

**Report of the Trustees and
Financial Statements for the Year Ended 31 October 2020
for
Bournemouth Hebrew Congregation**

Filer Knapper LLP
Chartered Accountants and Registered Auditor
10 Bridge Street
Christchurch
Dorset
BH23 1EF

Bournemouth Hebrew Congregation

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Bournemouth Hebrew Congregation

Reference and Administrative Details for the Year Ended 31 October 2020

Trustees	S H White (Holding Trustee) I E Weintroub (Holding Trustee) M Ozdamar (Holding Trustee) Dr J H Lipsith (President) E Kurt (Vice President) (appointed 23/2/2020) A B Dexter A G Rose C H Rein S Samuels A Miller P Solomons A J Ozdamar (appointed 23/2/2020) Dr J Menton (appointed 23/2/2020) G Waldman (appointed 23/2/2020) J Lamski (resigned 23/2/2020) S R Pinner (resigned 23/2/2020)
Principal address	Synagogue Chambers Wootton Gardens Bournemouth Dorset BH1 1PW
Registered charity number	1152775
Independent auditors	Filer Knapper LLP Chartered Accountants and Registered Auditor 10 Bridge Street Christchurch Dorset BH23 1EF

Bournemouth Hebrew Congregation

Report of the Trustees for the Year Ended 31 October 2020

The trustees present their report with the financial statements of the charity for the year ended 31 October 2020. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Objectives and activities

The purpose and objects of the charity are the promotion, preservation and observation of orthodox Jewish tradition, for the public benefit. It aims to provide the environment, leadership and tools to enable its members and visitors to lead a full and worthwhile life in the orthodox Jewish tradition, thus achieving its purposes and objects.

The activities currently carried out by the charity, in furtherance of its aims and all for the public benefit, can be broadly categorised into the following types:-

- the provision of a place of worship, religious activities and support,
- the provision of mikva'ot for ritual immersion,
- burial rites in accordance with the orthodox tradition
- arranging communal events and activities

The charity carries out a wide range of activities in pursuance of its charitable aims. Regular services and religious activities are carried out throughout the year and religious and pastoral support offered readily. A range of communal events and activities, including the operation of the Shul shop, are offered to members and non-members, to enhance the community spirit in the orthodox tradition. The popularity of these services and the level of membership allow the Trustees to monitor the success of the activities. The charity has its own cemetery at Throop in Bournemouth and provides burial rites in the orthodox tradition for members and non-members alike, in both its cemetery and in local authority cemeteries where it has been allocated areas for Orthodox Jewish Burial.

The Trustees consider all the charity's activities are of benefit to all those who worship at, and identify with, our Synagogue.

The Trustees have considered the Charity Commission's guidance on public benefit and reflect this in membership fees charged to its members.

Achievement and performance

The Congregation, like most charities has been affected in its activities as a result of the Covid 19 pandemic. This has curtailed for several months the attendance by members and visitors to the Synagogue for prayer. It has also meant that Communal activity for celebration of festivals and events has been, in respect of the former severely restricted, and in the case of the latter impossible. Alternative arrangements have been made, so far as possible, to hold services and events electronically and these have been well received and supported by members but the lack of face-to-face social interaction of members that is so important to a religious charity has impacted on the members, especially those older members.

The Executive have worked hard, selflessly, to manage and maximise activity that in very difficult circumstances has enabled the Congregation to achieve its objects, for which the trustees express their appreciation.

The effect of the pandemic has resulted in a decrease in fund-raising and donations that has been reflected in the decline in overall income for the year. This year subscriptions have maintained a fair level of income whilst the trend for membership to decline has continued and it is noted that this appears to be the trend for provincial towns nationwide. Cost saving measures implemented in the previous year have enabled the congregation to navigate this most extraordinary and difficult year in a financially sound fashion.

Whilst many of the face-to-face communal functions had to be cancelled, the Shul kosher shop has continued to operate and has delivered an essential service to the congregation. Both the Shop sales and expenses were lower than in previous years in line with expectations. Control has been maintained over costs in the year to achieve best use of the charity's funds. The overall activities remain consistent with expectations and are considered to be in accordance with the charity's key objectives. The Trustees are satisfied that the achievements in the year have maintained the orthodox religious experience of its members and visitors. The Trustees have reviewed the activities and performance of the charity against its objectives and are satisfied that the performance has continued to enable the objectives to be met.

