

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

England & Wales · Charity number 1099107

Details

Status Registered

Legal form Charitable company

Company number [04662319](#)

Registered 2003-08-21

Register [View on the Charity Commission register](#)

Contact

Address Southend & Westcliff Hebrew
Congregation
Finchley Road
Westcliff-On-Sea
SS0 8AD

Phone 01702-344900

Email shuloffice@swhc.org.uk

Website www.swhc.org.uk

Activities

Objects: TO PROMOTE THE JEWISH FAITH BY ALL OR ANY OF THE FOLLOWING MEANS;3.1 PROVIDING AND MAINTAINING SYNAGOGUES IN OR NEAR SOUTHEND & WESTCLIFF FOR THE WORSHIP OF THE JEWISH FAITH AS AN ORTHODOX CONGREGATION (AS DEFINED BY THE CHIEF RABBI FOR THE TIME BEING OF UNITED HEBREW CONGREGATIONS OF THE BRITISH COMMONWEALTH OF NATIONS) AND THE DUE PERFORMANCE OF THE RITES OF MARRIAGE AND BURIAL ACCORDING TO THE PRINCIPLES OF THE SAID JEWISH FAITH.3.2 TEACHING AND EDUCATING MEMBERS OF THE SOUTHEND & WESTCLIFF JEWISH COMMUNITY AND THEIR CHILDREN IN THE DOCTRINE AND PRACTISES OF THE SAID JEWISH FAITH3.3 ANY CHARITABLE PURPOSE AT THE DISCRETION OF THE TRUSTEES FOR THE BENEFIT OF THECOMMUNITY

Activities: To promote the Jewish faith by:Providing and maintaining synagogues in or near Southend and Westcliff for the worship of the Jewish faith as an Orthodox Congregation and the due performance of rites of marriage and burials according to the princples of the said Jewish faith.Teaching and educating members and their children in the doctrine and practises of the said Jewish faith.

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services, Acts As An Umbrella Or Resource Body
- **What:** Education/training, Religious Activities, Human Rights/religious Or Racial Harmony/equality Or Diversity, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, Other Defined Groups

Geography

- **Area of benefit:** IN OR NEAR SOUTHEND & WESTCLIFF
- Southend-on-sea

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£457,473	£448,976	-	-
2023-12-31	£488,983	£468,437	-	-
2022-12-31	£450,901	£454,659	-	-
2021-12-31	£452,620	£389,873	-	-
2020-12-31	£516,008	£500,484	£1,668,630	11

Trustees

Name	Role	Appointed
DENNIS BAUM	Chair	2024-04-14
Alexander Walters		2022-05-15
Aron Engel		2024-04-14
Chloe Baum-Walters		2023-06-13
Derek Silverstone		2024-02-13
GEOFFREY PEPPER		
Garry Steel		2021-07-25
Julian Nyman		2025-05-05
Marcia Goldberg		2024-06-05
Simon Belson		2022-05-15
Steven Winston		2024-04-25
Suzi West		2024-04-14

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

England & Wales - Charity number 1099107

Accounts

Charity registration number 1099107 (England and Wales)

Company registration number 04622319

SOUTHEND & WESTCLIFF HEBREW CONGREGATION
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr D Baum	(Elected 14 April 2024)
	Mrs C Baum-Walters	(Elected 14 April 2024)
	Mr S H Belson	(Co-Opted 25 April 2024)
	Mrs D Cohen	
	Mr A Engel	(Elected 14 April 2024)
	Mrs M Goldberg	(Co-opted 25 April 2024)
	Mr E Harris	
	Mr G Pepper	
	Mrs M V Salt	(Co-opted 25 April 2024)
	Mr D Silverstone	(Co-opted 13 February 2024)
	Mr G Steel	(Elected 14 April 2024)
	Mr A Walters	
	Mrs S West	(Elected 14 April 2024)
	Mr S Winston	(Co-opted 25 April 2024)
Charity number (England and Wales)	1099107	
Company number	04622319	
Registered office	Office of the Congregation Finchley Road Westcliff-on-Sea Essex United Kingdom SS0 8AD	
Auditor	Francis James & Partners LLP 1386 London Road Leigh-on-Sea Essex England SS9 2UJ	

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

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SOUTHEND & WESTCLIFF HEBREW CONGREGATION

TRUSTEES REPORT (INCLUDING DIRECTORS' 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 Companies Act 2006, 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

Aims and Objectives

Our objectives

Our objectives are set to reflect our faith and community aims. Each year our trustees review our objectives and activities to ensure they continue to reflect our aims. In carrying out this review, the trustees have considered the Charity Commission's general guidance on public benefit and in particular its supplementary public guidance on the advancement of religion for the public benefit.

The charity is funded by annual fees levied on its membership. The structure of the fees levied reflects the circumstances of the individual members and various concessions are available. It is the policy of the charity to permit access to the Synagogue to all for purposes of prayer and the provision of education irrespective of membership.

The charity's aims remain to provide a facility where Jews can worship, to provide religious education and a community facility for all the inhabitants in its catchment area. The charity's long term ambition is to build up communal facilities and activities.

Our aims

The objects of the charity are set out in the charity's Memorandum of Association and are summarised as follows:-

To promote the Jewish faith by all or any of the following means:

Providing and maintaining Synagogues in or near Southend and Westcliff for the worship of the Jewish faith as an Orthodox Congregation (as defined by the Chief Rabbi for the time being of United Hebrew Congregations of the British Commonwealth of Nations) and the due performance of rites of marriage and burial according to the principles of the said Jewish faith.

Teaching and educating members of the Southend and Westcliff Hebrew Congregation and their children in the doctrine and practises of the said Jewish faith.

Any charitable purpose at the discretion of the trustees for the benefit of the community.

Strategies for achieving aims and objectives

An important part of the charity's strategy is community welfare and education. All the charity's community facilities and activities including initiatives and seminars are widely advertised and the participation of all in the local community is welcomed. These activities are supported by donations.

Public benefit

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

Volunteers

Volunteers are an important resource in the charity's faith and community work. Volunteers are involved in most of the charity's faith and community activities. All the trustees give their time freely.

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

Achievements and performance

Significant activities and achievements against objectives

How our activities deliver public benefit

The charity carries out a wide range of activities in pursuance of its charitable aims. The Trustees consider that these activities, summarised below, provide benefit both to those who worship at our Synagogue and the wider catchment area of South East Essex.

Religious Activities

Our Synagogue provides a centre for our prayers, worship and for the activities associated with the Jewish faith. During the year under review, the range of religious services and activities included:-

Religious Services:

Services are held every sabbath (Shabbat) Friday evening and Saturday morning with additional services on high holy days and Jewish festivals. There is a regular morning service (Shacharit) on Mondays and Thursday.

Funeral Facilities:

The Synagogue provides a complete funeral service in line with the Jewish faith. The Synagogue aims to relieve the deceased's bereaved relatives of the burden of organising burials. The Synagogue also carries out the appropriate Jewish ritual burial procedures.

Marriage:

The Synagogue provides Jewish couples with the ability to participate in the rites of marriage.

Inter-faith dialogue and Community Activities:

Our Synagogue is an active member of the Faith Communities Forum in the charity's catchment area. The premises are also used to promote the Council of Christians and Jews and to further inter-faith dialogue. The Synagogue has a programme which actively encourages local schools and groups to visit the Synagogue where an explanatory lecture of the Jewish religion is provided free of charge.

Our community halls and rooms provide a valuable educational and recreational resource to all in our local community. A wide range of activities are organised and take place from the charity's premises site.

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

Charitable Activities

The charity has continued to provide and maintain the Synagogue for the regular worship of the Jewish faith as an Orthodox Congregation.

During the year, the charity has provided:

Education to the members and their children in the doctrine and practises of the Jewish faith.

Youth and further education services and study programmes for its members.

Social events to generate additional funds for the furtherance of the charitable objectives.

Part of the above services are supported amongst other organisations by the following:

The Southend and Westcliff Jewish Ladies Guild:

The Southend and Westcliff Jewish Ladies Guild provides support services to the community, including the food parcels for the poor and visitation of the sick and infirm.

Pop in Centre:

A regular monthly catered afternoon tea meeting for the benefit of the lonely, recently bereaved and retired members and their friends.

Halls and Rooms:

The charity's halls and meeting rooms are available for use by local groups and organisations. Local charities are encouraged to make use of our meeting rooms.

Financial review

Reserves policy

The policy of the trustees is to maintain the Charity's reserves at a level sufficient in order to ensure the continuance of essential services including, for example, the upkeep of the Charity's property. In addition the trustees are also concerned with the provision and enhancement of communal facilities to cater for demographic and other changes.

The financial information of the charity is given on pages 8 to 22 of the financial statements.

The net resources for the year were increased by an excess of income over expenditure of £8,497, compared with an overall surplus of £20,546 for the previous year.

Investment policy

Under the memorandum and Articles of Association, the charity has the power to deposit or invest funds in any manner, but only after obtaining advice from a financial expert.

Plans for future periods

The Charity will continue to develop its activities to the community over the coming year.

Structure, governance and management

The Charity is controlled by its governing documents, the Memorandum and Articles of Association and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

The Trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mr D Baum	(Appointed 14 April 2024)
Mrs C Baum-Walters	
Mr S H Belson	
Mr A Cohen F.C.A	(Retired 14 April 2024)
Mrs D Cohen	
Mr A Engel	(Appointed 14 April 2024)
Mr M Franks	(Deceased 31 January 2024)
Mrs M Goldberg	(Appointed 25 April 2024)
Mr E Harris	
Mr M Nelkin	(Retired 14 April 2024)
Mr G Pepper	
Mrs M V Salt	
Mrs D Shestopal	(Resigned 5 July 2024)
Mr D Silverstone	(Appointed 13 February 2024)
Mrs R Solomons	(Resigned 4 November 2024)
Mr G Steel	
Mr R Stone	(Retired 14 April 2024)
Mr A Walters	
Mrs S West	(Appointed 14 April 2024)
Mr S Winston	(Appointed 14 April 2024)

Organisational structure

A Board of Trustees (The Council) of at least four and no more than eighteen members, meet several times a year to administer the charity. The Council members are divided into three classes: the Executive, the Wardens, and the General members.

The Executive members are appointed for a term of three years by a poll of members at the Annual General Meeting. An Executive member must have been a general member for a minimum of one year prior to standing as an Executive member. Wardens are appointed for a term of three years. At an Annual General Meeting, the members appoint to the Council four general members for the following two years.

The trustees are responsible for the safe custody of the charity's assets and arrange for both insurance and security as considered appropriate.

New trustees have their legal obligations under charity law explained to them, are provided with a copy of the governing document and introduced to their fellow trustees. All trustees are encouraged to attend appropriate external training events with facilitate the undertaking of their role.

Statement of Trustees' responsibilities

The Trustees, who are also the directors of Southend & Westcliff Hebrew Congregation for the purpose of company law, are responsible for preparing the Trustees Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company 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 incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

TRUSTEES REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2024

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

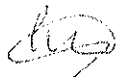
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the Charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

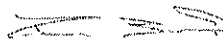
Auditor

In accordance with the company's articles, a resolution proposing that Francis James & Partners LLP be reappointed as auditor of the company will be put at a General Meeting.

The Trustees report was approved by the Board of Trustees.



Mr G Steel
Trustee



Mr D Baum
Trustee

2 May 2025

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF SOUTHEND & WESTCLIFF HEBREW CONGREGATION

Opinion

We have audited the financial statements of Southend & Westcliff Hebrew Congregation (the 'Charity') for the year ended 31 December 2024 which comprise the statement of financial activities, the balance sheet, the statement of cash flows 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 Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2024 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

The 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 annual report. Our opinion on the financial statements does not cover the other information and 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 this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Matters on which we are required to report by exception

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

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

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF SOUTHEND & WESTCLIFF HEBREW CONGREGATION

Responsibilities of Trustees

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

Auditor's responsibilities for the audit of the financial statements

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

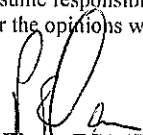
Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee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

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an 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 charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Paul Elman FCA (Senior Statutory Auditor)

For and on behalf of Francis James & Partners LLP, Statutory Auditor

Chartered Accountants

1386 London Road

Leigh on Sea

Essex

SS9 2UJ

England

2 May 2025

Francis James & Partners LLP is eligible for appointment as auditor of the Charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2024

		Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
	Notes						
Income from:							
Donations and legacies	3	25,692	2,309	28,001	51,648	2,715	54,363
Charitable activities	4	351,117	-	351,117	362,635	-	362,635
Other trading activities	5	25,763	-	25,763	22,961	-	22,961
Investments	6	52,592	-	52,592	49,024	-	49,024
Total income		455,164	2,309	457,473	486,268	2,715	488,983
Expenditure on:							
Charitable activities	7	447,473	1,503	448,976	466,140	2,297	468,437
Total expenditure		447,473	1,503	448,976	466,140	2,297	468,437
Net income		7,691	806	8,497	20,128	418	20,546
Transfers between funds		-	-	-	1,500	(1,500)	-
Net movement in funds		7,691	806	8,497	21,628	(1,082)	20,546
Reconciliation of funds:							
Fund balances at 1 January 2024		1,960,756	22,409	1,983,165	1,939,128	23,491	1,962,619
Fund balances at 31 December 2024		1,968,447	23,215	1,991,662	1,960,756	22,409	1,983,165

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

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

BALANCE SHEET

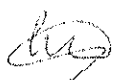
AS AT 31 DECEMBER 2024

	Notes	2024		2023	
		£	£	£	£
Fixed assets					
Tangible assets	12		336,146		336,146
Investment property	13		1,155,000		1,155,000
Investments	14		100		100
			<u>1,491,246</u>		<u>1,491,246</u>
Current assets					
Debtors	15	129,043		118,623	
Cash at bank and in hand		509,094		521,043	
		<u>638,137</u>		<u>639,666</u>	
Creditors: amounts falling due within one year	16	(137,721)		(147,747)	
Net current assets			<u>500,416</u>		<u>491,919</u>
Total assets less current liabilities			<u><u>1,991,662</u></u>		<u><u>1,983,165</u></u>
The funds of the Charity					
Restricted income funds	19	23,215		22,409	
Unrestricted funds	20	1,968,447		1,960,756	
		<u>1,991,662</u>		<u>1,983,165</u>	

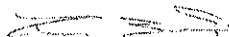
The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 2 May 2025



Mr G Steel
Trustee



Mr D Baum
Trustee

Company registration number 04622319 (England and Wales)

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	2024 £	£	2023 £	£
Cash flows from operating activities					
Cash absorbed by operations	25		(64,541)		(19,298)
Investing activities					
Investment income received		52,592		49,024	
Net cash generated from investing activities			52,592		49,024
Net cash generated from financing activities			-		-
Net (decrease)/increase in cash and cash equivalents			(11,949)		29,726
Cash and cash equivalents at beginning of year			521,043		491,317
Cash and cash equivalents at end of year			509,094		521,043

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

Charity information

Southend & Westcliff Hebrew Congregation is a private company limited by guarantee incorporated in England and Wales. The registered office is Office Of The Congregation, Finchley Road, Westcliff On Sea, Essex, SS0 8AD, United Kingdom.

1.1 Accounting convention

The financial statements have been prepared in accordance with the Charity's governing document, the Companies Act 2006, 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 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, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

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

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.

1.4 Income

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured.

Synagogue fees are charge on 1st June on an annual bases in advance. Deferred income is calculated for fees paid in advance for 2025.

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.

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

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

(Continued)

1.5 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 benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. 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. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

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	Nil
Plant and equipment	25% Straight Line

No depreciation is currently being provided in respect of freehold property. In the opinion of the trustees freehold property has a very long useful life and accordingly depreciation would not be material. Freehold property is held at cost.

However, the burial ground at Stock Road was written down to £1 when it was originally purchased.

