CHARITY NUMBER: 222277

Birmingham Hebrew Congregation and Charitable Institutions

Consolidated Financial Statements for the year ended 31 December 2024

Birmingham Hebrew Congregation and Charitable Institutions
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for the year ended 31 December 2024

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Birmingham Hebrew Congregation and Charitable Institutions
Charity Information

KEY MANAGEMENT PERSONNEL:	Trustees and Senior Management Team
TRUSTEES:	Mr G Bloom (LM) (Treasurer) (EM) Mr J S Leek (EM) Dr A C White Mrs L Bushell Mr S Newman Mr J Lang Ms L Myers Mr B Shaffer Mr J Bushell Mr P Marks Mr B Johnson Mr S Bushell (LM) - Life member (EM) – Executive member
SENIOR MANAGEMENT TEAM:	Rabbi Y Jacobs J Wilkes
ADDRESS:	Singers Hill Ellis Street Birmingham B1 1HL
REGISTERED CHARITY NUMBER:	222277
AUDITORS:	UHY Hacker Young (Birmingham) LLP Registered Auditors 9-11 Vittoria Street Birmingham B1 3ND
BANKERS:	Handelsbanken 55 Calthorpe Road Edgbaston Birmingham
CUSTODIAN TRUSTEE:	Birmingham Hebrew Congregation Properties Limited Whose Directors are: Mr G Bloom Mr J S Leek Mr L O Bushell

Birmingham Hebrew Congregation and Charitable Institutions
Report of the Trustees for the year ended 31 December 2024

The Trustees present their annual report and audited consolidated financial statements for the year ended 31 December 2024 and confirm they comply with the Charities Act 2011, the Trust Deed, Charities SORP 2019 and The Financial Reporting Standard Applicable in the UK and Republic of Ireland (FRS 102) (Effective 1 January 2019).

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Birmingham Hebrew Congregation is a registered charity (no. 222277) and is set up under its constitution and rules.

The members of the management council, who are also the Trustees, who served during the year are set out below. The council meet on a regular basis to manage the affairs of the charity and to formulate policy. The senior management team oversees the day to day operations of the charity in liaison with the Treasurer and Executive.

Mr G Bloom
Mr J S Leek
Dr A C White
Mrs L Bushell
Mr S Newman
Mr J Lang
Ms L Myers
Mr B Shaffer
Mr J Bushell
Mr P Marks
Mr B Johnson
Mr S Bushell

Pay Policy for Senior Staff

The pay of the senior staff is reviewed annually and in view of the nature of the charity, the Trustees benchmark remuneration against pay levels in other organisations of similar size. The remuneration benchmark is the mid-point of the range paid for similar roles. Where recruitment has proven difficult in the past a market addition has also been paid with the pay maximum no greater than the highest benchmarked salary for a comparable role.

OBJECTIVES AND ACTIVITIES

The objects of the charity shall be to promote the Jewish religion for the public benefit by all or any of the following means:

- The provision and maintenance of a synagogue for prayer and to further and encourage the practice of Orthodox Judaism as prescribed by the office of the Chief Rabbi.
- To create and develop social and cultural activities for all ages for its membership and also to the wider Jewish Community of Birmingham and the West Midlands.
- To create programmes of Jewish learning in conjunction with other bodies to further aid and strengthen the practice of Orthodox Judaism.
- To provide and maintain two cemeteries at Witton and Brandwood End for the burying of Jewish deceased.
- To maintain and develop relationships with other non Jewish religious leaders and communities.
- To act as the Foundation body of the King David School.

Report of the Trustees for the year ended 31 December 2024

STRATEGIC REPORT

Achievements and Performance

The synagogue has continued to provide a full schedule of well attended daily, Sabbath and Festival prayer services. These included monthly services for children and special services for boys (Bar Mitzvah) and girls (Bat Mitzvah) marking their coming of age. The second Adult Bat Mitzvah course was started for women not fortunate enough to have had a Bat Mitzvah at aged 12.

A busy social and cultural activities programme included Sightseers' Club visits to Morrocco, the Beth Shalom National Holocaust Museum, Nottingham and the Houses of Parliament; Film Club evenings showing films of Jewish interest; regular Coffee, Cake and Chat sessions; and Sabbath and Festival Eve dinners.