Bournemouth Hebrew Congregation

Report of the Trustees for the Year Ended 31 October 2020

Financial review

The net incoming resources for the year are set out on page 8. The Trustees consider the expenditure in the year has fully enabled the objects of the charity to have been met during the year. This year the charity recognises a surplus of £10,222 with the total funds carried forward being £1,488,971. The charity's main income continues to be subscriptions, donations, shop and burial income.

The principal risk facing the charity is the fall in membership of its ageing community. This would affect membership subscriptions, its primary funding source, and all areas of other income but making corresponding cuts in expenditure is problematic. The Executive and the Trustees are managing this risk by actively encouraging and welcoming new members and providing activities that would be attractive to these new members, as well as exercising tight fiscal control over expenditure, for example by negotiating more favourable terms for major expenditure items such as the utility bills.

There are no restrictions on the charity's power to invest. Whilst acknowledging that the charitable funds may be invested in any type of investment, the Trustees continue to review at regular intervals, with the Executive, the charity's requirements and revise the investment strategy accordingly, subject to the principles below.

The Trustees acknowledge the need therefore to monitor the future vagaries of the markets closely and consider, bearing in mind the current economic climate, the need to review the congregation's investment strategy proactively, thus aiming to protect capital to meet capital expenditure which may become necessary in the future. In 2016, the charity sold its investments and subsequently large cash funds are currently being held in various building societies and bank accounts until decisions regarding the premises have been finalised.

The Trustees have examined the requirement for free reserves which are those unrestricted funds not invested in land or fixed assets, designated for specific purposes or otherwise committed, available to be spent at the Trustees' discretion in furtherance of the charity's objectives. The Trustees consider that the charity has a requirement for free reserves to be sufficient to cover general management, administration and support costs on a short term basis of up to one year, to avoid cash flow difficulties should the main source of income, membership subscriptions, be under threat. In addition, free reserves are required at the current time to enable the re-location or renovation of the Synagogue building in the future. The level of free reserves at the year-end date stood at £1,027,343 (2019 - £1,016,108), a level which the Trustees consider to be in accordance to the above requirements. Of this, £530,293 has been designated for relocation or renovation expenses. Restricted reserves stood at £6,519 (2019 - £5,506), as set out in note 16.

Future plans

The plan for the forthcoming year is to continue to promote, preserve and observe our orthodox Jewish tradition, increase membership where possible, generate income from other activities, take necessary measures to eliminate operating losses and to continue to retain and improve stability within the community. Following the recommendation by Historic England to Grade 2 list the Synagogue Prayer Hall, the trustees applied to the Ministry for a review of their decision. No response has yet been received. The Executive and the Trustees are minded to apply to Heritage Lottery Fund for grants to carry out necessary works to the Grade 2 listed part of the building.

The trustees, as a result of funds received for this purpose, and other funds that may be received from charitable grants, or donated to the Congregation, are considering embarking upon renovation of the unlisted part of the complex in order to make it more accessible to the elderly and disabled members of the congregation.

Bournemouth Hebrew Congregation

Report of the Trustees for the Year Ended 31 October 2020

Structure, governance and management

Constitution

The charity is governed by its constitution, as amended on 23 February 2014 and again in February 2017, the latter amendment affecting the appointment and service of trustees the former amendments giving all women members equal opportunity to be elected for all offices of the Executive Committee within the constraints of Charity law, where a charity Trustee may find themselves compromised by a conflict of interest, with the exception of Warden, and to be counted equally when constituting a quorum at any meeting thereof.

Trustees

At the last AGM held on 23 February 2020, Mr Stephen H White who had completed his 10-year term was re-elected unopposed for another term. The current holding trustees are Mr. Stephen H White, Mr. Ivor E. Weintroub and Mr. Mahir Ozdamar.

A Holding Trustee is elected by the members at a general meeting, and serves until the earlier of retirement, ceasing to be a member of the congregation, or removal from office by the members at a general meeting. In addition, any Trustee appointed after August 1999 will be able to hold office for a period of ten years with the option of offering himself for re-election. The training and induction of new Trustees is undertaken on a one to one basis with the current Trustees.