Heritage assets other than heritage property have not been recognised in the financial statements, as significant costs are involved in the reconstruction or analysis of past accounting records, which are onerous compared with any additional benefit derived from recognising these items in the balance sheet.

Heritage assets are assets that are of historical or religious importance that are held to further the preservation, conservation and educational objectives of the Synagogue and contribute to culture and education. These assets are integral to the activities of the Synagogue and are unique in terms of their religious and historical significance.

1.7 Investment property

Investment property is shown at fair value at balance sheet date. Any aggregate surplus or deficit arising from changes in fair value is recognised in the Statement of Financial Activities.

1.8 Fixed asset investments

Fixed asset investments are initially measured at transaction price excluding transaction costs, and are subsequently measured at fair value at each reporting date. Changes in fair value are recognised in the Statement of Financial Activities.

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.

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

1 Accounting policies

(Continued)

1.10 Financial instruments

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

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

Basic financial assets

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

Basic financial liabilities

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

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.

Critical judgements

Valuation of freehold properties

As stated above, heritage properties are not revalued and held at historical cost.

Depreciation

When calculating the appropriate depreciation and amortisation rates, it is necessary to make judgements about the useful economic life of the assets. The future income streams those assets can assist the company in producing and the likely residual value of the assets.

Valuation of Investment properties

The valuation of the investment properties is a key critical judgement. This is the directors estimate of the fair value of the properties which is based upon the external valuations provided by a qualified surveyor.

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

3 Income from donations and legacies

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Donations and gifts	18,064	2,309	20,373	46,298	2,715	49,013
Grants	7,628	-	7,628	5,350	-	5,350
	<u>25,692</u>	<u>2,309</u>	<u>28,001</u>	<u>51,648</u>	<u>2,715</u>	<u>54,363</u>

4 Income from charitable activities

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Charitable activities		
Ladies Guild	21,247	27,578
Membership fees	193,573	169,502
Income tax refunds	38,930	41,338
Burial Board	94,609	120,677
Memorial Board	2,758	3,540
	<u>351,117</u>	<u>362,635</u>

5 Income from other trading activities

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Fundraising events	17,367	13,851
Community Voice advertising income	8,396	9,110
Other trading activities	<u>25,763</u>	<u>22,961</u>

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

6 Income from investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Rental income	28,852	28,661
Interest receivable	23,740	20,363
	<u>52,592</u>	<u>49,024</u>

7 Expenditure on charitable activities

	Religious activities 2024 £	Religious activities 2023 £
Direct costs		
Staff costs	166,852	170,277
Rabbi's expenses	2,596	3,941
Light and heat	42,157	49,079
Repairs and renewals	17,292	35,986
Cemetery and burial expenses	55,177	54,472
Community Voice expenses	3,105	6,025
Catering and function expenses	35,324	38,527
Donations	18,143	14,773
Rates and water	8,787	8,357
Security	22,214	25,971
Printing, postage and stationery	8,196	12,033
Caretaking and cleaning costs	6,177	6,279
Telephone	3,031	2,915
Chief Rabbi's Council	1,715	1,000
Cheder activities	35	1,629
Contributions to shop	16,000	-
	<u>406,801</u>	<u>431,264</u>
Share of support and governance costs		
Governance	42,175	37,173
	<u>448,976</u>	<u>468,437</u>
Analysis by fund		
Unrestricted funds	447,473	466,140
Restricted funds	1,503	2,297
	<u>448,976</u>	<u>468,437</u>

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

8 Auditor's remuneration

Fees payable to the charity's auditor and associates:	2024	2023
	£	£
For audit services		
Audit of the financial statements of the charity	4,800	4,800
	<u> </u>	<u> </u>
For other services		
All other non-audit services	2,700	1,200
	<u> </u>	<u> </u>

9 Trustees

There were no trustees' remuneration, expenses paid or other benefits for the year ended 31 December 2024 or for the year ended 31 December 2023.

The charity paid a salary to Mrs J Pepper, the wife of Mr G Pepper a trustee, in her capacity as one of the Kashrut Officers. The salary paid was commensurate with the duties performed by Mrs J Pepper and Mr G Pepper did not have any involvement in decisions regarding the level of the salary paid.

10 Employees

The average monthly number of employees during the year was:

	2024	2023
	Number	Number
Direct charitable	3	3
Support	6	6
Administration	1	1
	<u> </u>	<u> </u>
Total	10	10
	<u> </u>	<u> </u>
Employment costs	2024	2023
	£	£
Wages and salaries	166,852	170,277
	<u> </u>	<u> </u>

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

11 Taxation

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

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

12 Tangible fixed assets

	Freehold land and buildings £	Plant and equipment £	Total £
Cost			
At 1 January 2024	361,372	442	361,814
At 31 December 2024	361,372	442	361,814
Depreciation and impairment			
At 1 January 2024	25,227	441	25,668
At 31 December 2024	25,227	441	25,668
Carrying amount			
At 31 December 2024	336,145	1	336,146
At 31 December 2023	336,145	1	336,146

13 Investment property

	2024 £
Fair value	
At 1 January 2024 and 31 December 2024	1,155,000

The investment properties have been revalued by an independent professional valuer in March 2023. The trustees believe there has not been a material change in the valuation.

14 Fixed asset investments

		Other investments £
Cost or valuation		
At 1 January 2024 & 31 December 2024		100
Carrying amount		
At 31 December 2024		100
At 31 December 2023		100
Other investments comprise:		
	Notes	2024 £
Investments in subsidiaries	24	100

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

15 Debtors

	2024	2023
	£	£
Amounts falling due within one year:		
Trade debtors	89,274	69,517
Other debtors	10,330	13,690
	<u>99,604</u>	<u>83,207</u>
Amounts falling due after more than one year:		
	£	£
Trade debtors	29,439	35,416
	<u>29,439</u>	<u>35,416</u>
Total debtors	<u>129,043</u>	<u>118,623</u>

Trade debtors comprises of membership fees outstanding.

Trade debtors falling due after more than one year comprise amounts owed in respect of 'non-member' burial and membership fees. These are secured by charges on various properties and a letter of intent.

Included in other debtors is £7,430 due from the subsidiary, Just Kosher SWHC Limited.

16 Creditors: amounts falling due within one year

	2024	2023
	£	£
Deferred income	108,180	106,734
Other creditors	29,541	41,013
	<u>137,721</u>	<u>147,747</u>

17 Deferred income

	2024	2023
	£	£
Other deferred income	108,180	106,734
	<u>108,180</u>	<u>106,734</u>

Deferred income is included in the financial statements as follows:

	2024	2023
	£	£
Deferred income is included within:		
Current liabilities	108,180	106,734
	<u>108,180</u>	<u>106,734</u>

Movements in the year:

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

17 Deferred income (Continued)

Deferred income at 1 January 2024	106,734	107,508
Released from previous periods	1,446	(774)
	<u>108,180</u>	<u>106,734</u>
Deferred income at 31 December 2024	<u>108,180</u>	<u>106,734</u>

18 Retirement benefit schemes

Defined contribution schemes

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £2,491 (2023: £2,744).

19 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 £	Incoming resources £	Resources expended £	Transfers £	At 31 December 2024 £
Care Committee fund	4,048	1,051	(909)	-	4,190
Kidz Kalender	5,070	1,258	(594)	-	5,734
Golda White fund	13,291	-	-	-	13,291
	<u>22,409</u>	<u>2,309</u>	<u>(1,503)</u>	<u>-</u>	<u>23,215</u>
	<u>22,409</u>	<u>2,309</u>	<u>(1,503)</u>	<u>-</u>	<u>23,215</u>
Previous year:	At 1 January 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 December 2023 £
Care Committee fund	4,363	1,003	(1,318)	-	4,048
Kidz Kalender	5,837	1,712	(979)	(1,500)	5,070
Golda White fund	13,291	-	-	-	13,291
	<u>23,491</u>	<u>2,715</u>	<u>(2,297)</u>	<u>(1,500)</u>	<u>22,409</u>
	<u>23,491</u>	<u>2,715</u>	<u>(2,297)</u>	<u>(1,500)</u>	<u>22,409</u>

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

20 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 £	Transfers £	At 31 December 2024 £
General funds	549,093	433,068	(427,625)	78,276	632,812
Burial reserve fund	199,638	-	-	-	199,638
Ladies guild fund	14,821	21,247	(19,182)	-	16,886
Infrastructure replacement fund	78,276	-	-	(78,276)	-
Religious services enhancement fund	2,187	716	(666)	-	2,237
Minyan fund	613	133	-	-	746
Investment property fair value fund	1,116,128	-	-	-	1,116,128
	<u>1,960,756</u>	<u>455,164</u>	<u>(447,473)</u>	<u>-</u>	<u>1,968,447</u>

Previous year:	At 1 January 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 December 2023 £
General funds	539,912	458,107	(441,445)	(7,481)	549,093
Burial reserve fund	199,638	-	-	-	199,638
Ladies guild fund	11,938	27,578	(24,695)	-	14,821
Infrastructure replacement fund	69,295	-	-	8,981	78,276
Religious services enhancement fund	1,747	440	-	-	2,187
Minyan fund	470	143	-	-	613
Investment property fair value fund	1,116,128	-	-	-	1,116,128
	<u>1,939,128</u>	<u>486,268</u>	<u>(466,140)</u>	<u>1,500</u>	<u>1,960,756</u>

21 Analysis of net assets between funds

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 December 2024:			
Tangible assets	336,146	-	336,146
Investment properties	1,155,000	-	1,155,000
Investments	100	-	100
Current assets/(liabilities)	477,201	23,215	500,416
	<u>1,968,447</u>	<u>23,215</u>	<u>1,991,662</u>

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

21 Analysis of net assets between funds

(Continued)

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
At 31 December 2023:			
Tangible assets	336,146	-	336,146
Investment properties	1,155,000	-	1,155,000
Investments	100	-	100
Current assets/(liabilities)	469,510	22,409	491,919
	<u>1,960,756</u>	<u>22,409</u>	<u>1,983,165</u>

22 Analysis of charitable funds

PURPOSE OF FUNDS

The following are all designated funds.

Burial Reserve:

There is a contingent liability in respect of the Charity's obligation to bury its Members who pay burial fees. The cost of this obligation is uncertain but a prudent reserve is considered to have been made.

Ladies Guild:

The Southend and Westcliff Jewish Ladies Guild provides support services to the community.

Infrastructure replacement:

The Infrastructure fund has been established to provide for major repairs to the Synagogue. It was decided by the executives that this was no longer required and such funds have been transferred to the General fund.

Investment property fair value fund:

The investment property fair value reserve fund is required by the Companies Act 2006 and represents the amount by which investment properties exceed their historical cost.

Religious enhancement:

A fund created by the Wardens prior to the Yomom No'orim from religious rites notifications mailed out to members.

Minyan monies:

A fund established to enhance the infrastructure of its locations.

Kol Nidre:

A fund to collect donations at this time of year.

PURPOSE OF RESTRICTED FUNDS:

Golda White:

The congregation are entitled to unrestricted use of the income from the Golda White Trust Fund until 2052, after which the capital sum will vest to the benefit of the congregation unrestricted and absolutely.

Care Committee:

A fund was established in 2007 for services in the community.

Kidz Kalender:

A fund for the promotion of activities deemed appropriate for youth activities.

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2024

23 Related party transactions

There were no disclosable related party transactions during the year (2023 - none).

24 Subsidiaries

These financial statements are separate company financial statements for Just Kosher SWHC Limited, company number 11650378.

Details of the Charity's subsidiaries at 31 December 2024 are as follows:

Name of undertaking	Registered office	Nature of business	Class of shares held	% Held	
				Direct	Indirect
Just Kosher SWHC Limited	Office of the Congregation, Finchley Road, Westcliff on Sea, Essex, SS0 8AD.	Selling of kosher products	Ordinary	100.00	

Just Kosher SWHC Limited, in the year to 31 October 2024, had a loss of £514 (2023: £1,056 profit). The reserves as at 31 October 2024 were a deficit of -£547 (2023: -£33).

25 Cash absorbed by operations	2024	2023
	£	£
Surplus for the year	8,497	20,546
Adjustments for:		
Investment income recognised in statement of financial activities	(52,592)	(49,024)
Movements in working capital:		
(Increase) in debtors	(10,420)	(6,364)
(Decrease)/increase in creditors	(11,472)	16,318
Increase/(decrease) in deferred income	1,446	(774)
Cash absorbed by operations	(64,541)	(19,298)

26 Analysis of changes in net funds

The Charity had no material debt during the year.

Accounts

COMPANY REGISTRATION NUMBER: 04662319

CHARITY REGISTRATION NUMBER: 1099107

Southend & Westcliff Hebrew Congregation
Company Limited by Guarantee
Financial Statements
31 December 2023

FRANCIS JAMES & PARTNERS LLP

Chartered accountants & statutory auditor

1386 London Road

Leigh on sea

Essex

SS9 2UJ

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Financial Statements

Year ended 31 December 2023

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Independent auditor's report to the members	7 to 11
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Statement of financial position	13
Statement of cash flows	14
Notes to the financial statements	15 to 27

Southend & Westcliff Hebrew Congregation
Company Limited by Guarantee
Trustees' Annual Report (Incorporating the Director's Report)
Year ended 31 December 2023

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 December 2023.

Reference and administrative details

Registered charity name	Southend & Westcliff Hebrew Congregation
Charity registration number	1099107
Company registration number	04662319
Principal office and registered office	Office of the Congregation Finchley Road, Westcliff on Sea, Essex SS0 8AD England

The trustees

Mr G S Pepper	
Mrs R Roth	(Resigned 30 May 2023)
Mr A S Dix	(Resigned 30 May 2023)
Mr R Stone	
Mr M Nelkin	
Mr M I Franks	
Mr A I Cohen F.C.A	
Mr G Steel	
Mr A Roth	(Resigned 30 May 2023)
Mr A Walters	
Mr S Robinson	(Died 28 December 2023)
Mr S Belson	
Mrs M Salt	
Mrs R Solomons	
Mrs D Cohen	(Appointed 30 May 2023)
Mr E Harris	(Appointed 30 May 2023)
Mrs D Shestopal	(Appointed 30 May 2023)
Mrs C Baum-Walters	(Appointed 13 June 2023)

Company secretary Mr R Stone

Auditor Francis James & Partners LLP
Chartered accountants & statutory auditor
1386 London Road
Leigh on sea
Essex
SS9 2UJ

Bankers Bank of Scotland plc
8 Lochside Avenue
Edinburgh
EH12 9DJ

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 December 2023

Structure, governance and management

Governing Document

The Charity is controlled by its governing documents, the Memorandum and Articles of Association and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Organisational Structure

A Board of Trustees (The Council) of at least four and no more than eighteen members, meet at least ten times a year to administer the charity. The Council members are divided into three classes: the Executive, the Wardens, and the General members.

The Executive members are appointed for a term of three years by a poll of members at the Annual General Meeting. An Executive member must have been a general member for a minimum of one year prior to standing as an Executive member. Wardens are appointed for a term of three years. At an Annual General Meeting, the members appoint to the Council four general members for the following two years.

The trustees are responsible for the safe custody of the charity's assets and arrange for both insurance and security as considered appropriate.

New trustees have their legal obligations under charity law explained to them, are provided with a copy of the governing document and introduced to their fellow trustees. All trustees are encouraged to attend appropriate external training events which facilitate the undertaking of their role.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 December 2023

Objectives and activities

Aims and Objectives

Our aims

The objects of the charity are set out in the charity's Memorandum of Association and are summarised as follows:-

To promote the Jewish faith by all or any of the following means:

Providing and maintaining Synagogues in or near Southend and Westcliff for the worship of the Jewish faith as an Orthodox Congregation (as defined by the Chief Rabbi for the time being of United Hebrew Congregations of the British Commonwealth of Nations) and the due performance of rites of marriage and burial according to the principles of the said Jewish faith.

Teaching and educating members of the Southend and Westcliff Hebrew Congregation and their children in the doctrine and practises of the said Jewish faith.

