

**Bradford Hebrew Congregation
REGISTERED CHARITY
NUMBER
1189757**

ACCOUNTS

FOR THE YEAR TO 31ST DECEMBER 2020

**Bradford Hebrew Congregation
YEAR ENDED 31ST DECEMBER 2020**

	Pages
Trustees Report	3 to 4
Independent Examiners Report	5
Income and Expenditure Account	6
Balance Sheet	7

Bradford Hebrew Congregation
YEAR ENDED 31ST DECEMBER 2020

Trustees Report

Bradford Hebrew Congregation BHC has always been an Unincorporated Charity, never registered with the Charity Commissioners nor with the Inland Revenue for at least 30 years. It was governed by laws originating from its inception and largely pertaining to a fully functioning community with a synagogue.

After unanimous Trustee agreement, and after an application to the Charity Commissioners, Bradford Hebrew Congregation was entered onto the Register of Charities as a Charitable Incorporated Organisation (CIO) on 2nd June 2020 with the Registered Charity Number **1189757**.

The CIO has a new governing document and 'new' charitable objects, both of which are publicly available online: <https://register-of-charities.Charitycommission.gov.uk/Charity-search/-/Charity-details/5159325/governing-document> or by application to Albert King.

All the assets of the Unincorporated Charity and the three historic agreements with Bradford Metropolitan District Council regarding the Cemetery, were transferred to the CIO on 6th July 2020, with both BMDC's and the Charity Commissioners prior approval

The Trustees of the CIO are identical to the Unincorporated Charity and unchanged since last year, and they have approved decisions including the formation of the CIO and the transfer of assets and BMDC agreements to the CIO.

The Trustees attach herewith the 2020 Accounts, which have been independently examined by Jody Kendall, Chartered Accountant, of Ilkley.

The Trustees remind Burial Scheme Members and certain others, who have recently expressed a wish to be buried in our Birks Fold cemetery that they are also Burial Scheme Members of Etz Chaim Synagogue, Leeds and their funerals are assured. THE BHC Burial Scheme Levy on death has remained unchanged at £2000. We are grateful to Etz Chaim Synagogue, Leeds and in particular to Rabbi Anthony Gilbert, for their continuing care to Bradford congregants.

We are pleased to report that no funerals took place in 2020.

The continued maintenance of our cemetery by 'Bradford Works' and the Ohel, both under the supervision of Mrs Margaret Birch (ex Waxman's), have held their improvement.

Our deficit for 2020 was £39, and our closing Bank/Building Society balances totalled £268,452.

Our Hon Treasurer has divided our investments amongst 'banks' each of which is covered by the Government Financial Services Compensation Scheme for £85000.

We continue to assess improvements to our cemetery e.g. improved pathways, bird detritus problem on gravestones, repair work to walls/old broken stones, further tree maintenance etc.

Bradford Hebrew Congregation
YEAR ENDED 31ST DECEMBER 2020

A memorial service for our late President Mr Albert Waxman, postponed due to COVID-19 will be held at Harrogate Hebrew Congregation on 5th September 2021 and an invitation will be issued in due course.

Albert King, Hanneke Dye, Michael Freund, Richard Hecht

18th March 2021



Trustees

Albert Aubrey Benjamin King
Hanneke Dye
Richard Maxwell Hecht
Michael David Freund

Structure and Governance

The Charity is a CIO registered 2nd June 2020

Principal address

Hillfoot
25, Ben Rhydding Drive
Ilkley
LS29 8AY

Bradford Hebrew Congregation
YEAR ENDED 31ST DECEMBER 2020

Independent Examiners Report

Bradford Hebrew Congregation

Independent examiner's report to the trustees of Bradford Hebrew Congregation

I report on the accounts of the CIO.

Respective responsibilities of the trustees and the examiner

The trustees are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144 (2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Having satisfied myself that the charity is not subject to an audit under company law and is eligible for independent examination, it is my responsibility to examine the accounts under section 145 of the 2011 Act, follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act and state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1) which gives me reasonable cause to believe that in any material respect the requirements:

to keep accounting records in accordance with section 386 of the Companies Act 2006; and

to prepare accounts which accord with the accounting records, comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities (Charities SORP (FRS 102)).

have not been met; or

2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: Name: J Kendall ACA



Relevant professional qualification or body: ACA

Date: 18/3/21

J Kendall ACA
8 Craiglands Park
Ilkley

LS29 8SX

Bradford Hebrew Congregation
YEAR ENDED 31ST DECEMBER 2020

STATEMENT OF FINANCIAL ACTIVITIES

	2020	2019
	<u>£</u>	<u>£</u>
Burial Income		
Burial levies	200	6,200
Commissions etc	1,769	575
Cemetery collections		180
Donations	500	0
Interest Received	2,107	1,648
Total Income	<u>4,576</u>	<u>8,603</u>
Burial Expenditure		
Undertakers Charges	0	(4,090)
Grave digging & council charges	0	(2,315)
Ministers	0	(200)
Loudspeaker charge	0	(240)
Cemetery Expenditure		
Rates	(115)	(114)
Water	(158)	
Electricity	(142)	(118)
Insurance	(619)	(1,245)
Ground Maintenance	(2,462)	(2,736)
Cemetery Supervision M Birch	(927)	(1,331)
Special Cemetery Expenditure		
Tree Felling	0	(2,450)
Plaque	0	(163)
General Expenditure		
Calendars	(167)	(34)
Sundry Expenses	(25)	(112)
Total Expenditure	<u>(4,615)</u>	<u>(15,148)</u>
Surplus/(Deficit) for the year	<u>(39)</u>	<u>(6,545)</u>


Bradford Hebrew Congregation
YEAR ENDED 31ST DECEMBER 2020

BALANCE SHEET

	2020	2019
	<u>£</u>	<u>£</u>
Current Assets		
Barclays Bank	90,447	175,823
Skipton Building Society	8,005	7,668
Yorkshire Bank	85,000	0
Hampshire Trust	85,000	85,000
Total Net Assets	<u>268,452</u>	<u>268,491</u>
Reserves		
Brought forward	268,491	275,036
Surplus/(Deficit) for the year	<u>(39)</u>	<u>(6,545)</u>
Carried forward	<u>268,452</u>	<u>268,491</u>

The constitution does not require the CIO to obtain an audit of its accounts for the year in question in accordance with the Charities SORP. The trustees acknowledge their responsibilities for complying with the requirements of the SORP with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to the CIO, FRS 102 (effective January 2019).

 18th March 2021

Bradford Hebrew Congregation
YEAR ENDED 31ST DECEMBER 2020

NOTES TO THE ACCOUNTS

1 Accounting policies

The accounts have been prepared in line with the applicable Charity Law in the Jurisdiction of registration. The CIO has adopted FRS 102 and the Charities SORP.

The Charity is exempt from the requirement to prepare a cashflow.

The Charity is required to have an independent examination as set out in the constitution.

The accounts are prepared on a receipts and payments basis.

2 Transfer of Business

On the 6th July 2020 the operations of Bradford Hebrew Congregation were transferred to the CIO.