

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:

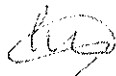
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures 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.

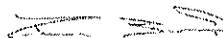
Auditor

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.

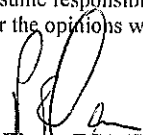
Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee 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

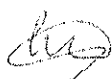
AS AT 31 DECEMBER 2024

	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>	

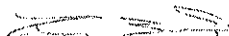
The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

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:		
	2024	2023
	£	£
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.