Any charitable purpose at the discretion of the trustees for the benefit of the community.

Our objectives

Our objectives are set to reflect our faith and community aims. Each year our trustees review our objectives and activities to ensure they continue to reflect our aims. In carrying out this review, the trustees have considered the Charity Commission's general guidance on public benefit and in particular its supplementary public guidance on the advancement of religion for the public benefit.

The charity is funded by annual fees levied on its membership. The structure of the fees levied reflects the circumstances of the individual members and various concessions are available. It is the policy of the charity to permit access to the Synagogue to all for purposes of prayer and the provision of education irrespective of membership.

The charity's aims remain to provide a facility where Jews can worship, to provide religious education and a community facility for all the inhabitants in its catchment area. The charity's long term ambition is to build up communal facilities and activities.

Strategies

An important part of the charity's strategy is community welfare and education. All the charity's community facilities and activities including initiatives and seminars are widely advertised and the participation of all in the local community is welcomed. These activities are supported by donations.

Use of volunteers

Volunteers are an important resource in the charity's faith and community work. Volunteers are involved in most of the charity's faith and community activities. All the trustees give their time freely.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 December 2023

Achievements and performance

How our activities deliver public benefit

The charity carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities, summarised below, provide benefit both to those who worship at our Synagogue and the wider catchment area of South East Essex.

Religious Activities

Our Synagogue provides a centre for our prayers, worship and for the activities associated with the Jewish faith. During the year under review, the range of religious services and activities included:-

Religious Services:

The Synagogue is open daily for services. During the week people regularly attend twice daily prayers and thrice Sabbath prayers.

Funeral Facilities:

The Synagogue provides a complete funeral service in line with the Jewish faith. The Synagogue aims to relieve the deceased's bereaved relatives of the burden of organising burials. The Synagogue also carries out the appropriate Jewish ritual burial procedures.

Marriage:

The Synagogue provides Jewish couples with the ability to participate in the rites of marriage.

Inter-faith dialogue and Community Activities:

Our Synagogue is an active member of the Faith Communities Forum in the charity's catchment area. The premises are also used to promote the Council of Christians and Jews and to further inter-faith dialogue. The Synagogue has a programme which actively encourages local schools and groups to visit the Synagogue where an explanatory lecture of the Jewish religion is provided free of charge.

Our community halls and rooms provide a valuable educational and recreational resource to all in our local community. A wide range of activities are organised and take place from the charity's premises site.

Charitable Activities

The charity has continued to provide and maintain the Synagogue for the regular worship of the Jewish faith as an Orthodox Congregation.

During the year, the charity has provided:

Education to the members and their children in the doctrine and practises of the Jewish faith.

Youth and further education services and study programmes for its members.

Social events to generate additional funds for the furtherance of the charitable objectives.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 December 2023

Part of the above services are supported amongst other organisations by the following:

The Southend and Westcliff Jewish Ladies Guild:

The Southend and Westcliff Jewish Ladies Guild provides support services to the community, including the food parcels for the poor and visitation of the sick and infirm.

Pop In Centre:

A regular monthly catered afternoon tea meeting for the benefit of the lonely, recently bereaved and retired members and their friends.

Halls and Rooms:

The charity's halls and meeting rooms are available for use by local groups and organisations. Local charities are encouraged to make use of our meeting rooms.

Financial review

Investment Policy and Objectives

Under the Memorandum and Articles of Association, the charity has the power to deposit or invest funds in any manner, but only after obtaining advice from a financial expert.

Reserves Policy

The policy of the trustees is to maintain the Charity's reserves at a level sufficient in order to ensure the continuance of essential services including, for example, the upkeep of the Charity's property. In addition the trustees are also concerned with the provision and enhancement of communal facilities to cater for demographic and other changes.

The financial information of the charity is given on pages 12 to 27 of the financial statements.

The net resources for the year were increased by an excess of income over expenditure of £20,546, compared with an overall deficit of £3,758 for the previous year.

Plans for future periods

The Charity will continue to develop its activities to the community over the coming year. .

Trustees' responsibilities statement

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, for that period.

Southend & Westcliff Hebrew Congregation**Company Limited by Guarantee****Trustees' Annual Report (Incorporating the Director's Report) *(continued)*****Year ended 31 December 2023**

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and 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 Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Auditor

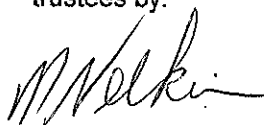
Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

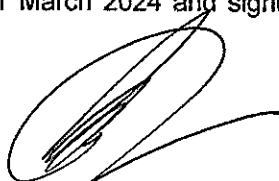
Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 11 March 2024 and signed on behalf of the board of trustees by:



Mr M Nelkin
Trustee



Mr A I Cohen F.C.A
Trustee

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Independent Auditor's Report to the Members of Southend & Westcliff Hebrew Congregation

Year ended 31 December 2023

Opinion

We have audited the financial statements of Southend & Westcliff Hebrew Congregation (the 'charity') for the year ended 31 December 2023 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 (1A) The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2023 and of its 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;
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Independent Auditor's Report to the Members of Southend & Westcliff Hebrew Congregation *(continued)*

Year ended 31 December 2023

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. 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.

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has 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 charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the 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; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Independent Auditor's Report to the Members of Southend & Westcliff Hebrew Congregation *(continued)*

Year ended 31 December 2023

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the 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:

The nature of the industry and sector, control environment and business performance including the design of the charitable company's policies, key drivers for the trustees remuneration;

- the results of our enquiries of management, internal audit and the Audit & Risk Committee about their own indemnification and assessment of the risks of irregularities
- any matters we identified having obtained and reviewed the charitable company's documentation of their policies and procedures relating to:
- identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non compliance:
- detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud:
- the internal controls established to mitigate risks of fraud or non-compliance with laws and regulations:
- in addressing the risk of fraud through management override of controls, we tested journal entries and other adjustments for inappropriate or unusual journals outside of expectations, as well as for any significant transactions outside the normal course of business, taking into consideration the scope for management to manipulate financial results:

The matters discussed among the audit engagement team including significant component audit teams and involving relevant specialists, regarding how and where fraud might occur in the financial statements and any potential indicators of fraud.

Southend & Westcliff Hebrew Congregation**Company Limited by Guarantee****Independent Auditor's Report to the Members of Southend & Westcliff Hebrew
Congregation (continued)****Year ended 31 December 2023**

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 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 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 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.

Southend & Westcliff Hebrew Congregation**Company Limited by Guarantee****Independent Auditor's Report to the Members of Southend & Westcliff Hebrew
Congregation (continued)****Year ended 31 December 2023**

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 charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity'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 charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.



P.J. Elman FCA (Senior Statutory Auditor)

For and on behalf of
Francis James & Partners LLP
Chartered accountants & statutory auditor
1386 London Road
Leigh on sea
Essex
SS9 2UJ

Dated.....8/4/24.....

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 31 December 2023

			2023		2022
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	5	51,649	2,715	54,363	42,897
Charitable activities	6	362,635	—	362,635	353,068
Other trading activities	7	22,961	—	22,961	17,791
Investment income	8	49,024	—	49,024	37,145
Total income		<u>486,269</u>	<u>2,715</u>	<u>488,983</u>	<u>450,901</u>
Expenditure					
Expenditure on charitable activities	9,10	466,141	2,297	468,437	454,659
Total expenditure		<u>466,141</u>	<u>2,297</u>	<u>468,437</u>	<u>454,659</u>
Net income/(expenditure) and net movement in funds		<u>20,128</u>	<u>418</u>	<u>20,546</u>	<u>(3,758)</u>
Reconciliation of funds					
Total funds brought forward		1,939,128	23,491	1,962,619	1,731,377
Total funds carried forward		<u>1,959,256</u>	<u>23,909</u>	<u>1,983,165</u>	<u>1,727,619</u>

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

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Statement of Financial Position

31 December 2023

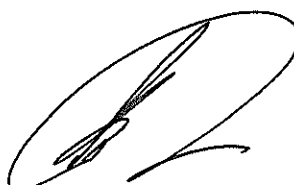
	Note	2023 £	2022 £
Fixed assets			
Tangible fixed assets	14	336,146	336,146
Investments	15	1,155,100	1,155,100
		<u>1,491,246</u>	<u>1,491,246</u>
Current assets			
Debtors	17	118,623	112,259
Cash at bank and in hand		521,043	491,317
		<u>639,666</u>	<u>603,576</u>
Creditors: amounts falling due within one year	18	147,747	132,203
Net current assets		<u>491,919</u>	<u>471,373</u>
Total assets less current liabilities		<u>1,983,165</u>	<u>1,962,619</u>
Net assets		<u>1,983,165</u>	<u>1,962,619</u>
Funds of the charity			
Restricted funds		22,409	23,491
Unrestricted funds		1,960,756	1,939,128
Total charity funds	22	<u>1,983,165</u>	<u>1,962,619</u>

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 11 March 2024, and are signed on behalf of the board by:



Mr M Nelkin
Trustee



Mr A I Cohen F.C.A
Trustee

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Statement of Cash Flows

Year ended 31 December 2023

	2023 £	2022 £
Cash flows from operating activities		
Net income/(expenditure)	20,546	(3,758)
<i>Adjustments for:</i>		
Dividends, interest and rents from investments	(28,661)	(29,765)
Other interest receivable and similar income	(20,363)	(7,380)
Interest payable and similar charges	2,072	1,886
<i>Changes in:</i>		
Trade and other debtors	(6,364)	5,759
Trade and other creditors	15,544	4,551
Cash generated from operations	(17,226)	(28,707)
Interest paid	(2,072)	(1,886)
Interest received	20,363	7,380
Net cash from/(used in) operating activities	<u>1,065</u>	<u>(23,213)</u>
Cash flows from investing activities		
Dividends, interest and rents from investments	28,661	29,765
Net cash from investing activities	<u>28,661</u>	<u>29,765</u>
Net increase in cash and cash equivalents	29,726	6,552
Cash and cash equivalents at beginning of year	491,317	484,765
Cash and cash equivalents at end of year	<u>521,043</u>	<u>491,317</u>

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 31 December 2023

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Office of the Congregation, Finchley Road, Westcliff on Sea, Essex, SS0 8AD, England.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102 (1A), 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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(1A)) (Charities SORP (FRS 102(1A))) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value. Consolidated financial statements have not been prepared as exemption under the Companies Act 2006 for small groups has been claimed.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Income tax

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

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

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

3. Accounting policies *(continued)*

Incoming resources

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured.

Synagogue fees are charged on 1st June on an annual basis in advance. Deferred income is calculated for fees paid in advance for 2024.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Heritage assets other than heritage property have not been recognised in the financial statements, as significant costs are involved in the reconstruction or analysis of part accounting records, which are onerous compared with any additional benefit derived from recognising these items in the balance sheet.

Heritage assets are assets that are of historical or religious importance that are held to further the preservation, conservation and educational objectives of the Synagogue and contribute to culture and education. These assets are integral to the activities of the Synagogue and are unique in terms of their religious and historical significance.

Southend & Westcliff Hebrew Congregation**Company Limited by Guarantee****Notes to the Financial Statements** *(continued)***Year ended 31 December 2023**

3. Accounting policies *(continued)***Depreciation****a) Freehold property**

No depreciation is currently being provided in respect of freehold property. In the opinion of the trustees freehold property has a very long useful life and accordingly depreciation would not be material. Freehold property is held at cost.

However, the burial ground at Stock Road was written down to £1 when it was originally purchased.

Investments

Unlisted equity investments are initially recorded at cost, and subsequently measured at fair value.

Investment property

Investment property is shown at fair value at balance sheet date. Any aggregate surplus or deficit arising from changes in fair value is recognised in the Statement of Financial Activities.

Government grants

Government grants are recognised at the fair value of the asset received or receivable. Grants are not recognised until there is reasonable assurance that the charity will comply with the conditions attaching to them and the grants will be received.

Where the grant does not impose specified future performance-related conditions on the recipient, it is recognised in income when the grant proceeds are received or receivable. Where the grant does impose specified future performance-related conditions on the recipient, it is recognised in income only when the performance-related conditions have been met. Where grants received are prior to satisfying the revenue recognition criteria, they are recognised as a liability.

4. Limited by guarantee

The Charity is controlled by its governing documents, the Memorandum and Articles of Association and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Donations			
Donations	46,299	2,715	49,013
Grants			
Grants receivable	5,350	—	5,350
	<u>51,649</u>	<u>2,715</u>	<u>54,363</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Donations			
Donations	33,322	1,601	34,923
Grants			
Grants receivable	7,974	—	7,974
	<u>41,296</u>	<u>1,601</u>	<u>42,897</u>

6. Charitable activities

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
Ladies Guild	27,578	27,578	20,610	20,610
Membership fees	169,502	169,502	171,142	171,142
Income tax refunds	41,338	41,338	38,122	38,122
Burial Board	120,677	120,677	120,269	120,269
Memorial Board	3,540	3,540	2,925	2,925
	<u>362,635</u>	<u>362,635</u>	<u>353,068</u>	<u>353,068</u>

7. Other trading activities

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
Fundraising events	8,796	8,796	5,916	5,916
Hire of hall	5,055	5,055	4,365	4,365
Community Voice advertising income	9,110	9,110	7,510	7,510
	<u>22,961</u>	<u>22,961</u>	<u>17,791</u>	<u>17,791</u>

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

8. Investment income

	Unrestricted Funds	Total Funds 2023	Unrestricted Funds	Total Funds 2022
	£	£	£	£
Rents received	28,661	28,661	29,765	29,765
Bank interest receivable	20,363	20,363	7,380	7,380
	<u>49,024</u>	<u>49,024</u>	<u>37,145</u>	<u>37,145</u>

9. Expenditure on charitable activities by fund type

	Unrestricted Funds	Restricted Funds	Total Funds 2023
	£	£	£
Religious activities	256,918	431	257,349
Support costs	209,223	1,866	211,088
	<u>466,141</u>	<u>2,297</u>	<u>468,437</u>

	Unrestricted Funds	Restricted Funds	Total Funds 2022
	£	£	£
Religious activities	245,483	—	245,483
Support costs	208,023	1,153	209,176
	<u>453,506</u>	<u>1,153</u>	<u>454,659</u>

10. Expenditure on charitable activities by activity type

	Activities undertaken directly	Support costs	Total funds 2023	Total fund 2022
	£	£	£	£
Religious activities	257,349	173,916	431,265	422,132
Governance costs	—	37,172	37,172	32,527
	<u>257,349</u>	<u>211,088</u>	<u>468,437</u>	<u>454,659</u>

11. Auditors remuneration

	2023	2022
	£	£
Fees payable for the audit of the financial statements	<u>3,600</u>	<u>2,940</u>

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

12. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2023	2022
	£	£
Wages and salaries	147,453	155,557
Employer contributions to pension plans	6,853	4,976
Other employee benefits	15,972	21,036
	<u>170,278</u>	<u>181,569</u>

The average head count of employees during the year was 10 (2022: 10). The average number of full-time equivalent employees during the year is analysed as follows:

	2023	2022
	No.	No.
Direct charitable	3	3
Support	6	6
Administration	1	1
	<u>10</u>	<u>10</u>

No employee received employee benefits of more than £60,000 during the year (2022: Nil).

13. Trustee remuneration and expenses

There were no trustees' remuneration or other benefits for the year ended 31 December 2023 nor for the year ended 31 December 2022.

The charity paid a salary to Mrs J Pepper, the wife of Mr G Pepper a trustee, in her capacity as one of the Kashrut Officers. The salary paid was commensurate with the duties performed by Mrs J Pepper and Mr G Pepper did not have any involvement in decisions regarding the level of the salary paid.