Programmes of Jewish learning continued with Torah Tots for pre-school children, Hebrew classes for school aged children and a programme of events for teenagers. The children's learning achievements were celebrated with a prize day. Adult education was delivered through regular Lunch and Learn sessions for men, Ladies Shiurim (lessons) and the Jewish Women's Learning Circle.

The cemeteries at Witton and Brandwood End were maintained to the required standards throughout the year including renovation of the facilities block at Witton.

The synagogue further strengthened its relationships with non-Jewish religious leaders and communities through participation in the Birmingham Faith Leaders' Forum; hosting some 5,000 children and their teachers in school parties led by qualified guides touring the synagogue; and leading synagogue tours for adult groups. The synagogue celebrated the 20th anniversary of the presentation of a Torah Scroll by the St Mary's Catholic Seminary with a service attended by current Seminarians and city Faith Leaders.

The synagogue supported the King David School as its Foundation body, receiving regular reports on activities at the school and contributing to the running of the school through its Foundation Governors.

Future Plans

The Council and Executive continue to review members' needs and views, providing support, activities and meeting facilities, where needed, to the relevant age profile of the membership. Attracting younger families into the congregation continues to be a priority.

FINANCIAL REVIEW

The Statement of Financial Activities for the year shows an increase in reserves of £56,001 for the year, this is due to revaluation of the investment properties at December 2024. The senior management team are monitoring the overheads to ensure that the budgets are appropriate and that the charity can continue to support the community. The congregation continue to contribute to specific appeals as well as supporting the social and religious events.

The Trustees have examined the major strategic, business and operational risks which the charity faces and confirm that systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen these risks.

The Trustees' policy is to protect the charity's capital by investing in low risk investments whilst maximising income as far as possible. The portfolio of investments is annually reviewed against the above policy.

The Trustees regularly review the free reserves available to meet day to day expenses.

Going Concern

After making appropriate enquiries, the board of Trustees has a reasonable expectation that Birmingham Hebrew Congregation and Charitable Institutions has adequate resources to continue in operational existence for the foreseeable future. For this reason it continues to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Statement of Accounting Policies.

Trustees Responsibilities in relation to the financial statements

Charity law 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 surplus or deficit of the charity for that period. Under that law the Trustees have elected to prepare their accounts in accordance with The Financial Reporting Standard Applicable in the UK and Republic of Ireland (FRS 102) (Effective 1 January 2019). In preparing those financial statements, the Trustees have:

- selected suitable accounting policies and then applied them consistently;
- made judgements and estimates that are reasonable and prudent;
- stated whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepared the financial statements on the going concern basis.

The Trustees have overall responsibility for ensuring that the charity has appropriate system of controls, financial and otherwise. They are also responsible for keeping proper accounting records which 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 SORP 2019.

Statement as to Disclosure of Information to Auditors

In so far as the Trustees are aware at the time of approving our Trustees' annual report:

- there is no relevant information, being needed by the auditor in connection with preparing their report, of which the auditor is unaware
- the Trustees, having made enquiries of fellow Trustees and the auditor that they ought to have individually taken, have each taken all steps that he/she is obliged to take as a Trustee in order to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

On behalf of the Council

G Bloom – Trustee
7 September 2025

Independent Auditor's Report to the Members of Birmingham Hebrew Congregation and Charitable Institutions as at 31 December 2024

Opinion

We have audited the financial statements of Birmingham Hebrew Congregation and Charitable Institutions (the 'parent charity') and its subsidiaries (the 'group') for the period ended 31 December 2024 which comprise group and parent charity statement of financial activities and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards including FRS 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 group's and of the parent charity's affairs as at 31 December 2024 and of the group's incoming resources and application of resources, including its income and expenditure, 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 group 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 statement 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 group or parent charitable company'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 other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the financial statements. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

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 course of 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.

Independent Auditor's Report to the Members of Birmingham Hebrew Congregation and Charitable Institutions as at 31 December 2024

Opinions on other matters prescribed by the financial statements

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the strategic report and the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the strategic report and the trustees' report have been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the group and the parent charity and its environment obtained in the course of the audit, we have not identified material misstatements in the strategic report or the trustees' report.

