

REGISTERED COMPANY NUMBER: 09031058 (England and Wales)
REGISTERED CHARITY NUMBER: 1164798

**Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 December 2021
for
Whitefield Hebrew Congregation**

R Zoltie & Co
Suite 17
Flexspace
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Bolton
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Whitefield Hebrew Congregation

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for the Year Ended 31 December 2021**

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Whitefield Hebrew Congregation

Report of the Trustees for the Year Ended 31 December 2021

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 December 2021. 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).

This report and financial statements should be read in conjunction with the Annual Report published by Whitefield Hebrew Congregation.

OBJECTIVES AND ACTIVITIES

Objectives and aims

Whitefield Hebrew Congregation is a company limited by guarantee in accordance with the latest regulations.

Our company's aims and objectives are formally stated to be as follows:-

To promote the Jewish religion in accordance with the customs, ceremonies and traditions of orthodox judaism by:

- (A) Providing and maintaining in Whitefield a place of worship, religious services and education for the benefit of the orthodox community in Whitefield.
- (B) Providing burial facilities in accordance with the requirements of orthodox Judaism.
- (C) Promoting pastoral and cultural support and social and recreational activities.

This is achieved by the operation of a synagogue and social events at the Congregation's premises, together with support for other Jewish and non- Jewish charities in accordance with Jewish law. The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion, when reviewing the Congregation's aims and objectives and in planning future activities

Whitefield Hebrew Congregation

Report of the Trustees for the Year Ended 31 December 2021

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The charity continues to meet all of its objectives. Membership in the year has remained stable. Events and services have largely continued and the charity has maintained its charitable and religious services, both inside and outside of the community.

The new executive and board began work on 1st January this year. With a December financial year end and the requirement to file our accounts by the 30th of September, this is therefore a shortened period of office of approximately 9 months.

Although Covid remains with us, we have witnessed the regeneration of our community and engagement with hundreds of members on a weekly basis.

The previous Executive, led by Michael Moore, had the vision to set up core committees to which the Executive, Board and other shul members have joined. These committees are Social, Education, Keshet Connect, Religious and Finance. Every member of the Board has played a role, committing time and effort in many of the activities that we have witnessed this year, and I thank them all for their efforts. Frances Simms is stepping aside to allow new faces to join the Board. Frances has served the Board so well for many years and she is owed special thanks for all her service and hard work, and for her continuing role with Keshet Connect.

I am humbled by the number of volunteers that have stepped forward to work with all the committees and I would like to recognise their work, together with those that also volunteer in other areas, such as conducting Shul tours & attending Shiva Houses.

Amongst the many activities and services we offer, one I would like to highlight again is the Keshet Connect group, established to assist any member of our community in need. The Whitefield Hebrew Congregation is an extended family, and we must look after each other.

At our core, we represent modern orthodox Judaism, Israel, education, social activities and caring, from babies to our respected elders. This is reflected by the many events and services we have held in the year. If I try to name them all, I am likely to forget some, so please allow me to mention a few of my personal favourites.

Inspirational Bat Mitzvah graduation ceremonies, Shabbat UK, the Baby Naming ceremony, the atmosphere at a Friday night service, the Book of Ruth event before Shavuot, going to a Shabbat children service, seeing teens wanting to be in the shul building during the week, the Anim Zemirot club, Learning Exchange evenings with talented female and male educators and Ruach's tunes on the Jubilee weekend.

None of our achievements or our plans for the future are possible without the right team to carry us forward and I make no apology for repeating what I have previously written.

In Rabbi Ephraim and Rebbetzin Malki, we have been joined by a talented, warm, empathetic couple, invested in modern orthodox Judaism, whose non-judgmental approach has already endeared them to the many people they have met. Their guidance and leadership is enriching the lives of many members. As I write this, we are very much looking forward to Rabbi Ephraim's induction that will be conducted by the Chief Rabbi on Sunday 11th September.

We are very fortunate to have Mychiel Balshine as our Community Director who continues to amaze all with a wonderful, varied programme of events to stimulate and engage our members. I am pleased to let you know that in partnership with Aish, we will be joined by a Youth Couple this September, whose primary role will be to support Mychiel's work with our young people.