Structure, governance and management

Charity Trustees, who include the holding trustees, are elected by the members at an Annual General Meeting and serve until the next Annual General Meeting when they step down and are entitled to be re-elected at that meeting. In accordance with our tradition, this report is prepared by the Trustees elected in accordance with Rule 12 of our Constitution. The Trustees present this report and the financial statements of the charity on behalf of themselves and the remaining charity Trustees for the year ended 31 October 2019.

The holding trustees are all members of the congregation who have previously been Executive Officers, and in whom all the funds and property of the congregation are vested.

Funds held as custodian trustee on behalf of others

The charity holds funds for third parties. These are primarily the assets of the Bournemouth Hebrew Congregation Charitable Trust (BHCCT), and the Welfare Fund. In addition, monies are collected for the Chief Rabbinate, the Board of Deputies, the Hannah Levy Home and The Bournemouth Jewish Social Services. These funds are included in creditors on the Statement of Financial Position of the Bournemouth Hebrew Congregation and frequently reviewed to ensure safe custody and segregation from the charity's own assets.

The activities of the BHCCT have been incorporated in those of the Bournemouth Hebrew Congregation, and its objectives are considered to be in line with that of the congregation. The monies collected on behalf of the other parties are voluntary payments, collected through the subscription invoices of Bournemouth Hebrew Congregation, and paid over to these parties at regular intervals. The Trustees ensure that there are sufficient cash reserves to pay the third parties as required.

Statement of trustees' responsibilities

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) including Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland"

Bournemouth Hebrew Congregation

Report of the Trustees for the Year Ended 31 October 2020

Statement of trustees' responsibilities - continued

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed 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 charity for that period. In preparing those financial statements, the trustees are required to

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

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

Approved by order of the board of trustees on 3 February 2021 and signed on its behalf by:



.....
I E Weintraub - Trustee

Report of the Independent Auditors to the Trustees of Bournemouth Hebrew Congregation

Opinion

We have audited the financial statements of Bournemouth Hebrew Congregation (the 'charity') for the year ended 31 October 2020 which comprise the Statement of Financial Activities, the Statement of Financial Position and notes to the financial statements, 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 (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 October 2020 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, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' 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

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charity's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

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.

Matters on which we are required to report by exception

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

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

Report of the Independent Auditors to the Trustees of Bournemouth Hebrew Congregation

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees are responsible for the preparation of the financial statements which 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.

Our responsibilities for the audit of the financial statements

We have been appointed as auditors 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 a Report of the Independent Auditors 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.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

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 auditors' 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.



Filer Knapper LLP
Chartered Accountants and Registered Auditor
Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006
10 Bridge Street
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BH23 1EF

8 February 2021

Bournemouth Hebrew Congregation

Statement of Financial Activities for the Year Ended 31 October 2020

	Notes	Unrestricted funds £	Restricted funds £	2020 Total funds £	2019 Total funds £
Income and endowments from					
Donations and legacies	2	193,453	2,394	195,847	206,062
Charitable activities	4				
Charitable activities		160,825	-	160,825	216,928
Investment income	3	4,963	-	4,963	3,886
Total		359,241	2,394	361,635	426,876
Expenditure on					
Charitable activities	5				
Expenditure on charitable activities		350,032	1,381	351,413	453,870
NET INCOME/(EXPENDITURE)		9,209	1,013	10,222	(26,994)
Reconciliation of funds					
Total funds brought forward		1,473,243	5,506	1,478,749	1,505,743
Total funds carried forward		1,482,452	6,519	1,488,971	1,478,749