We have nothing to report in respect of the following matters where the Charities Act 2011 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept by the parent charity, or returns adequate for our audit have not been received from branches not visited by us; or
- the parent charity financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 4, 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 group's and the parent 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 liquidate the group or the parent charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Based on our understanding of the group and the sector in which it operates, we identified that the principal risks of non-compliance with laws and regulations related to the acts by the group, which were contrary to applicable laws and regulations including fraud, and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Charities Act 2011. We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls), and determined that the principal risks were related to inflated revenue and the group's net income for the year.

Independent Auditor's Report to the Members of Birmingham Hebrew Congregation and Charitable Institutions as at 31 December 2024

Audit procedures performed included: review of the financial statement disclosures to underlying supporting documentation, review of correspondence with and reports to the regulators, including correspondence with the Charities Commission review of correspondence with legal advisors, enquiries of management and review of internal audit reports in so far as they related to the financial statements, and testing of journals and evaluating whether there was evidence of bias by the trustees that represented a risk of material misstatement due to fraud.

There are inherent limitations in the audit procedures described above and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we would become aware of it. Also, the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery or intentional misrepresentations, or through collusion.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the group's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the group's or the parent charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the group or the parent charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the group and charity's members, as a body, in accordance with Section 144 of the Charities Act 2011 and report in accordance with regulations made under Section 154 of that Act. Our audit work has been undertaken so that we might state to the parent charity and group's members those matters we are required to state to them in an auditor's 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 parent charity and the parent charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

M Steph

Matthew Stephens, Senior Statutory Auditor
UHY Hacker Young (Birmingham) LLP, Statutory Auditor
9-11 Vittoria Street, Birmingham, B1 3ND
Date: 7 September 2025

Birmingham Hebrew Congregation and Charitable Institutions
Consolidated Statement of Financial Activities for the year ended 31 December 2024

	Notes	Unrestricted Funds 2024 £	Designated Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
Incoming resources:						
Incoming resources from generated funds:-						
Membership fees		124,193	-	-	124,193	100,954
Gift Aid tax receipts		18,051	-	-	18,051	19,106
Legacies		500	-	-	500	-
Donations		13,933	6,032	-	19,965	11,398
Car Park Fees		177,405	-	-	177,405	122,844
Investment income		35,670	-	-	35,670	2,841
Rents received		74,184	-	9,960	84,144	74,836
Activities for generating funds	2	59,460	-	-	59,460	76,691
Incoming resources from charitable activities:						
Bereavement activities	3	-	-	155,677	155,677	147,057
Total incoming resources		503,396	6,032	165,637	675,065	555,727
Resources expended:						
Cost of generating funds	4	77,036	-	1,330	78,366	80,234
Charitable activities	4	340,992	11,602	203,641	556,235	498,378
Governance costs	4	37,503	-	7,472	44,975	59,178
Total resources expended	4	455,531	11,602	212,443	679,576	637,790
Net incoming/(outgoing) resources		47,865	(5,570)	(46,806)	(4,511)	(82,063)
Surplus on disposal of assets	5	-	-	-	-	757,071
Net incoming/(outgoing) resources before transfers		47,865	(5,570)	(46,806)	(4,511)	675,008
Transfers between funds		796	(796)	-	-	-
Net movements in funds		48,661	(6,366)	(46,806)	(4,511)	675,008
Gain on value of investments	11	6,613	-	-	6,613	4,101
Revaluation of investment properties	12	55,000	-	-	55,000	25,000
Net movements in funds before tax		110,274	(6,366)	(46,806)	57,102	704,109
Taxation	8	(1,101)	-	-	(1,101)	(130)
Net movement in funds after tax		109,173	(6,366)	(46,806)	56,001	703,979
Reconciliation of funds						
Total funds brought forward		1,862,525	379,662	605,755	2,847,942	2,143,963
Total funds carried forward	16	1,971,698	373,296	558,949	2,903,943	2,847,942

All of Birmingham Hebrew Congregation and Charitable Institutions activities derive from continuing operations during the above two financial periods.

The notes form part of these financial statements.