There were no trustees' expenses paid for the year ended 31 December 2023 nor for the year ended 31 December 2022.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

14. Tangible fixed assets

	Freehold property £	Equipment £	Total £
Cost			
At 1 January 2023 and 31 December 2023	361,372	442	361,814
Depreciation			
At 1 January 2023 and 31 December 2023	25,227	441	25,668
Carrying amount			
At 31 December 2023	336,145	1	336,146
At 31 December 2022	336,145	1	336,146

15. Investments

	Investment properties £	Shares in group undertakings £	Total £
Cost or valuation			
At 1 January 2023 and 31 December 2023	1,155,000	100	1,155,100
Impairment			
At 1 January 2023 and 31 December 2023		—	—
Carrying amount			
At 31 December 2023	1,155,000	100	1,155,100
At 31 December 2022	1,155,000	100	1,155,100

Investment properties

The investment properties have been revalued by an independent professional valuer in March 2023 and appropriate amendments are made in preparing these financial statements.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

16. Investment entities

Subsidiaries and other investments

There were no investment assets outside the UK.

The company's investments at the balance sheet date in the share capital of companies include the following:-

Just Kosher SWHC Limited

Registered office: Office of the Congregation, Finchley Road, Westcliff on Sea, Essex, SS0 8AD.

Nature of business: Selling of kosher products.

Class of share: 100% ordinary shares held

For the year ended 31st October 2023 net profit was £1003 (2022 - loss £3495). Capital and Reserves show a deficit of £33 (2022 - deficit £1036)

17. Debtors

	2023	2022
	£	£
Prepayments and accrued income	13,690	10,671
Membership fees and other debtors more than one year	35,416	36,202
Membership fees due within one year	69,517	65,386
	<u>118,623</u>	<u>112,259</u>

Membership fees and other debtors falling due after more than one year comprise amounts owed in respect of 'non-member' burial and membership fees. These are secured by charges on various properties and a letter of intent.

18. Creditors: amounts falling due within one year

	2023	2022
	£	£
Deferred income	86,734	87,508
Prepaid non-member burials	20,000	20,000
Other creditors	41,013	24,695
	<u>147,747</u>	<u>132,203</u>

Deferred membership fees are fees paid in advance for the period 1st January 2024 to 31st May 2024.

19. Deferred income

	2023	2022
	£	£
At 1 January 2023	87,508	94,699
Amount released to income	(774)	(7,191)
At 31 December 2023	<u>86,734</u>	<u>87,508</u>

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

20. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £6,853 (2022: £4,976).

21. Analysis of charitable funds

Unrestricted funds

	At 1 January 2023	Income	Expenditure	Transfers	At 31 December 2023
	£	£	£	£	£
General funds	539,912	458,108	(441,446)	(7,481)	549,093
Burial reserve fund	199,638	—	—	—	199,638
Ladies guild fund	11,938	27,578	(24,695)	—	14,821
Infrastructure replacement fund	69,295	—	—	8,981	78,276
Religious services enhancement fund	1,747	440	—	—	2,187
Minyan fund	470	143	—	—	613
Investment property fair value fund	1,116,128	—	—	—	1,116,128
	<u>1,939,128</u>	<u>486,269</u>	<u>(466,141)</u>	<u>1,500</u>	<u>1,960,756</u>

	At 1 January 2022	Income	Expenditure	Transfers	At 31 December 2022
	£	£	£	£	£
General funds	705,348	427,923	(434,603)	(158,756)	539,912
Burial reserve fund	49,252	—	—	150,386	199,638
Ladies guild fund	10,231	20,610	(18,903)	—	11,938
Infrastructure replacement fund	60,925	—	—	8,370	69,295
Religious services enhancement fund	1,027	720	—	—	1,747
Minyan fund	423	47	—	—	470
Investment property fair value fund	881,128	—	—	235,000	1,116,128
	<u>1,708,334</u>	<u>449,300</u>	<u>(453,506)</u>	<u>235,000</u>	<u>1,939,128</u>

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

21. Analysis of charitable funds *(continued)*

Restricted funds

	At 1 January 2023	Income	Expenditure	Transfers	At 31 December 2023
	£	£	£	£	£
Care Committee fund	4,363	1,003	(1,318)	—	4,048
Kidz Kalender	5,837	1,712	(979)	(1,500)	5,070
Golda White fund	13,291	—	—	—	13,291
	<u>23,491</u>	<u>2,715</u>	<u>(2,297)</u>	<u>(1,500)</u>	<u>22,409</u>

	At 1 January 2022	Income	Expenditure	Transfers	At 31 December 2022
	£	£	£	£	£
Care Committee fund	4,378	1,006	(1,021)	—	4,363
Kidz Kalender	5,374	595	(132)	—	5,837
Golda White fund	13,291	—	—	—	13,291
	<u>23,043</u>	<u>1,601</u>	<u>(1,153)</u>	<u>—</u>	<u>23,491</u>

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

21. Analysis of charitable funds *(continued)*

PURPOSE OF FUNDS

The following are all designated funds.

Burial Reserve:

There is a contingent liability in respect of the Charity's obligation to bury its Members who pay burial fees. The cost of this obligation is uncertain but a prudent reserve is considered to have been made. A transfer to this effect was made in 2022.

Ladies Guild:

The Southend and Westcliff Jewish Ladies Guild provides support services to the community

Infrastructure replacement:

The Infrastructure fund has been established to provide for major repairs to the Synagogue. This is financed by annual transfer of between 4% and 6% of membership fees from general funds.

Investment property fair value fund:

The investment property fair value reserve fund is required by the Companies Act 2006 and represents the amount by which investment properties exceed their historical cost.

Religious enhancement:

A fund created by the Wardens prior to the Yomom No'orim from religious rites notifications mailed out to members.

Minyan monies:

A fund established to enhance the infrastructure of its locations.

Kol Nidre:

A fund to collect donations at this time of year.

PURPOSE OF RESTRICTED FUNDS:

Golda White:

The Congregation are entitled to unrestricted use of the income from the Golda White Trust Fund until 2052, after which the capital sum will vest to the benefit of the congregation unrestricted and absolutely.

Care Committee:

A fund was established in 2007 for services in the community.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

21. Analysis of charitable funds *(continued)*

Kidz Kalender:

A fund for the promotion of activities deemed appropriate for youth activities. A transfer of £1500 was made back into General funds to cover obligations made by the Kidz Kalender fund.

22. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Tangible fixed assets	336,146	—	336,146
Investments	1,155,100	—	1,155,100
Current assets	629,326	24,030	653,356
Creditors less than 1 year	(147,747)	—	(147,747)
Net assets	1,972,825	24,030	1,996,855

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Tangible fixed assets	336,146	—	336,146
Investments	1,155,100	—	1,155,100
Current assets	580,085	23,491	603,576
Creditors less than 1 year	(132,203)	—	(132,203)
Net assets	1,939,128	23,491	1,962,619

23. Analysis of changes in net debt

	At 1 Jan 2023 £	Cash flows £	At 31 Dec 2023 £
Cash at bank and in hand	491,317	29,726	521,043

24. Related parties

There were no related party transactions for the year ended 31 December 2023.

There is no ultimate controlling party.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

25. Indemnity insurance

The Charity has insurance cover in respect of losses arising from any claim made by the community by reason of a wrongful act by a trustee acting in a managerial or supervisory capacity. The charge for the year amounts to £4,143 (2022 - £3,650) including insurance premium tax for an indemnity limit in any one year up to an aggregate of £5,000,000.

Accounts

Southend & Westcliff Hebrew Congregation
Company Limited by Guarantee
Financial Statements
31 December 2022

FRANCIS JAMES & PARTNERS LLP

Chartered accountants & statutory auditor
1386 London Road
Leigh on sea
Essex
SS9 2UJ

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Financial Statements

Year ended 31 December 2022

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Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 December 2022

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 December 2022.

Reference and administrative details

Registered charity name	Southend & Westcliff Hebrew Congregation
Charity registration number	1099107
Company registration number	04662319
Principal office and registered office	Office of the Congregation Finchley Road Westcliff on Sea Essex SS0 8AD England

The trustees

Mr G S Pepper	
Mrs R Roth	
Lord D Gold	(Resigned 15 May 2022)
Mr A S Dix	
Mr R Stone	
Mr M Nelkin	
Mr M I Franks	
Mr A I Cohen F.C.A	
Mr M Symons	(Resigned 15 May 2022)
Mr P Baum	(Resigned 15 May 2022)
Mrs A Moss	(Resigned 15 May 2022)
Mr G Steel	
Mr A Roth	
Mr A Walters	(Appointed 15 May 2022)
Mr S Robinson	(Appointed 15 May 2022)
Mr S Belson	(Appointed 15 May 2022)
Mrs M Salt	(Appointed 15 May 2022)
Mrs R Solomons	(Appointed 15 May 2022)

Company secretary Mr R Stone

Auditor Francis James & Partners LLP
Chartered accountants & statutory auditor
1386 London Road
Leigh on sea
Essex
SS9 2UJ

Bankers Bank of Scotland plc
8 Lochside Avenue
Edinburgh
EH12 9DJ

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 December 2022

Structure, governance and management

Governing Document

The Charity is controlled by its governing documents, the Memorandum and Articles of Association and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Organisational Structure

A Board of Trustees (The Council) of at least four and no more than eighteen members, meet at least ten times a year to administer the charity. The Council members are divided into three classes: the Executive, the Wardens, and the General members.

The Executive members are appointed for a term of three years by a poll of members at the Annual General Meeting. An Executive member must have been a general member for a minimum of one year prior to standing as an Executive member. Wardens are appointed for a term of three years. At an Annual General Meeting, the members appoint to the Council four general members for the following two years.

The trustees are responsible for the safe custody of the charity's assets and arrange for both insurance and security as considered appropriate.

New trustees have their legal obligations under charity law explained to them, are provided with a copy of the governing document and introduced to their fellow trustees. All trustees are encouraged to attend appropriate external training events which facilitate the undertaking of their role.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 December 2022

Objectives and activities

Aims and Objectives

Our aims

The objects of the charity are set out in the charity's Memorandum of Association and are summarised as follows:-

To promote the Jewish faith by all or any of the following means:

Providing and maintaining Synagogues in or near Southend and Westcliff for the worship of the Jewish faith as an Orthodox Congregation (as defined by the Chief Rabbi for the time being of United Hebrew Congregations of the British Commonwealth of Nations) and the due performance of rites of marriage and burial according to the principles of the said Jewish faith.

Teaching and educating members of the Southend and Westcliff Hebrew Congregation and their children in the doctrine and practises of the said Jewish faith.

Any charitable purpose at the discretion of the trustees for the benefit of the community.

Our objectives

Our objectives are set to reflect our faith and community aims. Each year our trustees review our objectives and activities to ensure they continue to reflect our aims. In carrying out this review, the trustees have considered the Charity Commission's general guidance on public benefit and in particular its supplementary public guidance on the advancement of religion for the public benefit.

The charity is funded by annual fees levied on its membership. The structure of the fees levied reflects the circumstances of the individual members and various concessions are available. It is the policy of the charity to permit access to the Synagogue to all for purposes of prayer and the provision of education irrespective of membership.

The charity's aims remain to provide a facility where Jews can worship, to provide religious education and a community facility for all the inhabitants in its catchment area. The charity's long term ambition is to build up communal facilities and activities.

Strategies

An important part of the charity's strategy is community welfare and education. All the charity's community facilities and activities including initiatives and seminars are widely advertised and the participation of all in the local community is welcomed. These activities are supported by donations.

Use of volunteers

Volunteers are an important resource in the charity's faith and community work. Volunteers are involved in most of the charity's faith and community activities. All the trustees give their time freely.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 December 2022

Achievements and performance

How our activities deliver public benefit

The charity carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities, summarised below, provide benefit both to those who worship at our Synagogue and the wider catchment area of South East Essex.

Religious Activities

Our Synagogue provides a centre for our prayers, worship and for the activities associated with the Jewish faith. During the year under review, the range of religious services and activities included:-

Religious Services:

The Synagogue is open daily for services. During the week people regularly attend twice daily prayers and thrice Sabbath prayers.

Funeral Facilities:

The Synagogue provides a complete funeral service in line with the Jewish faith. The Synagogue aims to relieve the deceased's bereaved relatives of the burden of organising burials. The Synagogue also carries out the appropriate Jewish ritual burial procedures.

Marriage:

The Synagogue provides Jewish couples with the ability to participate in the rites of marriage.

Inter-faith dialogue and Community Activities:

Our Synagogue is an active member of the Faith Communities Forum in the charity's catchment area. The premises are also used to promote the Council of Christians and Jews and to further inter-faith dialogue. The Synagogue has a programme which actively encourages local schools and groups to visit the Synagogue where an explanatory lecture of the Jewish religion is provided free of charge.

Our community halls and rooms provide a valuable educational and recreational resource to all in our local community. A wide range of activities are organised and take place from the charity's premises site.

Charitable Activities

The charity has continued to provide and maintain the Synagogue for the regular worship of the Jewish faith as an Orthodox Congregation.

During the year, the charity has provided:

Education to the members and their children in the doctrine and practises of the Jewish faith.

Youth and further education services and study programmes for its members.

Social events to generate additional funds for the furtherance of the charitable objectives.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 December 2022

Part of the above services are supported amongst other organisations by the following:

The Southend and Westcliff Jewish Ladies Guild:

The Southend and Westcliff Jewish Ladies Guild provides support services to the community, including the food parcels for the poor and visitation of the sick and infirm.

Pop In Centre:

A regular monthly catered afternoon tea meeting for the benefit of the lonely, recently bereaved and retired members and their friends.

Halls and Rooms:

The charity's halls and meeting rooms are available for use by local groups and organisations. Local charities are encouraged to make use of our meeting rooms.

Financial review

Investment Policy and Objectives

Under the Memorandum and Articles of Association, the charity has the power to deposit or invest funds in any manner, but only after obtaining advice from a financial expert.

Reserves Policy

The policy of the trustees is to maintain the Charity's reserves at a level sufficient in order to ensure the continuance of essential services including, for example, the upkeep of the Charity's property. In addition the trustees are also concerned with the provision and enhancement of communal facilities to cater for demographic and other changes.

The financial information of the charity is given on pages 12 to 24 of the financial statements.

The net resources for the year were depleted by an excess of expenditure over income of £3,758, compared with an overall excess of £62,747 for the previous year.

Plans for future periods

The Charity will continue to develop its activities to the community over the coming year.

Trustees' responsibilities statement

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, for that period.

Southend & Westcliff Hebrew Congregation**Company Limited by Guarantee****Trustees' Annual Report (Incorporating the Director's Report) *(continued)*****Year ended 31 December 2022**

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and 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 Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 27 April 2023 and signed on behalf of the board of trustees by:



Mr M Nelkin
Trustee



Mr A I Cohen F.C.A
Trustee

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Independent Auditor's Report to the Members of Southend & Westcliff Hebrew Congregation

Year ended 31 December 2022

Opinion

We have audited the financial statements of Southend & Westcliff Hebrew Congregation (the 'charity') for the year ended 31 December 2022 which comprise the statement of financial activities (including income and expenditure account), statement of financial position and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 1A The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 December 2022 and of its 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;
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Southend & Westcliff Hebrew Congregation**Company Limited by Guarantee****Independent Auditor's Report to the Members of Southend & Westcliff Hebrew Congregation (continued)****Year ended 31 December 2022**

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. 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.

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has 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 charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the 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; or

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Independent Auditor's Report to the Members of Southend & Westcliff Hebrew Congregation *(continued)*

Year ended 31 December 2022

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the 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:

The nature of the industry and sector, control environment and business performance including the design of the charitable company's policies, key drivers for the trustees remuneration;

- the results of our enquiries of management, internal audit and the Audit & Risk Committee about their own indemnification and assessment of the risks of irregularities
- any matters we identified having obtained and reviewed the charitable company's documentation of their policies and procedures relating to:
 - identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non compliance:
 - detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud:
 - the internal controls established to mitigate risks of fraud or non-compliance with laws and regulations:

The matters discussed among the audit engagement team including significant component audit teams and involving relevant specialists, regarding how and where fraud might occur in the financial statements and any potential indicators of fraud.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Independent Auditor's Report to the Members of Southend & Westcliff Hebrew Congregation (continued)

Year ended 31 December 2022

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 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 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 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.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Independent Auditor's Report to the Members of Southend & Westcliff Hebrew Congregation *(continued)*

Year ended 31 December 2022

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 charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity'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 charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.