The notes form part of these financial statements

Bournemouth Hebrew Congregation

Statement of Financial Position 31 October 2020

	Notes	Unrestricted funds £	Restricted funds £	2020 Total funds £	2019 Total funds £
Fixed assets					
Tangible assets	11	455,109	-	455,109	457,135
Current assets					
Stocks	12	4,427	-	4,427	8,534
Debtors	13	61,939	-	61,939	62,597
Cash at bank and in hand		1,020,769	6,519	1,027,288	1,025,589
		<u>1,087,135</u>	<u>6,519</u>	<u>1,093,654</u>	<u>1,096,720</u>
Creditors					
Amounts falling due within one year	14	(30,819)	-	(30,819)	(47,360)
Net current assets		<u>1,056,316</u>	<u>6,519</u>	<u>1,062,835</u>	<u>1,049,360</u>
Total assets less current liabilities		<u>1,511,425</u>	<u>6,519</u>	<u>1,517,944</u>	<u>1,506,495</u>
Creditors					
Amounts falling due after more than one year	15	(28,973)	-	(28,973)	(27,746)
NET ASSETS		<u><u>1,482,452</u></u>	<u><u>6,519</u></u>	<u><u>1,488,971</u></u>	<u><u>1,478,749</u></u>
Funds	16				
Unrestricted funds				1,482,452	1,473,243
Restricted funds				<u>6,519</u>	<u>5,506</u>
Total funds				<u><u>1,488,971</u></u>	<u><u>1,478,749</u></u>

The financial statements were approved by the Board of Trustees and authorised for issue on 16 January 2021 and were signed on its behalf by:



I E Weintraub - Trustee

The notes form part of these financial statements

Bournemouth Hebrew Congregation

Notes to the Financial Statements for the Year Ended 31 October 2020

1. Accounting policies

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Income from donations is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income from legacies is recognised when receipt is probable and entitlement is established.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, 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 accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Expenditure on charitable activities includes all costs incurred by the charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings	- 15% on reducing balance
Computer equipment	- 33% on cost

Land and buildings

Areas of the cemetery land are consecrated and therefore the Trustees review the carrying value included within the financial statements for impairment indicators.

It is the charity's practice to maintain the buildings in a continual state of sound repair and to extend and make improvements thereto from time to time. Accordingly, the Trustees consider that the lives of these assets are so long and residual values are so high that the depreciation is insignificant. Any permanent diminution in the value of such properties is charged to the statement of financial activities account, as appropriate.

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

Bournemouth Hebrew Congregation

Notes to the Financial Statements - continued for the Year Ended 31 October 2020

1. Accounting policies - continued

Tangible fixed assets

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

Stocks

Stocks are valued at the lower of cost and net realisable value, after making due allowance for obsolete and slow moving items.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

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

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Financial instruments

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised as expenditure.

2. Donations and legacies

	2020	2019
	£	£
Subscriptions	125,931	130,985
Members and visitors offering	8,652	13,071
Donations	12,962	22,392
Gifts and legacies	17,500	3,757
Yahrzeit board	-	1,350
Income tax recoverable	30,802	34,507
	<u>195,847</u>	<u>206,062</u>

Bournemouth Hebrew Congregation

Notes to the Financial Statements - continued for the Year Ended 31 October 2020

3. Investment income		2020	2019
		£	£
Deposit account interest		<u>4,963</u>	<u>3,886</u>
4. Income from charitable activities		2020	2019
	Activity	£	£
Burial fund income	Charitable activities	63,462	56,149
Shop income	Charitable activities	59,892	87,648
Throop plots	Charitable activities	23,400	42,000
Income from events, hall and trips	Charitable activities	9,420	26,304
Advertising in Ruach Magazine	Charitable activities	4,651	4,827
		<u>160,825</u>	<u>216,928</u>
5. Charitable activities costs			
	Direct Costs	Support costs (see note 6)	Totals
	£	£	£
Expenditure on charitable activities	<u>338,323</u>	<u>13,090</u>	<u>351,413</u>
6. Support costs			
			Governance costs
			£
Expenditure on charitable activities			<u>13,090</u>
7. Auditors' remuneration		2020	2019
		£	£
Fees payable to the charity's auditors for the audit of the charity's financial statements		5,880	5,880
Other non-audit services		<u>3,150</u>	<u>2,496</u>

Bournemouth Hebrew Congregation

Notes to the Financial Statements - continued for the Year Ended 31 October 2020

8. Trustees' remuneration and benefits

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

Trustees' expenses

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

9. Staff costs

	2020 £	2019 £
Wages and salaries	110,907	159,814
Social security costs	8,949	8,151
Other pension costs	9,660	14,559
	<u>129,516</u>	<u>182,524</u>

The average monthly number of employees during the year was as follows:

	2020	2019
Synagogue staff	<u>6</u>	<u>8</u>

No employees received emoluments in excess of £60,000.

