior financial year

	Religious activities £	Kosher food facility £	Burial provision £	Total 2023 £
Sale of goods	-	87,195	16,453	103,648
Membership contributions	48,745	-	11,180	59,925
Other income	5,000	-	-	5,000
	<u>53,745</u>	<u>87,195</u>	<u>27,633</u>	<u>168,573</u>
Analysis by fund				
Unrestricted funds	<u>53,745</u>	<u>87,195</u>	<u>27,633</u>	<u>168,573</u>

5 Investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Interest receivable	<u>8,603</u>	<u>5,198</u>

6 Other income

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Sale of vehicle	3,023	-
Other income	131	4,113
	<u>3,154</u>	<u>4,113</u>

THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

7 Expenditure on charitable activities

	Religious activities	Kosher food facility	Burial provision	Total	Total
	2024	2024	2024	2024	2023
	£	£	£	£	£
Direct costs					
Staff costs	50,419	18,879	-	69,298	68,119
Depreciation and impairment	6,240	1,253	-	7,493	8,476
Kosher food facility cost of sales	-	75,691	-	75,691	74,161
Kiddushim and hospitality	9,713	-	-	9,713	9,869
Property expenses	21,459	-	-	21,459	61,165
Janitorial expenses	33,659	-	-	33,659	31,822
Repairs and maintenance	28,427	624	-	29,051	21,243
Telephone	1,218	124	-	1,342	2,431
Postage and stationery	344	112	-	456	850
Burial committee	-	-	22,564	22,564	19,958
Rabbi accommodation and expenditure	4,702	-	-	4,702	11,031
Festival expenses	4,993	-	-	4,993	9,218
Motor expenses	2,272	-	-	2,272	4,576
Bookkeeping	4,680	-	-	4,680	4,440
Bank, credit card and interest charges	796	840	-	1,636	1,477
Legal and professional charges	6,012	-	-	6,012	2,989
Sundry expenses	1,294	-	-	1,294	1,103
Other charitable expenditure	5,071	-	-	5,071	6,274
	181,299	97,523	22,564	301,386	339,202
Share of support and governance costs (see note 8)					
Governance	3,950	-	-	3,950	5,050
	185,249	97,523	22,564	305,336	344,252
Analysis by fund					
Unrestricted funds	184,923	97,523	22,564	305,010	340,396
Restricted funds	326	-	-	326	3,856
	185,249	97,523	22,564	305,336	344,252

THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

7 Expenditure on charitable activities (Continued)

Previous year:	Religious activities 2023 £	Kosher food facility 2023 £	Burial provision 2023 £	Total 2023 £
Direct costs				
Staff costs	49,732	18,387	-	68,119
Depreciation and impairment	8,442	34	-	8,476
Kosher food facility cost of sales	-	74,161	-	74,161
Kiddushim and hospitality	9,869	-	-	9,869
Property expenses	61,165	-	-	61,165
Janitorial expenses	31,242	580	-	31,822
Repairs and maintenance	21,243	-	-	21,243
Telephone	2,200	231	-	2,431
Postage and stationery	693	157	-	850
Burial committee	-	-	19,958	19,958
Rabbi accommodation and expenditure	11,031	-	-	11,031
Festival expenses	9,218	-	-	9,218
Motor expenses	4,546	30	-	4,576
Bookkeeping	4,440	-	-	4,440
Bank, credit card and interest charges	800	677	-	1,477
Legal and professional charges	2,989	-	-	2,989
Sundry expenses	1,103	-	-	1,103
Other charitable expenditure	6,274	-	-	6,274
	224,987	94,257	19,958	339,202
Share of support and governance costs (see note 8)				
Governance	4,400	650	-	5,050
	229,387	94,907	19,958	344,252
Analysis by fund				
Unrestricted funds	225,531	94,907	19,958	340,396
Restricted funds	3,856	-	-	3,856
	229,387	94,907	19,958	344,252

THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

8 Support costs

	Support costs	Governance costs	2024	Support costs	Governance costs	2023
	£	£	£	£	£	£
Independent examiner's fees	-	3,300	3,300	-	4,150	4,150
Accountancy	-	650	650	-	900	900
	<u>-</u>	<u>3,950</u>	<u>3,950</u>	<u>-</u>	<u>5,050</u>	<u>5,050</u>
Analysed between Charitable activities	-	3,950	3,950	-	5,050	5,050
	<u>-</u>	<u>3,950</u>	<u>3,950</u>	<u>-</u>	<u>5,050</u>	<u>5,050</u>

9 Net movement in funds

2024
£

2023
£

The net movement in funds is stated after charging/(crediting):

Fees payable for the independent examination of the charity's financial statements	3,300	4,150
Depreciation of owned tangible fixed assets	7,493	8,476
	<u>3,300</u>	<u>4,150</u>
	<u>7,493</u>	<u>8,476</u>

10 Trustees

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

11 Employees

The average monthly number of employees during the year was:

	2024 Number	2023 Number
Religious staff	2	2
Kosher food facility staff	2	2
Governance staff	1	1
	<u>5</u>	<u>5</u>
Total	<u>5</u>	<u>5</u>

THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

11 Employees	(Continued)	
Employment costs	2024 £	2023 £
Wages and salaries	64,903	63,510
Social security costs	2,271	2,518
Other pension costs	2,124	2,091
	<u>69,298</u>	<u>68,119</u>

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

Remuneration of key management personnel

Key management are considered to be the President, Treasurer, Board of Trustees, Committee Members, and the Minister.

The President, Treasurer, Board of Trustees, and the Committee Members do not receive any remuneration.