P.J. Elman FCA (Senior Statutory Auditor)

For and on behalf of
Francis James & Partners LLP
Chartered accountants & statutory auditor
1386 London Road
Leigh on sea
Essex
SS9 2UJ

27 April 2023

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 31 December 2022

		2022		2021
	Unrestricted	Restricted	Total funds	Total funds
Note	funds	funds		
	£	£	£	£
Income and endowments				
Donations and legacies	41,296	1,601	42,897	23,719
Charitable activities	5 353,068	—	353,068	381,826
Other trading activities	6 17,791	—	17,791	15,688
Investment income	7 37,145	—	37,145	31,387
Total income	<u>449,300</u>	<u>1,601</u>	<u>450,901</u>	<u>452,620</u>
Expenditure				
Expenditure on charitable activities	453,506	1,153	454,659	389,873
Total expenditure	<u>453,506</u>	<u>1,153</u>	<u>454,659</u>	<u>389,873</u>
Net (expenditure)/income and net movement in funds				
	<u>(4,206)</u>	<u>448</u>	<u>(3,758)</u>	<u>62,747</u>
Reconciliation of funds				
Total funds brought forward	1,699,614	31,763	1,731,377	1,668,630
Total funds carried forward	<u>1,695,408</u>	<u>32,211</u>	<u>1,727,619</u>	<u>1,731,377</u>

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

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Statement of Financial Position

31 December 2022

	Note	2022 £	2021 £
Fixed assets			
Tangible fixed assets	11	336,146	336,146
Investments	12	1,155,100	920,100
		<u>1,491,246</u>	<u>1,256,246</u>
Current assets			
Debtors	14	112,259	118,018
Cash at bank and in hand		491,317	484,765
		<u>603,576</u>	<u>602,783</u>
Creditors: amounts falling due within one year	15	132,203	127,652
Net current assets		<u>471,373</u>	<u>475,131</u>
Total assets less current liabilities		<u>1,962,619</u>	<u>1,731,377</u>
Funds of the charity			
Restricted funds		23,491	23,043
Unrestricted funds		1,939,128	1,708,334
Total charity funds	17	<u>1,962,619</u>	<u>1,731,377</u>

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 27 April 2023, and are signed on behalf of the board by:


Mr M Nelkin
Trustee


Mr A I Cohen F.C.A
Trustee

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 31 December 2022

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Office of the Congregation, Finchley Road, Westcliff on Sea, Essex, SS0 8AD, England.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102 1A, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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 1A) (Charities SORP (FRS 102 1A)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Income tax

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

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

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

3. Accounting policies *(continued)*

Incoming resources

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Synagogue fees are charged on 1st June on an annual basis in advance. Deferred income is calculated for fees paid in advance for 2023.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Southend & Westcliff Hebrew Congregation**Company Limited by Guarantee****Notes to the Financial Statements** *(continued)***Year ended 31 December 2022**

3. Accounting policies *(continued)***Tangible assets** *(continued)*

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Heritage Assets

Heritage assets have not been recognised in the financial statements, as significant costs are involved in the reconstruction or analysis of past accounting records, which are onerous compared with any additional benefit derived from recognising these items in the balance sheet.

Heritage assets are assets that are of historical or religious importance that are held to further the preservation, conservation and educational objectives of the Synagogue and contribute to culture and education. These assets are integral to the activities of the Synagogue and are unique in terms of their religious and historical significance.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

3. Accounting policies *(continued)*

Depreciation

a) Heritage property

No depreciation is currently being provided in respect of heritage property. In the opinion of the trustees heritage property has a very long useful life and accordingly depreciation would not be material. Heritage property is held at cost.

Investments

Unlisted equity investments are initially recorded at cost, and subsequently measured at fair value. If fair value cannot be reliably measured, assets are measured at cost less impairment.

Investment property

Investment property is shown at most recent valuation. Any aggregate surplus or deficit arising from changes in fair value is recognised in the Statement of Financial Activities.

Investment Properties are held at their open market value at the balance sheet date.

4. Limited by guarantee

The Charity is controlled by its governing documents, the Memorandum and Articles of Association and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

5. Charitable activities

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Youth Centre	—	—	90	90
Ladies Guild	20,610	20,610	9,770	9,770
Membership fees	171,142	171,142	181,923	181,923
Income tax refunds	38,122	38,122	44,044	44,044
Burial Board	120,269	120,269	143,064	143,064
Memorial Board	2,925	2,925	2,935	2,935
	<u>353,068</u>	<u>353,068</u>	<u>381,826</u>	<u>381,826</u>

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

6. Other trading activities

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Fundraising events	5,916	5,916	2,680	2,680
Hire of hall	4,365	4,365	2,891	2,891
Community Voice advertising income	7,510	7,510	10,117	10,117
	<u>17,791</u>	<u>17,791</u>	<u>15,688</u>	<u>15,688</u>

7. Investment income

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Rents received	29,765	29,765	28,132	28,132
Bank interest receivable	7,380	7,380	3,255	3,255
	<u>37,145</u>	<u>37,145</u>	<u>31,387</u>	<u>31,387</u>

8. Auditors remuneration

	2022 £	2021 £
Fees payable for the audit of the financial statements	<u>2,940</u>	<u>2,940</u>

9. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2022 £	2021 £
Wages and salaries	155,557	128,764
Employer contributions to pension plans	4,976	5,450
Other employee benefits	21,036	16,280
	<u>181,569</u>	<u>150,494</u>

The average head count of employees during the year was 10 (2021: 10). The average number of full-time equivalent employees during the year is analysed as follows:

	2022 No.	2021 No.
Direct charitable	3	3
Support	6	6
Administration	1	1
	<u>10</u>	<u>10</u>

No employee received employee benefits of more than £60,000 during the year (2021: Nil).

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

10. Trustee remuneration and expenses

There were no trustees' remuneration or other benefits for the year ended 31 December 2022 nor for the year ended 31 December 2021.

The charity paid a salary to Mrs J Pepper, the wife of Mr G Pepper a trustee, in her capacity as a Shomer. The salary paid was commensurate with the duties performed by Mrs J Pepper and Mr G Pepper did not have any involvement in decisions regarding the level of the salary paid.

The charity paid a salary to Mrs S Symons, the wife of Mr M Symons a trustee, in her capacity as a Shomer. The salary paid was commensurate with the duties performed by Mrs S Symons and Mr M Symons did not have any involvement in decisions regarding the level of the salary paid.

There were no trustees' expenses paid for the year ended 31 December 2022 nor for the year ended 31 December 2021.

11. Tangible fixed assets

	Freehold property £	Equipment £	Total £
Cost			
At 1 January 2022 and 31 December 2022	361,372	442	361,814
Depreciation			
At 1 January 2022 and 31 December 2022	25,227	441	25,668
Carrying amount			
At 31 December 2022	336,145	1	336,146
At 31 December 2021	336,145	1	336,146

12. Investments

	Investment properties £	Shares in group undertakings £	Total £
Cost or valuation			
At 1 January 2022	920,000	100	920,100
Additions	—	—	—
Revaluation	235,000	—	235,000
At 31 December 2022	1,155,000	100	1,155,100
Impairment			
At 1 January 2022 and 31 December 2022	—	—	—
Carrying amount			
At 31 December 2022	1,155,000	100	1,155,100
At 31 December 2021	920,000	100	920,100

All investments shown above are held at valuation.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

12. Investments *(continued)*

Investment properties

The investment properties have been revalued by an independent professional valuer in March 2023 and appropriate amendments are made in preparing these financial statements.

13. Investment entities

Subsidiaries and other investments

There were no investment assets outside the UK.

The company's investments at the balance sheet date in the share capital of companies include the following:-

Just Kosher SWHC Limited

Registered office: Office of the Congregation, Finchley Road, Westcliff on Sea, Essex, SS0 8AD.

Nature of business: Selling of kosher products.

Class of share: 100% ordinary shares held

14. Debtors

	2022	2021
	£	£
Membership fees and other debtors more than one year	36,202	36,565
Other debtors	76,057	81,453
	<u>112,259</u>	<u>118,018</u>

Membership fees and other debtors falling due after more than one year comprise amounts owed in respect of 'non-member' burial and membership fees. These are secured by charges on various properties and a letter of intent.

15. Creditors: amounts falling due within one year

	2022	2021
	£	£
Deferred membership fees	107,508	114,699
Other creditors	24,695	12,953
	<u>132,203</u>	<u>127,652</u>

16. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £4,976 (2021: £5,450).

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

17. Analysis of charitable funds

Unrestricted funds

	1 January 20 22	Income	Expenditure	Transfers	31 December 2022
	£	£	£	£	£
General funds	705,348	427,923	(434,603)	(158,756)	539,912
Burial reserve fund	49,252	—	—	150,386	199,638
Ladies guild fund	10,231	20,610	(18,903)	—	11,938
Infrastructure replacement fund	60,925	—	—	8,370	69,295
Religious services enhancement fund	1,027	720	—	—	1,747
Minyan fund	423	47	—	—	470
Revaluation	881,128	—	—	235,000	1,116,128
	<u>1,708,334</u>	<u>449,300</u>	<u>(453,506)</u>	<u>235,000</u>	<u>1,939,128</u>

	At 1 January 20 21	Income	Expenditure	Transfers	At 31 December 2021
	£	£	£	£	£
General funds	638,081	440,964	(379,560)	5,863	705,348
Burial reserve fund	55,857	—	—	(6,605)	49,252
Ladies guild fund	9,510	9,770	(9,049)	—	10,231
Infrastructure replacement fund	51,463	—	—	9,462	60,925
Religious services enhancement fund	1,027	—	—	—	1,027
Minyan fund	423	—	—	—	423
Revaluation	881,128	—	—	—	881,128
	<u>1,637,489</u>	<u>450,734</u>	<u>(388,609)</u>	<u>8,720</u>	<u>1,708,334</u>

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

17. Analysis of charitable funds *(continued)*

Restricted funds

	1 January 2022	Income	Expenditure	Transfers	31 December 2022
	£	£	£	£	£
Care Committee fund	4,378	1,006	(1,021)	–	4,363
Kidz Kalender	5,374	595	(132)	–	5,837
Golda White fund	13,291	–	–	–	13,291
	<u>23,043</u>	<u>1,601</u>	<u>(1,153)</u>	<u>–</u>	<u>23,491</u>

	1 January 2021	Income	Expenditure	Transfers	31 December 2021
	£	£	£	£	£
Beth Hamedrash fund	3,422	56	–	(3,478)	–
Care Committee fund	4,699	463	(784)	–	4,378
Cemetery Amenities	1,322	–	–	(1,322)	–
Kidz Kalender	4,487	1,367	(480)	–	5,374
Golda White fund	13,291	–	–	–	13,291
Talmud Torah Cup fund	149	–	–	(149)	–
Keilim Mikvah Walk	3,771	–	–	(3,771)	–
	<u>31,141</u>	<u>1,886</u>	<u>(1,264)</u>	<u>(8,720)</u>	<u>23,043</u>

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

17. Analysis of charitable funds *(continued)*

PURPOSE OF FUNDS

Burial Reserve:

There is a contingent liability in respect of the Charity's obligation to bury its Members who pay burial fees. The cost of this obligation is unknown. A reserve equal to three times the current years' burial expenditure has been made and shown as a separate Fund which is considered to be a prudent reserve for burial contingencies.

Ladies Guild:

The Southend and Westcliff Jewish Ladies Guild provides support services to the community.

Infrastructure replacement:

The Infrastructure fund has been established to provide for major repairs to the Synagogue. This is financed annually from 4% of membership fees.

Revaluation reserve:

The revaluation reserve fund is required by the Companies Act 2006 and represents the amount by which investment properties exceed their historical cost.

Religious enhancement:

A fund created by the Wardens prior to the Yomom No'orim from religious rites notifications mailed out to members.

Minyan monies:

A fund established to enhance the infrastructure of its locations.

Kol Nidre:

A fund to collect donations at this time of year.

PURPOSE OF RESTRICTED FUNDS:

Golda White:

The Congregation are entitled to unrestricted use of the income from the Golda White Trust Fund until 2052, after which the capital sum will vest to the benefit of the congregation unrestricted and absolutely.

Care Committee:

A fund was established in 2007 for services in the community.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

17. Analysis of charitable funds *(continued)*

Kidz Kalender:

A fund for the promotion of activities deemed appropriate for youth activities

18. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Tangible fixed assets	336,146	—	336,146
Investments	1,155,100	—	1,155,100
Current assets	580,085	23,491	603,576
Creditors less than 1 year	(132,203)	—	(132,203)
Net assets	1,939,128	23,491	1,962,619

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Tangible fixed assets	336,146	—	336,146
Investments	920,100	—	920,100
Current assets	579,740	23,043	602,783
Creditors less than 1 year	(127,652)	—	(127,652)
Net assets	1,708,334	23,043	1,731,377

19. Related parties

There were no related party transactions for the year ended 31 December 2022.

There is no ultimate controlling party.

20. Indemnity insurance

The Charity has insurance cover in respect of losses arising from any claim made by the community by reason of a wrongful act by a trustee acting in a managerial or supervisory capacity. The charge for the year amounts to £3,650 (2021 - £3,410) including insurance premium tax for an indemnity limit of £5,000,000 for each and every trustee.

Accounts

Southend & Westcliff Hebrew Congregation
Company Limited by Guarantee
Financial Statements
31 December 2021

FRANCIS JAMES & PARTNERS LLP

Chartered accountants & statutory auditor
1386 London Road
Leigh on sea
Essex
SS9 2UJ

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Financial Statements

Year ended 31 December 2021

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The following pages do not form part of the financial statements	
Detailed statement of financial activities	27 to 28

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 31 December 2021

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 December 2021.

Reference and administrative details

Registered charity name	Southend & Westcliff Hebrew Congregation
Charity registration number	1099107
Company registration number	04662319
Principal office and registered office	Office of the Congregation Finchley Road Westcliff on Sea Essex SS0 8AD England

The Trustees

Mr G S Pepper	
Mrs R Roth	
Mrs M Salt	(To 25 July 2021)
Mrs Y Bebb	(To 25 July 2021)
Lord D Gold	
Mr A S Dix	
Mr R Stone	
Mr M Nelkin	
Mr M I Franks	
Mr A I Cohen F.C.A	
Mr M Symons	
Mr P Baum	
Mrs A Moss	
Mr G Steel	(Appointed 25 July 2021)
Mr A Roth	(Appointed 25 July 2021)
Mr B Jacobs	(Appointed 25 July - Resigned 4 October 2021)
Mrs S Miller	(Appointed 25 July - Resigned 8 November 2021)

Company secretary

Mr R Stone

Auditor

Francis James & Partners LLP
Chartered accountants & statutory auditor
1386 London Road
Leigh on sea
Essex
SS9 2UJ

Bankers

Bank of Scotland plc
8 Lochside Avenue
Edinburgh EH12 9DJ

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 December 2021

Structure, governance and management

Governing Document

The Charity is controlled by its governing documents, the Memorandum and Articles of Association and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Organisational Structure

A Board of Trustees of at least four and no more than eighteen members, meet at least ten times a year to administer the charity. The Board members are divided into three classes: the Executive, the Wardens, and the General members.

The Executive members are appointed for a term of three years by a poll of members at the Annual General Meeting. An Executive member must have been a general member for a minimum of one year prior to standing as an Executive member. Wardens are appointed for a term of three years. At an Annual General Meeting, the members appoint to the Board four general members for the following two years.

The trustees are responsible for the safe custody of the charity's assets and arrange for both insurance and security as considered appropriate.