10. Comparatives for the statement of financial activities

	Unrestricted funds £	Restricted funds £	Total funds £
Income and endowments from			
Donations and legacies	196,282	9,780	206,062
Charitable activities			
Charitable activities	216,928	-	216,928
Investment income	3,886	-	3,886
Total	<u>417,096</u>	<u>9,780</u>	<u>426,876</u>
Expenditure on			
Charitable activities			
Expenditure on charitable activities	441,987	11,883	453,870
NET INCOME/(EXPENDITURE)	<u>(24,891)</u>	<u>(2,103)</u>	<u>(26,994)</u>
Transfers between funds	<u>(399)</u>	<u>399</u>	<u>-</u>
Net movement in funds	<u>(25,290)</u>	<u>(1,704)</u>	<u>(26,994)</u>

Bournemouth Hebrew Congregation

Notes to the Financial Statements - continued for the Year Ended 31 October 2020

10. Comparatives for the statement of financial activities - continued

	Unrestricted funds £	Restricted funds £	Total funds £
Reconciliation of funds			
Total funds brought forward	1,498,533	7,210	1,505,743
Total funds carried forward	<u>1,473,243</u>	<u>5,506</u>	<u>1,478,749</u>

11. Tangible fixed assets

	Land & buildings £	Cemetery land £	Fixtures and fittings £	Computer equipment £	Totals £
Cost					
At 1 November 2019	224,978	239,552	74,093	6,060	544,683
Additions	-	-	-	349	349
At 31 October 2020	<u>224,978</u>	<u>239,552</u>	<u>74,093</u>	<u>6,409</u>	<u>545,032</u>
Depreciation					
At 1 November 2019	14,672	-	70,149	2,727	87,548
Charge for year	-	-	592	1,783	2,375
At 31 October 2020	<u>14,672</u>	<u>-</u>	<u>70,741</u>	<u>4,510</u>	<u>89,923</u>
Net book value					
At 31 October 2020	<u>210,306</u>	<u>239,552</u>	<u>3,352</u>	<u>1,899</u>	<u>455,109</u>
At 31 October 2019	<u>210,306</u>	<u>239,552</u>	<u>3,944</u>	<u>3,333</u>	<u>457,135</u>

Land and buildings includes the Bath Hill Court flat and the synagogue complex, the original cost of which is unknown and which is included at a value of £185,817, which represents expenditure only since 1995. The Trustees consider that the Synagogue complex is worth in excess of the above costs but do not consider that it would be practical or serve any useful purpose to value it on an open market basis. All other costs above represent total cost less any grants received.

Bournemouth Hebrew Congregation

Notes to the Financial Statements - continued for the Year Ended 31 October 2020

12. Stocks	2020	2019
	£	£
Shop stock	<u>4,427</u>	<u>8,534</u>
13. Debtors: amounts falling due within one year	2020	2019
	£	£
Members' debts	31,171	42,347
Income tax recoverable	30,802	18,463
Provision for doubtful debt	(9,000)	(6,228)
Prepayments and accrued income	8,966	8,015
	<u>61,939</u>	<u>62,597</u>
14. Creditors: amounts falling due within one year	2020	2019
	£	£
Taxation and social security	2,471	3,373
Other creditors	<u>28,348</u>	<u>43,987</u>
	<u>30,819</u>	<u>47,360</u>
15. Creditors: amounts falling due after more than one year	2020	2019
	£	£
Other creditors	<u>28,973</u>	<u>27,746</u>

The funds held for the Bournemouth Hebrew Congregation Charitable Trust (BHCCT) and the welfare fund are intended to be used over the long term and have therefore been included as amounts falling due after more than one year.