Birmingham Hebrew Congregation and Charitable Institutions
Consolidated Balance Sheet as at 31 December 2024

	Notes	GROUP 2024 £	2023 £
FIXED ASSETS			
Tangible assets	10	633,700	643,049
Investments	11	49,819	43,206
Investment property	12	1,440,000	1,385,000
		2,123,519	2,071,255
CURRENT ASSETS			
Debtors	13	50,419	57,264
Cash at bank		937,556	971,287
		987,975	1,028,551
CREDITORS			
Amounts falling due within one year	14	(155,480)	(186,447)
NET CURRENT ASSETS		832,495	842,104
		2,956,014	2,913,359
CREDITORS			
Amounts falling due after more than one year	15	(52,071)	(65,417)
NET ASSETS		2,903,943	2,847,942
RESERVES			
General funds (including fair value reserve of £1,099,253)		1,971,698	1,862,525
Designated funds		373,296	379,662
Restricted funds		558,949	605,755
	16	2,903,943	2,847,942

The financial statements were approved by the Board of Trustees on 7 September 2025 and were signed on its behalf by:

.....

J Leek - Trustee

Birmingham Hebrew Congregation and Charitable Institutions
Charity Balance Sheet as at 31 December 2024

	Notes	CHARITY 2024 £	2023 £
FIXED ASSETS			
Tangible assets	10	377,699	387,048
Investments	11	49,820	43,207
Investment property	12	1,065,000	1,015,000
		1,492,519	1,445,255
CURRENT ASSETS			
Debtors	13	45,691	55,272
Cash at bank		900,403	966,046
		946,094	1,021,318
CREDITORS			
Amounts falling due within one year	14	(105,068)	(153,305)
NET CURRENT ASSETS		841,026	868,013
		2,333,545	2,313,268
DEBTORS			
Amounts falling due after more than one year	13	403,828	395,110
CREDITORS			
Amounts falling due after more than one year	15	(7,683)	(10,998)
NET ASSETS		2,729,690	2,697,380
RESERVES			
General funds (including fair value reserve of £948,813)		1,797,445	1,711,963
Designated funds		373,296	379,662
Restricted funds		558,949	605,755
	16	2,729,690	2,697,380

The financial statements were approved by the Board of Trustees on 7 September 2025 and were signed on its behalf by:

.....

J Leek - Trustee

Notes to the Consolidated Financial Statements for the year ended 31 December 2024

1 ACCOUNTING POLICIES

General Information

Birmingham Hebrew Congregation and Charitable Institutions is a group comprising one unincorporated charity; and two incorporated subsidiaries limited by shares and registered with Companies House. Birmingham Hebrew Congregation and Charitable Institutions is registered with the Charities Commission in England and Wales under charity number: 222277. It operates from its registered office of Singers Hill, Ellis Street, Birmingham, B1 1HL. The principal activity is the promotion of the Jewish religion for the public benefit.

Basis of Preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - Charities SORP 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Going Concern

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the company to continue as a going concern. The trustees believe that the going concern basis is appropriate and make this assessment in respect of a period of one year from the date of approval of the financial statements.

Consolidated accounts

The trustees have chosen to prepare consolidated accounts incorporating the activities of BHC Car Parks Limited for the year to 31 December 2024 and the transactions with Birmingham Hebrew Congregation Properties Limited for the year to 31 December 2024.

Income

Income includes donations received, fees charged for membership, funeral services and car park rental.
All income is recognised once the company has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Expenditure

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 benefit 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. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Tangible fixed assets

The trustees consider that the freehold properties are maintained in such a state of repair that their residual value is at least equal to their net book value. As a result, the corresponding depreciation would not be material and is, therefore, not charged in the Statement of Financial Activities.

Depreciation is provided at the following annual rates in order to write off each of the other assets over their estimated useful life.

Freehold property improvements	- 10 years
Fixtures and fittings	- 20% and 33% on cost
Motor Vehicles	- 25% reducing balance

1 ACCOUNTING POLICIES (continued)

Investment Property

Investment properties for which fair value can be measured reliably without undue cost or effort are measured at fair value at each reporting date with changes in fair value recognised in profit or loss.
For the purposes of clarity, as this surplus or deficit is not realised, the amount is noted (net of any deferred tax provision arising on the surplus or deficit) against the general fund.

Investments

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the balance sheet date, unless fair value cannot be measured reliably in which case it is measured at cost less impairment.

Investment gains and losses, whether realised or unrealised, are combined and shown in the heading 'net gains on investment' in the statement of financial activities incorporating income and expenditure account.

Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered.