New trustees have their legal obligations under charity law explained to them, are provided with a copy of the governing document and introduced to their fellow trustees. All trustees are encouraged to attend appropriate external training events which facilitate the undertaking of their role.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 December 2021

Objectives and activities

Aims and Objectives

Our aims

The objects of the charity are set out in the charity's Memorandum of Association and are summarised as follows:-

To promote the Jewish faith by all or any of the following means:

Providing and maintaining Synagogues in or near Southend and Westcliff for the worship of the Jewish faith as an Orthodox Congregation (as defined by the Chief Rabbi for the time being of United Hebrew Congregations of the British Commonwealth of Nations) and the due performance of rites of marriage and burial according to the principles of the said Jewish faith.

Teaching and educating members of the Southend and Westcliff Hebrew Congregation and their children in the doctrine and practises of the said Jewish faith.

Any charitable purpose at the discretion of the trustees for the benefit of the community.

Our objectives

Our objectives are set to reflect our faith and community aims. Each year our trustees review our objectives and activities to ensure they continue to reflect our aims. In carrying out this review, the trustees have considered the Charity Commission's general guidance on public benefit and in particular its supplementary public guidance on the advancement of religion for the public benefit.

The charity is funded by annual fees levied on its membership. The structure of the fees levied reflects the circumstances of the individual members and various concessions are available. It is the policy of the charity to permit access to the Synagogue to all for purposes of prayer and the provision of education irrespective of membership.

The charity's aims remain to provide a facility where Jews can worship, to provide religious education and a community facility for all the inhabitants in its catchment area. The charity's long term ambition is to build up communal facilities and activities.

Strategies

An important part of the charity's strategy is community welfare and education. All the charity's community facilities and activities including initiatives and seminars are widely advertised and the participation of all in the local community is welcomed. These activities are supported by donations.

Use of volunteers

Volunteers are an important resource in the charity's faith and community work. Volunteers are involved in most of the charity's faith and community activities. All the trustees give their time freely.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 December 2021

Strategic report

The following sections for achievements and performance and financial review form the strategic report of the charity

Achievements and performance

How our activities deliver public benefit

The charity carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities, summarised below, provide benefit both to those who worship at our Synagogue and the wider catchment area of South East Essex.

Religious Activities

Our Synagogue provides a centre for our prayers, worship and for the activities associated with the Jewish faith. During the year under review, the range of religious services and activities included:-

Religious Services:

The Synagogue is open daily for services during the week as required and for Sabbath prayers.

Funeral Facilities:

The Synagogue provides a complete funeral service in line with the Jewish faith. The Synagogue aims to relieve the deceased's bereaved relatives of the burden of organising burials. The Synagogue also carries out the appropriate Jewish ritual burial procedures.

Marriage:

The Synagogue provides Jewish couples with the ability to participate in the rites of marriage.

Inter-faith dialogue and Community Activities:

Our Synagogue is an active member of the Faith Communities Forum in the charity's catchment area. The premises are also used to promote the Council of Christians and Jews and to further inter-faith dialogue. The Synagogue has a programme which actively encourages local schools and groups to visit the Synagogue where an explanatory lecture of the Jewish religion is provided free of charge.

Our community halls and rooms provide a valuable educational and recreational resource to all in our local community. A wide range of activities are organised and take place from the charity's premises site.

Charitable Activities

The charity has continued to provide and maintain the Synagogue for the regular worship of the Jewish faith as an Orthodox Congregation.

During the year, the charity has provided:

Education to the members and their children in the doctrine and practises of the Jewish faith.

Youth and further education services and study programmes for its members.

Social events to generate additional funds for the furtherance of the charitable objectives.

Southend & Westcliff Hebrew Congregation
Company Limited by Guarantee
Trustees' Annual Report (Incorporating the Director's Report) (continued)
Year ended 31 December 2021

Part of the above services are supported amongst other organisations by the following:

The Southend and Westcliff Jewish Ladies Guild:

The Southend and Westcliff Jewish Ladies Guild provides support services to the community, including the food parcels for the poor and visitation of the sick and infirm.

Pop In Centre:

A regular monthly catered afternoon tea meeting for the benefit of the lonely, recently bereaved and retired members and their friends.

Halls and Rooms:

The charity's halls and meeting rooms are available for use by local groups and organisations. Local charities are encouraged to make use of our meeting rooms. However this year the use of our facilities has been curtailed by reason of Covid 19 restrictions.

Financial review

Investment Policy and Objectives

Under the Memorandum and Articles of Association, the charity has the power to deposit or invest funds in any manner, but only after obtaining advice from a financial expert.

Reserves Policy

The policy of the trustees is to maintain the Charity's reserves at a level sufficient in order to ensure the continuance of essential services including, for example, the upkeep of the Charity's property. In addition the trustees are also concerned with the provision and enhancement of communal facilities to cater for demographic and other changes.

The financial information of the charity is given on pages 14 to 30 of the financial statements.

The net incoming resources for the year amounted to an excess of income over expenditure of £62,747, consisting of a surplus of £62,125 on unrestricted funds and a surplus of £622 on restricted funds, compared with an overall excess of £15,524 for the previous year.

Plans for future periods

The Charity will continue to develop its activities to the community over the coming year. However, due to the effects of COVID19, a number of activities of the community unfortunately have been curtailed.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 December 2021

Trustees' responsibilities statement

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, for that period.

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and 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 Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

The trustees' annual report and the strategic report were approved on 13th April 2022 and signed on behalf of the board of trustees by:



Mr M Nelkin
Trustee



Mr A I Cohen F.C.A
Trustee

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Independent Auditor's Report to the Members of Southend & Westcliff Hebrew Congregation

Year ended 31 December 2021

Opinion

We have audited the financial statements of Southend & Westcliff Hebrew Congregation (the 'charity') for the year ended 31 December 2021 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including 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 charity's affairs as at 31 December 2021 and of its 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;
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Independent Auditor's Report to the Members of Southend & Westcliff Hebrew Congregation *(continued)*

Year ended 31 December 2021

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. 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.

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has 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 charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the 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.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Independent Auditor's Report to the Members of Southend & Westcliff Hebrew Congregation *(continued)*

Year ended 31 December 2021

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the 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:

The nature of the industry and sector, control environment and business performance including the design of the charitable company's policies, key drivers for the trustees remuneration;

- the results of our enquiries of management, internal audit and the Audit & Risk Committee about their own indemnification and assessment of the risks of irregularities
- any matters we identified having obtained and reviewed the charitable company's documentation of their policies and procedures relating to:
- identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non compliance:
- detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud:
- the internal controls established to mitigate risks of fraud or non-compliance with laws and regulations:

The matters discussed among the audit engagement team including significant component audit teams and involving relevant specialists, regarding how and where fraud might occur in the financial statements and any potential indicators of fraud.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Independent Auditor's Report to the Members of Southend & Westcliff Hebrew Congregation *(continued)*

Year ended 31 December 2021

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 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 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 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.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

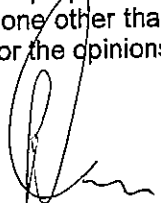
Independent Auditor's Report to the Members of Southend & Westcliff Hebrew Congregation *(continued)*

Year ended 31 December 2021

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 charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity'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 charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.



P.J. Elman FCA (Senior Statutory Auditor)

For and on behalf of
Francis James & Partners LLP
Chartered accountants & statutory auditor
1386 London Road
Leigh on sea
Essex
SS9 2UJ

Dated.....14/4/2022.....

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 31 December 2021

		2021		2020
	Note	Unrestricted funds £	Restricted funds £	Total funds £
Income and endowments				
Donations and legacies	5	21,833	1,886	23,719
Charitable activities	6	381,826	—	381,826
Other trading activities	7	15,688	—	15,688
Investment income		31,387	—	31,387
Total income		<u>450,734</u>	<u>1,886</u>	<u>452,620</u>
Expenditure				
Expenditure on raising funds:				495
Costs of raising donations and legacies		—	—	—
Expenditure on charitable activities		388,609	1,264	389,873
Total expenditure		<u>388,609</u>	<u>1,264</u>	<u>389,873</u>
Net income and net movement in funds		<u>62,125</u>	<u>622</u>	<u>62,747</u>
Reconciliation of funds				
Total funds brought forward		1,637,489	31,141	1,668,630
Total funds carried forward		<u>1,699,614</u>	<u>31,763</u>	<u>1,731,377</u>

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

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Statement of Financial Position

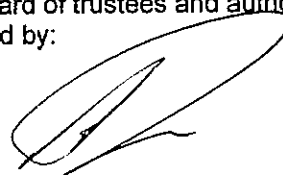
31 December 2021

	Note	2021 £	2020 £
Fixed assets			
Tangible fixed assets	11	336,146	336,146
Investments	12	920,100	920,100
		<u>1,256,246</u>	<u>1,256,246</u>
Current assets			
Debtors	14	118,018	135,287
Cash at bank and in hand		484,765	430,358
		<u>602,783</u>	<u>565,645</u>
Creditors: amounts falling due within one year	15	<u>127,652</u>	<u>153,261</u>
Net current assets		<u>475,131</u>	<u>412,384</u>
Total assets less current liabilities		<u>1,731,377</u>	<u>1,668,630</u>
Funds of the charity			
Restricted funds		23,043	31,141
Unrestricted funds		<u>1,708,334</u>	<u>1,637,489</u>
Total charity funds	17	<u>1,731,377</u>	<u>1,668,630</u>

These financial statements were approved by the board of trustees and authorised for issue on 1st March 2022, and are signed on behalf of the board by:



Mr M Nelkin
Trustee



Mr A I Cohen F.C.A
Trustee

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Statement of Cash Flows

Year ended 31 December 2021

	2021 £	2020 £
Cash flows from operating activities		
Net income	62,747	15,524
<i>Adjustments for:</i>		
Dividends, interest and rents from investments	(28,132)	(23,699)
Other interest receivable and similar income	(3,255)	(19,412)
Interest payable and similar charges	1,525	1,805
<i>Changes in:</i>		
Trade and other debtors	17,269	4,491
Trade and other creditors	(25,609)	19,465
Cash generated from operations	24,545	(1,826)
Interest paid	(1,525)	(1,805)
Interest received	3,255	19,412
Net cash from operating activities	<u>26,275</u>	<u>15,781</u>
Cash flows from investing activities		
Dividends, interest and rents from investments	28,132	23,699
Net cash from investing activities	<u>28,132</u>	<u>23,699</u>
Net increase in cash and cash equivalents	54,407	39,480
Cash and cash equivalents at beginning of year	<u>430,358</u>	<u>390,878</u>
Cash and cash equivalents at end of year	<u>484,765</u>	<u>430,358</u>

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 31 December 2021

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Office of the Congregation, Finchley Road, Westcliff on Sea, Essex, SS0 8AD, England.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Income tax

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

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

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 December 2021

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities and events.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 December 2021

3. Accounting policies *(continued)*

Tangible assets *(continued)*

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

a) Heritage property

No depreciation is currently being provided in respect of heritage property. In the opinion of the trustees heritage property has a very long useful life and accordingly depreciation would not be material. Heritage property is held at cost.

b) Equipment

Depreciation is provided on the equipment at 25% per annum on cost.

Investments

Unlisted equity investments are initially recorded at cost, and subsequently measured at fair value. If fair value cannot be reliably measured, assets are measured at cost less impairment.

Investment property

Investment property is shown at most recent valuation. Any aggregate surplus or deficit arising from changes in fair value is recognised in the Statement of Financial Activities.

Investment Properties are held at their open market value at the balance sheet date.

4. Limited by guarantee

The Charity is controlled by its governing documents, the Memorandum and Articles of Association and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements (continued)

Year ended 31 December 2021

5. Charitable activities

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Youth Centre	90	90	—	—
Ladies Guild	9,770	9,770	5,446	5,446
Membership fees	181,923	181,923	199,846	199,846
Income tax refunds	44,044	44,044	47,345	47,345
Burial Board	143,064	143,064	113,474	113,474
Memorial Board	2,935	2,935	2,431	2,431
Mikvah revenue	—	—	2,916	2,916
	<u>381,826</u>	<u>381,826</u>	<u>371,458</u>	<u>371,458</u>

6. Other trading activities

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Fundraising events	2,680	2,680	—	—
Hire of hall	2,891	2,891	2,254	2,254
Community Voice advertising income	10,117	10,117	8,685	8,685
	<u>15,688</u>	<u>15,688</u>	<u>10,939</u>	<u>10,939</u>

7. Investment income

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Rents received	28,132	28,132	23,699	23,699
Bank interest receivable	3,255	3,255	2,962	2,962
Lease extension	—	—	16,450	16,450
	<u>31,387</u>	<u>31,387</u>	<u>43,111</u>	<u>43,111</u>

8. Auditors remuneration

	2021 £	2020 £
Fees payable for the audit of the financial statements	<u>2,940</u>	<u>2,940</u>
Fees payable to the charity's auditor and its associates for other services:		
Other non-audit services	<u>1,860</u>	<u>1,548</u>

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 December 2021

9. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2021	2020
	£	£
Wages and salaries	128,764	142,341
Employer contributions to pension plans	5,450	7,972
Other employee benefits	16,280	12,585
	<u>150,494</u>	<u>162,898</u>

The average head count of employees during the year was 10 (2020: 11). The average number of full-time equivalent employees during the year is analysed as follows:

	2021	2020
	No.	No.
Direct charitable	3	3
Support	6	7
Administration	1	1
	<u>10</u>	<u>11</u>

No employee received employee benefits of more than £60,000 during the year (2020: Nil).

10. Trustee remuneration and expenses

There were no trustees' remuneration or other benefits for the year ended 31 December 2021 nor for the year ended 31 December 2020.

The charity paid a salary to Mrs J Pepper, the wife of Mr G Pepper a trustee, in her capacity as Shomer. The salary paid was commensurate with the duties performed by Mrs J Pepper and Mr G Pepper did not have any involvement in decisions regarding the level of the salary paid.

The charity paid a salary to Mrs S Symons, the wife of Mr M Symons a trustee, in her capacity as a Shomer. The salary paid was commensurate with the duties performed by Mrs S Symons and Mr M Symons did not have any involvement in decisions regarding the level of the salary paid.

There were no trustees' expenses paid for the year ended 31 December 2021 nor for the year ended 31 December 2020.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 December 2021

11. Tangible fixed assets

	Freehold property £	Equipment £	Total £
Cost			
At 1 January 2021 and 31 December 2021	<u>361,372</u>	<u>442</u>	<u>361,814</u>
Depreciation			
At 1 January 2021 and 31 December 2021	<u>25,227</u>	<u>441</u>	<u>25,668</u>
Carrying amount			
At 31 December 2021	<u>336,145</u>	<u>1</u>	<u>336,146</u>
At 31 December 2020	<u>336,145</u>	<u>1</u>	<u>336,146</u>

12. Investments

	Investment properties £	Shares in group undertakings £	Total £
Cost or valuation			
At 1 January 2021 and 31 December 2021	<u>920,000</u>	<u>100</u>	<u>920,100</u>
Impairment			
At 1 January 2021 and 31 December 2021		<u>—</u>	<u>—</u>
Carrying amount			
At 31 December 2021	<u>920,000</u>	<u>100</u>	<u>920,100</u>
At 31 December 2020	<u>920,000</u>	<u>100</u>	<u>920,100</u>

All investments shown above are held at valuation.

Investment properties

The investment properties were revalued by an independent professional valuer and the appropriate amendments were made in the accounts for the year ended 31 December 2016. The trustees consider the current market value is not materially different to the value within these accounts which reflects the revaluation in 2020 by the Trustees.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 December 2021

13. Investment entities

Subsidiaries and other investments

There were no investment assets outside the UK.