Bournemouth Hebrew Congregation

Notes to the Financial Statements - continued for the Year Ended 31 October 2020

16. Movement in funds

	At 1/11/19 £	Net movement in funds £	At 31/10/20 £
Unrestricted funds			
General fund	941,167	10,992	952,159
Designated funds	532,076	(1,783)	530,293
	<u>1,473,243</u>	<u>9,209</u>	<u>1,482,452</u>
Restricted funds			
Headstone project	1,324	-	1,324
Mikveh repairs	4,182	-	4,182
Donation for The Hannah Levy Home	-	894	894
Bournemouth Jewish Social Services	-	119	119
	<u>5,506</u>	<u>1,013</u>	<u>6,519</u>
TOTAL FUNDS	<u>1,478,749</u>	<u>10,222</u>	<u>1,488,971</u>

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	359,241	(348,249)	10,992
Designated funds	-	(1,783)	(1,783)
	<u>359,241</u>	<u>(350,032)</u>	<u>9,209</u>
Restricted funds			
Donation for The Hannah Levy Home	2,275	(1,381)	894
Bournemouth Jewish Social Services	119	-	119
	<u>2,394</u>	<u>(1,381)</u>	<u>1,013</u>
TOTAL FUNDS	<u>361,635</u>	<u>(351,413)</u>	<u>10,222</u>

Bournemouth Hebrew Congregation

Notes to the Financial Statements - continued for the Year Ended 31 October 2020

16. Movement in funds - continued

Comparatives for movement in funds

	At 1/11/18 £	Net movement in funds £	Transfers between funds £	At 31/10/19 £
Unrestricted funds				
General fund	964,790	(23,224)	(399)	941,167
Designated funds	533,743	(1,667)	-	532,076
	<u>1,498,533</u>	<u>(24,891)</u>	<u>(399)</u>	<u>1,473,243</u>
Restricted funds				
Headstone project	1,324	-	-	1,324
Mikveh repairs	5,886	(1,704)	-	4,182
Donation for The Hannah Levy Home	-	(542)	542	-
Bournemouth Jewish Social Services	-	143	(143)	-
	<u>7,210</u>	<u>(2,103)</u>	<u>399</u>	<u>5,506</u>
TOTAL FUNDS	<u>1,505,743</u>	<u>(26,994)</u>	<u>-</u>	<u>1,478,749</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	417,096	(440,320)	(23,224)
Designated funds	-	(1,667)	(1,667)
	<u>417,096</u>	<u>(441,987)</u>	<u>(24,891)</u>
Restricted funds			
Mikveh repairs	1,998	(3,702)	(1,704)
Donation for The Hannah Levy Home	2,386	(2,928)	(542)
Bournemouth Jewish Social Services	396	(253)	143
Bournemouth Sephardi Association	5,000	(5,000)	-
	<u>9,780</u>	<u>(11,883)</u>	<u>(2,103)</u>
TOTAL FUNDS	<u>426,876</u>	<u>(453,870)</u>	<u>(26,994)</u>

The designated funds are funds earmarked by the trustees to be spent on relocation or refurbishment of the current building.

The restricted funds have been donated for specific purposes and are to be spent on these purposes only, as follows:-

Headstone Project Fund

For repairs and work to headstones when required.

Mikveh Repair Fund

For renovating and repairing the Mikveh.

Bournemouth Hebrew Congregation

Notes to the Financial Statements - continued for the Year Ended 31 October 2020

16. Movement in funds - continued

Hannah Levy Fund and Bournemouth Jewish Social Services Fund

Donations to these funds are made in the form of a levy on the membership subscription invoices and by other means, and are then donated to the relevant organisation.

Bournemouth Sephardi Association and Communal Sedar

Donations were received specifically to be used to support the Bournemouth Sephardi Association and the Communal Sedar respectively.

17. Related party disclosures

The charity holds funds for the Bournemouth Hebrew Congregation Charitable Trust (BHCCT). The movements on these funds, which are not reflected in the charity's Statement of Financial Activities, were donations, investment income and revaluations totalling (£3,064) (2019 - £2,144). The balance at the year end is £28,973 (2019 - £28,661) which is included within creditors as Funds Held for Third Parties. Part of these funds are held within a specific Charifund investment vehicle, at cost value of £15,082. At the year end the market value of this fund was £13,458. No adjustments have been made for this decrease in value. The Trustees of the BHCCT are the same as the Trustees of the Bournemouth Hebrew Congregation.

The charity is controlled by the Trustees, as listed on page 1.