Cash at Bank and in Hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Liabilities and Provisions

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably. Liabilities are recognised at the amount that the company anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide. Provisions are measured at the best estimate of the amounts required to settle the obligation.

Restricted and Unrestricted Funds

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The cost of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

1 ACCOUNTING POLICIES (continued)

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 measured at their settlement value.

Pension Costs

The charity operates a defined contribution scheme for the benefit of its employees. The costs of contributions are written off against profits in the year they are paid.

Taxation

Taxation for the year comprises current and deferred tax, where deferred tax is material. Tax is recognised in the Income Statement, except where it relates to items recognised in other comprehensive income or directly in equity.

Current or deferred taxation assets and liabilities are not discounted.

Current tax is recognised at the amount of tax payable using the tax rates and laws that have been enacted or substantively enacted at the balance sheet date

No deferred tax is provided on the investment property revaluations as it is intended that any surplus realised on future sales will be used for charitable purposes and, therefore, will not be taxable.

2 INCOMING RESOURCES

	Unrestricted Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
Activities for generating funds				
Functions and activities income	22,592	-	22,592	26,170
School visits	23,912	-	23,912	25,275
Other income	12,956	-	12,956	25,246
	59,460	-	59,460	76,691

3 BEREAVEMENT ACTIVITIES

	2024 £	2023 £
Bereavement charges (15 funerals - 2023: 15 funerals)	140,260	131,108
Additional charges	820	1,569
Stone setting charges	13,397	12,580
Reservations fees	1,200	1,800
	155,677	147,057

Notes to the Consolidated Financial Statements for the year ended 31 December 2024

4 RESOURCES EXPENDED

	Unrestricted Funds 2024 £	Designated Funds 2024 £	Restricted Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
Costs of generating funds					
Promotion and hospitality	27,164	-	1,330	28,494	24,045
Functions costs (inc Chai club & Torah Tots)	26,617	-	-	26,617	35,382
Car Park Maintenance	-	-	-	-	5,163
Visiting officials for services	16,176	-	-	16,176	9,264
Moseley – Costs of Services (inc caretaker fees £2,517: 2023 -£2,012)	7,079	-	-	7,079	6,380
	77,036	-	1,330	78,366	80,234
Charitable activities					
Staff costs	145,214	-	63,771	208,985	193,836
Funeral costs	-	-	21,403	21,403	18,772
Cemetery management fees	-	-	61,948	61,948	55,020
Motor and travelling expenses	15,613	-	1,181	16,794	14,883
Telephone	5,588	-	1,250	6,838	5,794
Postage	2,655	-	-	2,655	1,706
Printing and stationery	5,592	100	-	5,692	3,977
Computer running expenses	11,245	-	-	11,245	9,450
Sundry expenses	13,065	-	-	13,065	11,577
Bad debts	1,920	-	-	1,920	(4,482)
Light, heat and water	36,254	-	1,920	38,174	46,188
Cleaning, caretaking and security	27,459	-	182	27,641	15,122
Expenses of residences	46,868	-	17,656	64,524	75,023
Repairs and maintenance					
Synagogue buildings	12,573	-	34,283	46,856	28,803
BJEB/KDRES	-	11,100	-	11,100	12,000
Grants and donations paid	98	402	-	500	-
Bank charges	1,386	-	47	1,433	1,347
Bank loan interest	4,875	-	-	4,875	5,183
Hire purchase interest	1,238	-	-	1,238	1,363
Depreciation	9,349	-	-	9,349	9,890
Profit on disposal of assets	-	-	-	-	(7,074)
	340,992	11,602	203,641	556,235	498,378
Governance costs					
Auditors remuneration	4,000	-	800	4,800	3,600
Accountancy	6,470	-	1,000	7,470	8,772
Professional fees	7,746	-	-	7,746	20,698
Insurance	19,287	-	5,672	24,959	26,108
	37,503	-	7,472	44,975	59,178
TOTAL RESOURCES EXPENDED	**455,531**	**11,602**	**212,443**	**679,576**	**637,790**

5 SURPLUS ON DISPOSAL OF ASSETS

In December 2023, the wholly owned subsidiary Birmingham Hebrew Congregation Properties Limited, sold part of the land it owned at Brandwood End Cemetery and this resulted in a surplus of £757,071.

