

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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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

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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 £	Total funds £
Income and endowments					
Donations and legacies		21,833	1,886	23,719	90,500
Charitable activities	5	381,826	—	381,826	371,458
Other trading activities	6	15,688	—	15,688	10,939
Investment income	7	31,387	—	31,387	43,111
Total income		<u>450,734</u>	<u>1,886</u>	<u>452,620</u>	<u>516,008</u>
Expenditure					
Expenditure on raising funds:					495
Costs of raising donations and legacies		—	—	—	499,989
Expenditure on charitable activities		388,609	1,264	389,873	500,484
Total expenditure		<u>388,609</u>	<u>1,264</u>	<u>389,873</u>	<u>500,484</u>
Net income and net movement in funds		<u>62,125</u>	<u>622</u>	<u>62,747</u>	<u>15,524</u>
Reconciliation of funds					
Total funds brought forward		1,637,489	31,141	1,668,630	1,653,106
Total funds carried forward		<u>1,699,614</u>	<u>31,763</u>	<u>1,731,377</u>	<u>1,668,630</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

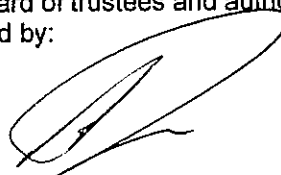
31 December 2021

	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.