The company's investments at the balance sheet date in the share capital of companies include the following:-

Just Kosher SWHC Limited
Registered office: Office of the Congregation, Finchley Road, Westcliff on Sea, Essex, SS0 8AD.
Nature of business: Selling of kosher products.
Class of share: 100% ordinary shares held

14. Debtors

	2021 £	2020 £
Membership fees and other debtors more than one year	36,565	41,565
Other debtors	81,453	93,722
	<u>118,018</u>	<u>135,287</u>

Membership fees and other debtors falling due after more than one year comprise amounts owed in respect of 'non-member' burial and membership fees. These are secured by charges on various properties and a letter of intent.

15. Creditors: amounts falling due within one year

	2021 £	2020 £
Deferred membership fees	114,699	124,287
Other creditors	12,953	28,974
	<u>127,652</u>	<u>153,261</u>

16. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £5,940 (2020: £7,972).

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 December 2021

17. Analysis of charitable funds

Unrestricted funds					
	1 Jan 2021	Income	Expenditure	Transfers	31 Dec 2021
	£	£	£	£	£
General funds	638,081	440,964	(379,560)	5,863	705,348
Burial reserve fund	55,857	—	—	(6,605)	49,252
Ladies guild fund	9,510	9,770	(9,049)	—	10,231
Infrastructure replacement fund	51,463	—	—	9,462	60,925
Religious services enhancement fund	1,027	—	—	—	1,027
Kol Nidre	—	—	—	—	—
Minyan fund	423	—	—	—	423
Revaluation	881,128	—	—	—	881,128
	<u>1,637,489</u>	<u>450,734</u>	<u>(388,609)</u>	<u>8,720</u>	<u>1,708,334</u>

	1 Jan 2020	Income	Expenditure	Transfers	31 Dec 2020
	£	£	£	£	£
General funds	644,810	498,831	(486,590)	(18,970)	638,081
Burial reserve fund	46,007	—	—	9,850	55,857
Ladies guild fund	7,155	6,860	(4,505)	—	9,510
Infrastructure replacement fund	42,343	—	—	9,120	51,463
Religious services enhancement fund	1,027	—	—	—	1,027
Kol Nidre	—	8,894	(8,894)	—	—
Minyan fund	390	33	—	—	423
Revaluation	881,128	—	—	—	881,128
	<u>1,622,860</u>	<u>514,618</u>	<u>(499,989)</u>	<u>—</u>	<u>1,637,489</u>

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 December 2021

17. Analysis of charitable funds *(continued)*

Restricted funds

	1 Jan 2021	Income	Expenditure	Transfers	31 Dec 2021
	£	£	£	£	£
Beth Hamedrash fund	3,422	56	—	(3,478)	—
Care Committee fund	4,699	463	(784)	—	4,378
Cemetery Amenities	1,322	—	—	(1,322)	—
Kidz Kalender	4,487	1,367	(480)	—	5,374
Golda White fund	13,291	—	—	—	13,291
Talmud Torah Cup fund	149	—	—	(149)	—
Keilim Mikvah Walk	3,771	—	—	(3,771)	—
	<u>31,141</u>	<u>1,886</u>	<u>(1,264)</u>	<u>(8,720)</u>	<u>23,043</u>

	1 Jan 2020	Income	Expenditure	Transfers	31 Dec 2020
	£	£	£	£	£
Beth Hamedrash fund	3,289	133	—	—	3,422
Care Committee fund	4,699	—	—	—	4,699
Cemetery Amenities	1,322	—	—	—	1,322
Kidz Kalender	3,725	1,257	(495)	—	4,487
Golda White fund	13,291	—	—	—	13,291
Talmud Torah Cup fund	149	—	—	—	149
Keilim Mikvah Walk	3,771	—	—	—	3,771
	<u>30,246</u>	<u>1,390</u>	<u>(495)</u>	<u>—</u>	<u>31,141</u>

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 December 2021

17. Analysis of charitable funds *(continued)*

PURPOSE OF FUNDS

Burial Reserve:

There is a contingent liability in respect of the Charity's obligation to bury its Members who pay burial fees. The cost of this obligation is unknown. A reserve equal to the current years' burial expenditure has been made and shown as a separate Fund which is considered to be a prudent reserve for burial contingencies.

Ladies Guild:

The Southend and Westcliff Jewish Ladies Guild provides support services to the community.

Infrastructure replacement:

The Infrastructure fund has been established to provide for major repairs to the Synagogue. This is financed annually from 4% of membership fees.

Revaluation reserve:

The revaluation reserve fund is required by the Companies Act 2006 and represents the amount by which investment properties exceed their historical cost.

Religious enhancement:

A fund created by the Wardens prior to the Yomom No'orim from religious rites notifications mailed out to members.

Minyan monies:

A fund established to enhance the infrastructure of its locations.

Kol Nidre:

A fund to collect donations at this time of year.

PURPOSE OF RESTRICTED FUNDS:

Golda White:

The Congregation are entitled to unrestricted use of the income from the Golda White Trust Fund until 2052, after which the capital sum will vest to the benefit of the congregation unrestricted and absolutely.

Care Committee:

A fund was established in 2007 for services in the community.

Kidz Kalender:

A fund for the promotion of activities deemed appropriate for the youth.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 December 2021

18. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Tangible fixed assets	336,146	–	336,146
Investments	920,100	–	920,100
Current assets	579,740	23,043	602,783
Creditors less than 1 year	(127,652)	–	(127,652)
Net assets	1,708,334	23,043	1,731,377

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Tangible fixed assets	336,146	–	336,146
Investments	920,100	–	920,100
Current assets	534,504	31,141	565,645
Creditors less than 1 year	(153,261)	–	(153,261)
Net assets	1,637,489	31,141	1,668,630

19. Analysis of changes in net debt

	At 1 Jan 2021 £	Cash flows £	At 31 Dec 2021 £
Cash at bank and in hand	430,358	54,407	484,765

20. Related parties

There were no related party transactions for the year ended 31 December 2021.

There is no ultimate controlling party.

21. Indemnity Insurance

The Charity has insurance cover in respect of losses arising from any claim made by the community by reason of a wrongful act by a trustee acting in a managerial or supervisory capacity. The charge for the year amounts to £3,410 (2020 - £3,167) including insurance premium tax for an indemnity limit of £5,000,000 for each and every trustee.

Accounts

Southend & Westcliff Hebrew Congregation
Company Limited by Guarantee
Financial Statements
31 December 2020

FRANCIS JAMES & PARTNERS LLP
Chartered accountants & statutory auditor
1386 London Road
Leigh on sea
Essex
SS9 2UJ

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Financial Statements

Year ended 31 December 2020

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Independent auditor's report to the members	8 to 11
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Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 31 December 2020

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 December 2020.

Reference and administrative details

Registered charity name	Southend & Westcliff Hebrew Congregation
Charity registration number	1099107
Company registration number	04662319
Principal office and registered office	Office of the Congregation Finchley Road Westcliff on Sea Essex SS0 8AD England

The trustees

Mr G S Pepper
Mrs R Roth
Mrs M Salt
Mrs Y Bebb
Lord D Gold
Mr A S Dix
Mr R Stone
Mr M Nelkin
Mr M I Franks
Mr A I Cohen F.C.A.
Mr M Symons
Mr P Baum
Mrs A Moss
Mr S Belson (Resigned 20 January 2020)

Company secretary Mr R Stone

Auditor Francis James & Partners LLP
Chartered Accountants & Statutory Auditor
1386 London Road
Leigh on sea
Essex
SS9 2UJ

Bankers Bank of Scotland plc
8 Lochside Avenue
Edinburgh
EH12 9DJ

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 December 2020

Structure, governance and management

Governing Document

The Charity is controlled by its governing documents, the Memorandum and Articles of Association and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Organisational Structure

A Board of Trustees (The Council) of at least four and no more than eighteen members, meet at least ten times a year to administer the charity. The Council members are divided into three classes: the Executive, the Wardens, and the General members.

The Executive members are appointed for a term of two years by a poll of members at the Annual General Meeting. An Executive member must have been a general member for a minimum of one year prior to standing as an Executive member. Wardens are appointed for a term of three years. At an Annual General Meeting, the members appoint to the Council four general members for the following two years.

The trustees are responsible for the safe custody of the charity's assets and arrange for both insurance and security as considered appropriate.

New trustees have their legal obligations under charity law explained to them, are provided with a copy of the governing document and introduced to their fellow trustees. All trustees are encouraged to attend appropriate external training events which facilitate the undertaking of their role.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 December 2020

Objectives and activities

Aims and Objectives

Our aims

The objects of the charity are set out in the charity's Memorandum of Association and are summarised as follows:-

To promote the Jewish faith by all or any of the following means:

Providing and maintaining Synagogues in or near Southend and Westcliff for the worship of the Jewish faith as an Orthodox Congregation (as defined by the Chief Rabbi for the time being of United Hebrew Congregations of the British Commonwealth of Nations) and the due performance of rites of marriage and burial according to the principles of the said Jewish faith.

Teaching and educating members of the Southend and Westcliff Hebrew Congregation and their children in the doctrine and practises of the said Jewish faith.

Any charitable purpose at the discretion of the trustees for the benefit of the community.

Our objectives

Our objectives are set to reflect our faith and community aims. Each year our trustees review our objectives and activities to ensure they continue to reflect our aims. In carrying out this review, the trustees have considered the Charity Commission's general guidance on public benefit and in particular its supplementary public guidance on the advancement of religion for the public benefit.

The charity is funded by annual fees levied on its membership. The structure of the fees levied reflects the circumstances of the individual members and various concessions are available. It is the policy of the charity to permit access to the Synagogue to all for purposes of prayer and the provision of education irrespective of membership.

The charity's aims remain to provide a facility where Jews can worship, to provide religious education and a community facility for all the inhabitants in its catchment area. The charity's long term ambition is to build up communal facilities and activities.

Strategies

An important part of the charity's strategy is community welfare and education. All the charity's community facilities and activities including initiatives and seminars are widely advertised and the participation of all in the local community is welcomed. These activities are supported by donations.

Use of volunteers

Volunteers are an important resource in the charity's faith and community work. Volunteers are involved in most of the charity's faith and community activities. All the trustees give their time freely.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 December 2020

Strategic report

The following sections for achievements and performance and financial review form the strategic report of the charity.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 December 2020

Achievements and performance

How our activities deliver public benefit

The charity carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities, summarised below, provide benefit both to those who worship at our Synagogue and the wider catchment area of South East Essex.

Religious Activities

Our Synagogue provides a centre for our prayers, worship and for the activities associated with the Jewish faith. During the year under review, the range of religious services and activities included:-

Religious Services:

The Synagogue is open daily for services. During the week people regularly attend twice daily prayers and thrice Sabbath prayers.

Funeral Facilities:

The Synagogue provides a complete funeral service in line with the Jewish faith. The Synagogue aims to relieve the deceased's bereaved relatives of the burden of organising burials. The Synagogue also carries out the appropriate Jewish ritual burial procedures.

Marriage:

The Synagogue provides Jewish couples with the ability to participate in the rites of marriage.

Inter-faith dialogue and Community Activities:

Our Synagogue is an active member of the Faith Communities Forum in the charity's catchment area. The premises are also used to promote the Council of Christians and Jews and to further inter-faith dialogue. The Synagogue has a programme which actively encourages local schools and groups to visit the Synagogue where an explanatory lecture of the Jewish religion is provided free of charge.

Our community halls and rooms provide a valuable educational and recreational resource to all in our local community. A wide range of activities are organised and take place from the charity's premises site.

Charitable Activities

The charity has continued to provide and maintain the Synagogue for the regular worship of the Jewish faith as an Orthodox Congregation.

During the year, the charity has provided:

Education to the members and their children in the doctrine and practises of the Jewish faith.

Youth and further education services and study programmes for its members.

Social events to generate additional funds for the furtherance of the charitable objectives.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 December 2020

Part of the above services are supported amongst other organisations by the following:

The Southend and Westcliff Jewish Youth Centre (SJYC), The Buzz:

The (Southend) Jewish Youth Centre provides services and activities for the youth in the Community and caters for all ages. As well as fun activities, the Youth Centre also provides moral training and guidance, discussion groups and interaction in Synagogue Services.

The Southend and Westcliff Jewish Ladies Guild:

The Southend and Westcliff Jewish Ladies Guild provides support services to the community, including the food parcels for the poor and visitation of the sick and infirm.

Pop In Centre:

A regular monthly catered afternoon tea meeting for the benefit of the lonely, recently bereaved and retired members and their friends.

Halls and Rooms:

The charity's halls and meeting rooms are available for use by local groups and organisations. Local charities are encouraged to make use of our meeting rooms. However this year the use of our facilities has been curtailed by reason of Covid 19 restrictions.

Financial review

Investment Policy and Objectives

Under the Memorandum and Articles of Association, the charity has the power to deposit or invest funds in any manner, but only after obtaining advice from a financial expert.

Reserves Policy

The policy of the trustees is to maintain the Charity's reserves at a level sufficient in order to ensure the continuance of essential services including, for example, the upkeep of the Charity's property. In addition the trustees are also concerned with the provision and enhancement of communal facilities to cater for demographic and other changes.

The financial information of the charity is given on pages 12 to 26 of the financial statements.

The net incoming resources for the year amounted to an excess of income over expenditure of £15,524, consisting of a surplus of £14,629 on unrestricted funds and a surplus of £895 on restricted funds, compared with an overall deficit of £40,368 for the previous year.

Plans for future periods

The Charity will continue to develop its activities to the community over the coming year. However, due to the effects of Covid19, a number of activities of the community unfortunately have been curtailed.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report) *(continued)*

Year ended 31 December 2020

Trustees' responsibilities statement

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, for that period.

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

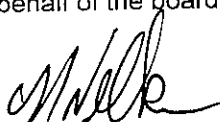
The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

The trustees' annual report and the strategic report were approved on **8th JUNE 2021** and signed on behalf of the board of trustees by:



Mr M Nelkin
Trustee



Mr A I Cohen F.C.A
Trustee

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Independent Auditor's Report to the Members of Southend & Westcliff Hebrew Congregation

Year ended 31 December 2020

Opinion

We have audited the financial statements of Southend & Westcliff Hebrew Congregation (the 'charity') for the year ended 31 December 2020 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including 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 charity's affairs as at 31 December 2020 and of its 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;
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Independent Auditor's Report to the Members of Southend & Westcliff Hebrew Congregation *(continued)*

Year ended 31 December 2020

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. 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.

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report has 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 charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the 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.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Independent Auditor's Report to the Members of Southend & Westcliff Hebrew Congregation *(continued)*

Year ended 31 December 2020

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the 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:

The nature of the industry and sector, control environment and business performance including the design of the charitable company's policies, key drivers for the trustees remuneration;

- results of our enquires of management, internal audit and the Audit & Risk Committee about their own indemnification and assessment of the risks of irregularities

- any matters we identified having obtained and reviewed the charitable company's documentation of their policies and procedures relating to:

- identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of noncompliance:

- detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud:

- the internal controls established to mitigate risks of fraud or non-compliance with laws and regulations:

The matters discussed among the audit engagement team including significant component audit teams and involving relevant specialists, regarding how and where fraud might occur in the financial statements and any potential indicators of fraud.

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

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Independent Auditor's Report to the Members of Southend & Westcliff Hebrew Congregation *(continued)*

Year ended 31 December 2020

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 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 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 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 charity's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity'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 charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.