6 STAFF COSTS

a Staff Costs

	2024	2023
	£	£
Wages and salaries	192,738	178,833
Social security costs	12,775	11,788
Pension contributions	3,472	3,215
	208,985	193,836

b Staff Numbers

The average monthly number of employees during the period/year was as follows:	2024	2023
Employees	7	7

c Higher Paid Staff

The number of employees whose employee benefits exceeded £60,000 was:	2024 £	2023 £
£60,001 -£70,000	-	1
£70,001 -£80,000	1	-

d Key Management Personnel

The key management personnel of the charity comprise the trustees and the senior management team as listed on page 1. The total amount of employee benefits (including employer pension contributions) received by key management personnel for their services to the charity was £104,661 (2023: £97,516).

7 OPERATING DEFICIT

The operating (deficit)/surplus is stated after charging:	2024	2023
	£	£
Depreciation - owned assets	3,947	4,204
Depreciation – assets on hire purchase	5,402	5,686
Surplus on disposal of land	-	757,071
Operating lease rentals	836	466
Auditors' remuneration	4,800	3,600

8 TAXATION

The taxation charge arose on the ordinary activities of BHC Car Parks Limited and Birmingham Hebrew Congregation Properties Ltd.

9 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds 2023 £	Designated Funds 2023 £	Restricted Funds 2023 £	Total Funds 2023 £
Incoming resources:				
Incoming resources from generated funds:-				
Membership fees	100,954	-	-	100,954
Gift Aid tax receipts	19,106	-	-	19,106
Legacies	-	-	-	-
Donations	8,687	2,711	-	11,398
Car Park Fees	122,844	-	-	122,844
Investment income	2,841	-	-	2,841
Rents received	64,876	-	9,960	74,836
Activities for generating funds	74,393	-	2,298	76,691
Incoming resources from charitable activities:				
Bereavement activities	-	-	147,057	147,057
Total incoming resources	393,701	2,711	159,315	555,727
Resources expended:				
Cost of generating funds	80,234	-	-	80,234
Charitable activities	319,623	12,000	166,755	498,378
Governance costs	52,169	-	7,009	59,178
Total resources expended	452,026	12,000	173,764	637,790
Net outgoing resources	(58,325)	(9,289)	(14,449)	(82,063)
Surplus on disposal of assets	757,071	-	-	757,071
Net incoming/(outgoing) resources before transfers	698,746	(9,289)	(14,449)	675,008
Transfers between funds	(12,000)	12,000	-	-
Net movements in funds	686,746	2,711	(14,449)	675,008
Gain on value of investments	4,101	-	-	4,101
Revaluation of investment properties	25,000	-	-	25,000
Net movements in funds before tax	715,847	2,711	(14,449)	704,109
Taxation	(130)	-	-	(130)
Net movement in funds after tax	715,717	2,711	(14,449)	703,979
Reconciliation of funds				
Total funds brought forward	1,146,808	376,951	620,204	2,143,963
Total funds carried forward	1,862,525	379,662	605,755	2,847,942

10 TANGIBLE FIXED ASSETS

	Freehold Land & Buildings	Motor Vehicles	Fixture & Fittings	Total
	£	£	£	£
GROUP				
Cost				
Balance at 1 January 2024	614,321	27,295	68,170	709,786
Additions	-	-	-	-
Disposals	-	-	-	-
Balance at 31 December 2024	614,321	27,295	68,170	709,786
Depreciation				
Balance at 1 January 2024	2,387	5,686	58,664	66,737
Charge for the year	-	5,402	3,947	9,349
Eliminated on disposals	-	-	-	-
Balance at 31 December 2024	2,387	11,088	62,611	76,086
Net Book Value at 31 December 2024	611,934	16,207	5,559	633,700
Net Book Value at 31 December 2023	611,934	21,609	9,506	643,049
CHARITY				
Cost				
Balance at 1 January 2024	355,935	27,295	63,868	447,098
Additions	-	-	-	-
Disposals	-	-	-	-
Balance at 31 December 2024	355,935	27,295	63,868	447,098
Depreciation				
Balance at 1 January 2024	-	5,686	54,364	60,050
Charge for the year	-	5,402	3,947	9,349
Eliminated on disposals	-	-	-	-
Balance at 31 December 2024	-	11,088	58,311	69,399
Net Book Value at 31 December 2024	355,935	16,207	5,557	377,699
Net Book Value at 31 December 2023	355,935	21,609	9,504	387,048

The deeds for the charity's land and buildings were transferred into the name of Birmingham Hebrew Congregation Properties Limited on January 2011. This was done by order of The Charity Commission of England and Wales when Birmingham Hebrew Congregation Properties Limited was appointed custodian trustee replacing Barclays Bank Trust Company Ltd.