The remuneration of key management personnel was as follows:

	2024 £	2023 £
Aggregate compensation	<u>28,594</u>	<u>27,516</u>

12 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

13 Tangible fixed assets

	Freehold land and buildings	Property improvements	Fixtures and fittings	Motor vehicles	Total
	£	£	£	£	£
Cost					
At 1 January 2024	195,168	1,004,781	119,466	44,820	1,364,235
Additions	-	36,000	-	23,550	59,550
Disposals	-	-	-	(44,820)	(44,820)
At 31 December 2024	195,168	1,040,781	119,466	23,550	1,378,965
Depreciation and impairment					
At 1 January 2024	-	-	95,894	12,438	108,332
Depreciation charged in the year	-	-	3,850	3,643	7,493
Eliminated in respect of disposals	-	-	-	(12,843)	(12,843)
At 31 December 2024	-	-	99,744	3,238	102,982
Carrying amount					
At 31 December 2024	195,168	1,040,781	19,722	20,312	1,275,983
At 31 December 2023	195,168	1,004,781	23,572	32,382	1,255,903

Freehold land and buildings	2024 £	2023 £
Land at Hazelrigg Cemetery	36,908	36,908
Extension at Hazelrigg Cemetery	158,260	158,260
	195,168	195,168

14 Stocks

	2024 £	2023 £
Kosher food	10,100	4,413

15 Debtors

Amounts falling due within one year:	2024 £	2023 £
Trade debtors	13,850	13,587
Other debtors	21,855	21,705
Prepayments and accrued income	1,787	1,698
	37,492	36,990

THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

16 Creditors: amounts falling due within one year

	Notes	2024 £	2023 £
Other taxation and social security		704	-
Deferred income	17	37,891	27,891
Trade creditors		9,260	4,109
Other creditors		18,535	15,557
Accruals		7,851	6,904
		<u>74,241</u>	<u>54,461</u>

17 Deferred income

	2024 £	2023 £
Arising from Burial provisions	<u>37,891</u>	<u>27,891</u>

Deferred income is included in the financial statements as follows:

	2024 £	2023 £
Deferred income is included within:		
Current liabilities	<u>37,891</u>	<u>27,891</u>
Movements in the year:		
Deferred income at 1 January 2024	27,891	25,091
Resources deferred in the year	10,000	2,800
Deferred income at 31 December 2024	<u>37,891</u>	<u>27,891</u>

18 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.

	At 1 January 2024 £	Resources expended £	At 31 December 2024 £
Bloom & Gordon scholarship fund	7,050	-	7,050
Sunderland Chevra Kadisha	6,101	(326)	5,775
Grave maintenance fund	21,190	-	21,190
	<u>34,341</u>	<u>(326)</u>	<u>34,015</u>

THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

18 Restricted funds (Continued)

Previous year:	At 1 January 2023	Resources expended	At 31 December 2023
	£	£	£
Bloom & Gordon scholarship fund	7,050	-	7,050
Sunderland Chevra Kadisha	9,957	(3,856)	6,101
Grave maintenance fund	21,190	-	21,190
	<u>38,197</u>	<u>(3,856)</u>	<u>34,341</u>

Bloom & Gordon scholarship fund

Expenditure from this fund represents awards made and books purchased. Total awards during the year amounted to £nil (2023: £nil). The fund is represented by investments and other current assets.

Sunderland Chevra Kadisha

Represents funds held to meet the cost of the up keep of Bishopwearmouth Cemetery.

Grave maintenance fund

Represents funds of £21,190 donated in 2013 for the specific purposes of maintaining the graves of family members.

19 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 2024	Incoming resources	Resources expended	At 31 December 2024
	£	£	£	£
General funds	<u>1,593,896</u>	<u>201,836</u>	<u>(305,010)</u>	<u>1,490,722</u>
Previous year:	At 1 January 2023	Incoming resources	Resources expended	At 31 December 2023
	£	£	£	£
General funds	<u>1,736,652</u>	<u>197,640</u>	<u>(340,396)</u>	<u>1,593,896</u>

20 Retirement benefit schemes

Defined contribution schemes	2024 £	2023 £
Charge to profit or loss in respect of defined contribution schemes	<u>2,124</u>	<u>2,091</u>

THE UNITED HEBREW CONGREGATION OF NEWCASTLE UPON TYNE

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

20 Retirement benefit schemes (Continued)

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.

21 Related party transactions

Transactions with related parties

During the year there has been no related party transactions (2023: £nil).

22 Analysis of net assets between funds

	Unrestricted 2024 £	Restricted 2024 £	Total Unrestricted 2024 £	Restricted 2023 £	Total 2023 £
Fund balances at 31 December are represented by:					
Tangible assets	1,275,983	-	1,275,983	1,255,903	1,255,903
Current assets/(liabilities)	214,739	34,015	248,754	34,341	372,334
	<u>1,490,722</u>	<u>34,015</u>	<u>1,524,737</u>	<u>34,341</u>	<u>1,628,237</u>

23 Kosher Food Facility

Kosher Food Facility was set up to provide kosher food to congregation members. The income and expenditure for the year ended 31 December 2024 relating to the Kosher Food Facility is detailed below:

	£	2024 £	£	2023 £
Sales income		95,460		87,195
Opening stock	4,413		5,326	
Purchases	81,378		73,248	
Closing stock	(10,100)		(4,413)	
		<u>(75,691)</u>		<u>(74,161)</u>
Gross profit		19,769		13,034
Administration expenses				
Wages	18,879		18,177	
Other expenses	1,700		2,325	
		<u>(20,579)</u>		<u>(20,502)</u>
Deficit on activities		<u>(810)</u>		<u>(7,468)</u>

The net book value of fixed assets shown in note 13 includes £18,208 (2023: £19,461) relating to the establishment of the Kosher Food Facility. This was funded by the Gertrude Pass Fund.