P. J. Elman FCA (Senior Statutory Auditor)
Francis James & Partners LLP
Chartered Accountants & Statutory Auditor
1386 London Road
Leigh on Sea
Essex
SS9 2UJ

Date

10/6/21

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 31 December 2020

			2020		2019
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations, legacies and grants	5	89,110	1,390	90,500	48,516
Charitable activities	6	371,458	—	371,458	354,485
Other trading activities	6	10,939	—	10,939	17,053
Investment income	7	43,111	—	43,111	37,069
Total income		<u>514,618</u>	<u>1,390</u>	<u>516,008</u>	<u>457,123</u>
Expenditure					
Expenditure on raising funds:					
Costs of raising donations and legacies		—	495	495	1,012
Expenditure on charitable activities		499,989	—	499,989	496,479
Total expenditure		<u>499,989</u>	<u>495</u>	<u>500,484</u>	<u>497,491</u>
Net income/(expenditure) and net movement in funds		<u>14,629</u>	<u>895</u>	<u>15,524</u>	<u>(40,368)</u>
Reconciliation of funds					
Total funds brought forward		1,622,860	30,246	1,653,106	1,603,474
Total funds carried forward		<u>1,637,489</u>	<u>31,141</u>	<u>1,668,630</u>	<u>1,563,106</u>

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

Southend & Westcliff Hebrew Congregation

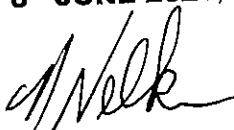
Company Limited by Guarantee

Statement of Financial Position

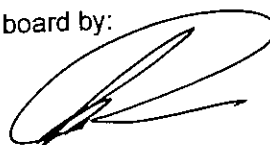
31 December 2020

	Note	2020 £	2019 £
Fixed assets	11	336,146	336,146
Tangible fixed assets	12	920,100	830,100
Investments		<u>1,256,246</u>	<u>1,166,246</u>
 Current assets	 14	 135,287	 139,778
Debtors		430,358	390,878
Cash at bank and in hand		<u>565,645</u>	<u>530,656</u>
 Creditors: amounts falling due within one year	 15	 153,261	 133,796
		<u>412,384</u>	<u>396,860</u>
Net current assets		<u>1,668,630</u>	<u>1,563,106</u>
Total assets less current liabilities			
 Funds of the charity		 31,141	 30,246
Restricted funds		1,637,489	1,532,860
Unrestricted funds	17	<u>1,668,630</u>	<u>1,563,106</u>
Total charity funds			

These financial statements were approved by the board of trustees and authorised for issue on **8th JUNE 2021**, and are signed on behalf of the board by:



Mr M Nelkin
Trustee



Mr A I Cohen F.C.A
Trustee

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Statement of Cash Flows

Year ended 31 December 2020

	2020 £	2019 £
Cash flows from operating activities		
Net income/(expenditure)	15,524	(40,368)
<i>Adjustments for:</i>		
Dividends, interest and rents from investments	(23,699)	(30,326)
Other interest receivable and similar income	(19,412)	(6,743)
Interest payable and similar charges	1,805	1,693
<i>Changes in:</i>		
Trade and other debtors	4,491	(15,080)
Trade and other creditors	19,465	(41,940)
Cash generated from operations	(1,826)	(132,764)
Interest paid	(1,805)	(1,693)
Interest received	19,412	6,743
Net cash from/(used in) operating activities	<u>15,781</u>	<u>(127,714)</u>
Cash flows from investing activities		
Dividends, interest and rents from investments	23,699	30,326
Net cash from investing activities	<u>23,699</u>	<u>30,326</u>
Net increase/(decrease) in cash and cash equivalents	39,480	(97,388)
Cash and cash equivalents at beginning of year	<u>390,878</u>	<u>488,266</u>
Cash and cash equivalents at end of year	<u>430,358</u>	<u>390,878</u>

The notes on pages 15 to 26 form part of these financial statements.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 31 December 2020

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Office of the Congregation, Finchley Road, Westcliff on Sea, Essex, SS0 8AD, England.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. Accounting policies

Basis of preparation

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Income tax

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

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

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 December 2020

3. Accounting policies *(continued)*

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities and events.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 December 2020

3. Accounting policies *(continued)*

Tangible assets *(continued)*

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

a) Heritage property

No depreciation is currently being provided in respect of heritage property. In the opinion of the trustees heritage property has a very long useful life and accordingly depreciation would not be material. Heritage property is held at cost.

b) Equipment

Depreciation is provided on the equipment at 25% per annum on cost.

Investments

Unlisted equity investments are initially recorded at cost, and subsequently measured at fair value. If fair value cannot be reliably measured, assets are measured at cost less impairment.

Investment property

Investment property is shown at most recent valuation. Any aggregate surplus or deficit arising from changes in fair value is recognised in the Statement of Financial Activities.

Investment Properties are held at their open market value at the balance sheet date.

Defined contribution plans

Contributions to defined plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a future payments or cash refund

4. Limited by guarantee

The Charity is controlled by its governing documents, the Memorandum and Articles of Association and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 December 2020

5. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Youth Centre	—	—	—
Ladies Guild	5,446	—	5,446
Membership fees	199,846	—	199,846
Income tax refunds	47,345	—	47,345
Burial Board	113,474	—	113,474
Religious events	—	—	—
Memorial Board	2,431	—	2,431
Mikvah revenue	2,916	—	2,916
	<u>371,458</u>	<u>—</u>	<u>371,458</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2019 £
Youth Centre	295	—	295
Ladies Guild	26,878	—	26,878
Membership fees	179,070	120	179,190
Income tax refunds	38,694	—	38,694
Burial Board	95,208	—	95,208
Religious events	11,493	—	11,493
Memorial Board	2,727	—	2,727
Mikvah revenue	—	—	—
	<u>354,365</u>	<u>120</u>	<u>354,485</u>

6. Other trading activities

	Unrestricted Funds £	Total Funds 2020 £	Unrestricted Funds £	Total Funds 2019 £
Fundraising events	—	—	2,642	2,642
Hire of hall	2,254	2,254	5,108	5,108
Community Voice advertising income	8,685	8,685	9,303	9,303
	<u>10,939</u>	<u>10,939</u>	<u>17,053</u>	<u>17,053</u>

7. Investment income

	Unrestricted Funds £	Total Funds 2020 £	Unrestricted Funds £	Total Funds 2019 £
Rents received	23,699	23,699	30,326	30,326
Bank interest receivable	2,962	2,962	6,743	6,743
Lease extension	16,450	16,450	—	—
	<u>43,111</u>	<u>43,111</u>	<u>37,069</u>	<u>37,069</u>

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 December 2020

8. Auditors remuneration

	2020 £	2019 £
Fees payable for the audit of the financial statements	<u>2,940</u>	<u>2,940</u>
Fees payable to the charity's auditor and its associates for other services: Other non-audit services	<u>1,548</u>	<u>6,060</u>

9. Staff costs and outsourced services

The total staff costs and outsourced services for the reporting period are analysed as follows:

	2020 £	2019 £
Wages and salaries	142,341	133,953
Employer contributions to pension plans	7,972	7,784
Professional and visiting clergy	<u>12,585</u>	<u>29,680</u>
	<u>162,898</u>	<u>171,417</u>

The average head count of employees during the year was 11 (2019: 11). The average number of full-time equivalent employees during the year is analysed as follows:

	2020	2019
Direct charitable	3	3
Support	7	7
Administration	<u>1</u>	<u>1</u>
	<u>11</u>	<u>11</u>

No employee received employee benefits of more than £60,000 during the year (2019: Nil).

10. Trustee remuneration and expenses

There were no trustees' remuneration or other benefits for the year ended 31 December 2020 nor for the year ended 31 December 2019.

The charity paid a salary to Mrs J Pepper, the wife of Mr G Pepper a trustee, in her capacity as one of the Kashrut Officers. The salary paid was commensurate with the duties performed by Mrs J Pepper and Mr G Pepper did not have any involvement in decisions regarding the level of the salary paid.

The charity paid a salary to Mrs S Symons, the wife of Mr M Symons a trustee, in her capacity as a Shomer. The salary paid was commensurate with the duties performed by Mrs S Symons and Mr M Symons did not have any involvement in decisions regarding the level of the salary paid.

There were no trustees' expenses paid for the year ended 31 December 2020 nor for the year ended 31 December 2019.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 December 2020

11. Tangible fixed assets

	Heritage property £	Equipment £	Total £
Cost			
At 1 January 2020 and 31 December 2020	361,372	442	361,814
Depreciation			
At 1 January 2020 and 31 December 2020	25,227	441	25,668
Carrying amount			
At 31 December 2020	336,145	1	336,146
At 31 December 2019	336,145	1	336,146

12. Investments

	Investment properties £	Shares in group undertakings £	Total £
Cost or valuation			
At 1 January 2020	830,000	100	830,100
Additions	—	—	—
Fair value movements	90,000	—	90,000
At 31 December 2020	920,000	100	920,100
Impairment			
At 1 January 2020 and 31 December 2020	—	—	—
Carrying amount			
At 31 December 2020	920,000	100	920,100
At 31 December 2019	830,000	100	830,100

All investments shown above are held at valuation.

Investment properties

The investment properties were revalued by an independent professional valuer and the appropriate amendments were made in the accounts for the year ended 31 December 2016. The trustees now consider the current market value has increased to £920,000 and have revalued appropriately.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 December 2020

13. Investment entities *(continued)*

There were no investment assets outside the UK.

The company's investments at the balance sheet date in the share capital of companies include the following:-

Just Kosher SWHC Limited

Registered office: Office of the Congregation, Finchley Road, Westcliff on Sea, Essex, SS0 8AD.

Nature of business: Selling of kosher products.

Class of share: 100% ordinary shares held

14. Debtors

	2020 £	2019 £
Prepayments and accrued income	—	166
Membership fees and other debtors more than one year	41,565	31,458
Membership fees and other debtors within one year	93,722	108,154
	<u>135,287</u>	<u>139,778</u>

Membership fees and other debtors falling due after more than one year comprise amounts owed in respect of 'non-member' burial and membership fees. These are secured by a charge on various properties.

15. Creditors: amounts falling due within one year

	2020 £	2019 £
Deferred membership fees	124,287	115,384
Other creditors	28,974	18,412
	<u>153,261</u>	<u>133,796</u>

16. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised as an expense in relation to defined contribution plans was £7,972 (2019: £7,784).

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an interdependently administered fund. The charity also contributes to an employee's personal pension plan where preferred. The pension cost charge represents contributions payable by the charity to either the fund or a personal pension plan and amounted to £8,422 (2019 £6,066)

The charity is committed to pension payments of a similar amount over the next 12 months.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 December 2020

17. Analysis of charitable funds

Unrestricted funds

	1 Jan 2020	Income	Expenditure	Transfers	31 Dec 2020
	£	£	£	£	£
General funds	644,810	498,831	(486,590)	(18,970)	638,081
Burial reserve fund	46,007	—	—	9,850	55,857
Youth centre fund	—	—	—	—	—
Ladies guild fund	7,155	6,860	(4,505)	—	9,510
Infrastructure replacement fund	42,343	—	—	9,120	51,463
Religious services enhancement fund	1,027	—	—	—	1,027
Kol Nidre	—	8,894	(8,894)	—	—
Minyan fund	390	33	—	—	423
Revaluation	881,128	—	—	—	881,128
	<u>1,622,860</u>	<u>514,618</u>	<u>(499,989)</u>	<u>—</u>	<u>1,637,489</u>

	1 Jan 2019	Income	Expenditure	Transfers	31 Dec 2019
	£	£	£	£	£
General funds	653,431	420,411	(422,066)	(6,966)	644,810
Burial reserve fund	45,443	—	—	564	46,007
Youth centre fund	—	410	(900)	490	—
Ladies guild fund	10,940	27,022	(30,807)	—	7,155
Infrastructure replacement fund	64,503	—	(28,072)	5,912	42,343
Religious services enhancement fund	—	1,027	—	—	1,027
Kol Nidre	7,561	5,379	(12,940)	—	—
Minyan fund	272	118	—	—	390
Revaluation	791,128	—	—	—	791,128
	<u>1,573,278</u>	<u>454,367</u>	<u>(494,785)</u>	<u>—</u>	<u>1,532,860</u>

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 December 2020

17. Analysis of charitable funds *(continued)*

Restricted funds

	1 Jan 2020	Income	Expenditure	Transfers	31 Dec 2020
	£	£	£	£	£
Beth Hamedrash fund	3,289	133	—	—	3,422
Care Committee fund	4,699	—	—	—	4,699
Cemetery Amenities	1,322	—	—	—	1,322
Kidz Kalender	3,725	1,257	(495)	—	4,487
Golda White fund	13,291	—	—	—	13,291
Talmud Torah Cup fund	149	—	—	—	149
Keilim Mikvah Walk	3,771	—	—	—	3,771
	<u>30,246</u>	<u>1,390</u>	<u>(495)</u>	<u>—</u>	<u>31,141</u>

	1 Jan 2019	Income	Expenditure	Transfers	31 Dec 2019
	£	£	£	£	£
Beth Hamedrash fund	3,185	104	—	—	3,289
Care Committee fund	4,490	893	(684)	—	4,699
Cemetery Amenities	935	769	(382)	—	1,322
Kidz Kalender	4,375	990	(1,640)	—	3,725
Golda White fund	13,291	—	—	—	13,291
Talmud Torah Cup fund	149	—	—	—	149
Keilim Mikvah Walk	3,771	—	—	—	3,771
	<u>30,196</u>	<u>2,756</u>	<u>(2,706)</u>	<u>—</u>	<u>30,246</u>

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 December 2020

17. Analysis of charitable funds *(continued)*

PURPOSE OF FUNDS

Burial Reserve:

There is a contingent liability in respect of the Charity's obligation to bury those members who pay burial fees. The cost of this obligation is unknown. A reserve equal to the current years' burial expenditure has been made and shown as a separate fund which is considered to be a prudent reserve for burial contingencies.

Youth Centre:

The Southend Jewish Youth Centre provides youth services to the young members of the community.

Ladies Guild:

The Southend and Westcliff Jewish Ladies Guild provides support services to the community.

Infrastructure replacement:

The infrastructure fund has been established to provide for major repair works to the Synagogue. This is financed annually from 4% of membership fees.

Revaluation reserve:

The revaluation reserve fund is required by the Companies Act 2006 and represents the amount by which investment properties exceed their historic cost.

Religious enhancement:

A fund created by the Wardens prior to the High Holy Days from religious rites notifications mailed out to members.

Minyan monies:

A fund established to enhance the infrastructure of its locations.

Kol Nidre:

A fund to collect donations at this time of year.

PURPOSE OF RESTRICTED FUNDS:

Golda White:

The Charity is are entitled to unrestricted use of the income from the Golda White Trust Fund until 2052, after which the capital sum will vest to benefit the charity unrestricted and absolutely.

Talmud Torah Cup:

A fund was established from bequests in 2007 for the replacement of the Talmud Torah Cup. The remainder funds prizes for other pupils.

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 December 2020

17. Analysis of charitable funds *(continued)*

Bet Hamedresh:

A fund was established from donations in 2007 for repair work.

Care Committee:

A fund was established in 2007 for services in the community.

Cemetery Amenities:

A fund was established from donations for the expenditure of small items for the cemetery.

Keilim Mikva Walk:

A fund was established towards the installation of a Keilim Mikva.

Kidz Kalender:

A fund for the promotion of activities deemed appropriate by the Youth Centre management

18. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Tangible fixed assets	336,146	—	336,146
Investments	830,100	—	830,100
Current assets	545,159	31,140	576,299
Creditors less than 1 year	(109,284)	—	(109,284)
Net assets	1,602,121	31,140	1,633,261

	Unrestricted Funds £	Restricted Funds £	Total Funds 2019 £
Tangible fixed assets	336,146	—	336,146
Investments	830,100	—	830,100
Current assets	500,410	30,246	530,656
Creditors less than 1 year	(133,796)	—	(133,796)
Net assets	1,532,860	30,246	1,563,106

Southend & Westcliff Hebrew Congregation

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 December 2020

19. Analysis of changes in net debt

	1 Jan 2020	Cash flows	31 Dec 2020
	£	£	£
Cash at bank and in hand	390,878	39,480	430,358

20. Related parties

There were no related party transactions for the year ended 31 December 2020.

There is no ultimate controlling party.

21. Indemnity Insurance

The Charity has insurance cover in respect of losses arising from any claim made by the community by reason of a wrongful act by a trustee acting in a managerial or supervisory capacity. The charge for the year amounts to £3,167 (2019 - £2,361) including insurance premium tax for an indemnity limit of £5,000,000 for each and every trustee.