11 FIXED ASSET INVESTMENTS

	GROUP		CHARITY	
	2024	2023	2024	2023
	£	£	£	£
Market value as at 1 January 2024	43,206	57,660	43,207	57,661
Disposals		(18,554)		(18,554)
Net gain on revaluation	6,613	4,100	6,613	4,100
Market Value 31 December 2024	49,819	43,206	49,820	43,207

The main investments comprise listed and unitised investments and are valued at market values, also included in the Charity investments are shares of its subsidiary undertakings.

Subsidiary Undertakings

	Type	Proportion held	Nature of business
BHC Car Parks Limited	£1 Ordinary	100%	Rental
Birmingham Hebrew Congregation Properties Limited	Limited by guarantee	100% Control	Investment

The aggregate of the share capital and reserves as at 31 December 2023 and of the profit and loss account for the year ending on that date for the subsidiary undertakings were as follows:

	Aggregate of share capital and reserves	Profit
	£	£
BHC Car Parks Limited	174,075	64,516
Birmingham Hebrew Congregation Properties Limited	180	67,178

12 INVESTMENT PROPERTY

	GROUP	CHARITY
	£	£
Fair Value		
Net book value before revaluations	340,747	116,187
Revaluations	1,099,253	948,813
At 31 December 2024	1,440,000	1,065,000
Net Book Value at 31 December 2023	1,440,000	1,065,000

Fair value at 31 December 2023 is analysed by:

	£	£
Net book value before revaluations	340,747	116,187
Valuation at March 2021	904,253	808,813
Valuation at December 2021	95,000	85,000
Valuation at December 2022	20,000	20,000
Valuation at December 2023	25,000	(15,000)
Valuation at December 2024	55,000	50,000
	1,440,000	1,065,000

The investment properties were valued by Just Move Estate Agents and Lettings at 31 December 2024. The estate agents have based their opinion on the revalued fair value of the investment properties, by reference to their knowledge of the condition of the property and their judgement of the prevailing market prices for similar properties in the locality of the properties.

13 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	GROUP		CHARITY	
	2024	2023	2024	2023
	£	£	£	£
Amounts falling due within one year:				
Trade Debtors and Membership dues	31,329	24,984	26,601	22,992
Sundry debtors and prepayments	14,708	12,205	14,708	12,205
Income tax re gift aid	1,132	8,625	1,132	8,625
Cemetery debtors	3,250	11,450	3,250	11,450
	50,419	57,264	45,691	55,272
Amounts falling due after more than one year:				
Amounts due from group companies	-	-	403,828	395,110
	50,419	57,264	449,519	450,382

14 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	GROUP		CHARITY	
	2024	2023	2024	2023
	£	£	£	£
Bank loan	12,106	11,661	-	-
Hire purchase creditor	3,315	3,007	3,315	3,007
Trade creditors	11,254	18,576	7,149	14,587
Other taxation and social security	7,186	9,945	4,023	7,709
Other creditors and accruals	81,859	74,728	50,821	59,472
Cemetery creditors and accruals	39,760	68,530	39,760	68,530
	155,480	186,447	105,068	153,305

Deferred Income	2024	2023
	£	£
Deferred income at 1 January 2024	65,071	63,940
Resources deferred in the year	28,438	14,071
Amounts released from previous years	(31,571)	(12,940)
Deferred income at 31 December 2024	61,938	65,071

At the balance sheet date the group was holding funds received in advance for funerals £33,500 (2023: £61,500) and car park fees £28,438 (2023: £3,571).

15 CREDITORS: AMOUNTS FALLING DUE AFTER ONE YEAR

	GROUP		CHARITY	
	2024	2023	2024	2023
	£	£	£	£
Bank loan	44,388	54,419	-	-
Hire purchase creditor	7,683	10,998	7,683	10,998
	52,071	65,417	7,683	10,998

The bank loan is secured by legal charges over property in Commercial Street, Birmingham. The loan is repayable over 17 years commencing September 2014. Interest is calculated on a floating rate basis.

16 FUNDS

GROUP

	At 1 January 2024	Incoming Resources	Outgoing Resources	Gains	Transfers	At 31 December 2024
	£	£	£	£	£	£
General Fund	1,862,525	503,396	(456,632)	61,613	796	1,971,698
Designated Funds	379,662	6,032	(11,602)	-	(796)	373,296
Restricted Funds	605,755	165,637	(212,443)	-	-	558,949
Total Funds	**2,847,942**	**675,065**	**(680,677)**	**61,613**	**-**	**2,903,943**

CHARITY

	At 1 January 2024	Incoming Resources	Outgoing Resources	Gains	Transfers	At 31 December 2024
	£	£	£	£	£	£
General Fund	1,711,963	433,758	(405,685)	56,613	796	1,797,445
Designated Funds						
Restoration Fund	7,593	-	-	-	-	7,593
Buildings Reserve	158,129	-	-	-	-	158,129
Singers Hill Charity Box	15,824	5,932	(402)	-	(1,050)	20,304
New Building	187,270	-	-	-	-	187,270
Jewish Youth Institute	10,846	-	(11,100)	-	254	-
	379,662	5,932	(11,502)	-	(796)	373,296
Restricted Funds						
Cemetery Funds						
Family Trust	32,028	-	-	-	-	32,028
Cemetery General	384,061	165,637	(212,443)	-	-	337,255
Mikveh Fund	100,000	-	-	-	-	100,000
Future Developments	26,938	-	-	-	-	26,938
Repairs Reserve	50,283	-	-	-	-	50,283
Tahara and Chevra Kadisha	12,445	-	-	-	-	12,445
	605,755	165,637	(212,443)	-	-	558,949
Total Funds	**2,697,380**	**605,327**	**(629,630)**	**56,613**	**-**	**2,729,690**

16 FUNDS (continued)

Restoration Fund: Monies donated towards the restoration work needed on the Synagogue building.

Buildings Reserve: Monies set aside for any major works to the charity properties.

Singers Hill Charity Box: Monies donated at services by members and distributed to needy causes at the direction of the Rabbi.

New Buildings: Sale of Park Road spent on the Moseley Synagogue which is included in fixed assets..

The Jewish Youth Institute Fund has arisen from the proceeds of an insurance claim from the former youth centre and is used for assistance for Jewish Youth.

Family Trust: Donations and appeals made in the 1940's and 50's towards upkeep of shul.

Cemetery General: Maintenance of the grounds and buildings of the various cemeteries. Surplus to be made available for use in the synagogue.

Mikveh Fund: Legacy monies received towards building a new Mikveh.

Future Developments: To provide possible new cemetery location in the future.

Repairs Reserve: For any major work at the cemeteries.

Tahara & Chevra Kadisha: Reserve towards the cost of providing washing facilities for deceased persons.

Fair Value Reserve: Non distributable reserves on the revaluations of investment property in general funds

17 ANALYSIS OF GROUP NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Designated Funds	Restricted Funds	Total Funds
	£	£	£	£
Fixed Assets	1,901,392	183,778	38,349	2,123,519
Net Current Assets	122,377	189,518	520,600	832,495
Long Term Liabilities	(52,071)	-	-	(52,071)
Net Assets as at 31 December 2024	**1,971,698**	**373,296**	**558,949**	**2,903,943**

18 RELATED PARTY TRANSACTIONS

The following related party transactions took place in the period of account:

- *All Electric Garages Group plc* - motor repairs and staff recharges. The transactions in the year to 31 December 2024 amounted to £39,997 (2023: £30,583). £4,104 was outstanding at 31 December 2024 (2023: £3,989). J S Leek is chairman of the group.

All transactions were conducted at arm's length, in accordance with Birmingham Hebrew Congregation's normal procurement procedures and with Charities SORP 2019.

19 CAPITAL COMMITMENTS

	2024	2023
	£	£
Contracted but not provided for in the financial statements	69,432	-

20 COMMITMENTS UNDER OPERATING LEASES

At 31 December 2024 the total of the Charity's future minimum lease payments under non-cancellable operating leases was:

	2024	2023
	£	£
- Within one year	1,413	1,465
- Within two to 5 years	183	837
	1,596	2,302