We are extremely lucky to have living within our community the Gefen and Cohen families, whose contributions to our daily lives is greatly valued and appreciated.

I would like to thank my Executive colleagues, Jennifer Berger, Steve Durban, David Krebs, Fiona Maynard, Rob Miller and Alex Wolfstein. They are an incredibly hardworking and talented team.

Alongside the Executive, I turn to a number of people for advice, and I would like in particular to recognise the support given by Michael Williams and his continued voluntary work in the shul.

Thank you to everyone who has recently joined the minyanim rotas.

I'd like to thank our colleagues in the shul office and caretakers, Francine, Andrea, Dougie, Terry and Bernard - without them and their hard work, we would not be able to function as we need to.

Whitefield Hebrew Congregation
Report of the Trustees
for the Year Ended 31 December 2021

Thanks must go to Sam Friedman, the team leaders and all the security rota volunteers who help protect us and our building. Jan Levinson our honorary Solicitor and Richard Zoltie our Independent Examiner do important legal and financial work for the shul. I thank them for all their efforts.

To all those that have suffered a bereavement in the last year I wish you a 'long life' and to those that are celebrating a Simcha, a hearty Mazaltov.

FINANCIAL REVIEW

Financial review

I am pleased to report on the synagogue's financial accounts for the year ended 31 December 2021.

A large part of this financial year was dominated by COVID, which makes explanation and comparison with prior years difficult.

I am thankful that most members continued to maintain their membership payments, despite difficult circumstances. The synagogue is entirely reliant on membership subscriptions for the running of the shul, and to continue putting on services and events.

Membership income of £383,998 remained consistent with the prior year (£395,441).

In addition, we received a further £321k legacy from Meyer and Judith Hersh, for which we are eternally grateful. The majority of these funds have been earmarked for the redevelopment of the synagogue building. A plaque will be dedicated in their honour.

There have been no exceptional costs in this financial year.

In the latter part of the year, we were able to return to normal functions, following 18 months of COVID restrictions. Mychiel Balshine organised numerous interesting, educational and fun events for all age groups. This has come at a cost, but we are determined to make these events accessible for all by offering them free of charge, or significantly subsidised. Consequently, festival and event expenses increased to £25,512 (2020: £12,467).

During the year, Mychiel Balshine was promoted to Community Director as a reward for his energy, enthusiasm and hard work. I'm sure you will all join me in congratulating Mychiel. We are very grateful for the work he puts in and his devotion to our community.

As at 1 January 2021, the charity employed 8 full and part time members of staff, who undertake administration and religious responsibilities.

In August 2021, Rabbi Ephraim and Rebbetzen Malki Guttentag commenced their roles, taking the total employed full and part time members of staff to 10. This resulted in additional moving and accommodation expenses. However, this has proven to be an excellent appointment, which we hope will provide strong religious and pastoral leadership for many years.

In October 2021, the synagogue purchased an investment property at 7 Kibworth Close for £450,000. Part of this purchase was funded with a mortgage and was bought through a separate company, WHC Property Limited. The funds to purchase the property is shown on the balance sheet as loans to a group undertaking.

In conclusion, the above factors led to a surplus in the general fund of £474,396 (£153,396 before the legacy). This is the first time in a number of years that the synagogue has achieved a surplus, which provides us with a much needed cushion as we look to the future.

The Burial Board remains in surplus, increasing by £43,840 during the year, ensuring burials for all members when the unfortunate need arises. We are currently working with building contractors to carry out remedial works on the Ohel and gardens at Philips Park Cemetery and Urmston Cemetery.

Principal funding sources

The principal funding sources for the Congregation are members' subscriptions and donations.

Whitefield Hebrew Congregation

Report of the Trustees for the Year Ended 31 December 2021

FINANCIAL REVIEW

Reserves policy

The charity does not have a specific reserves policy in place. The Trustees aim, on an annual basis, to hold or raise sufficient reserves to ensure that members' subscriptions and donations provide resources to meet anticipated expenditure. In addition, should there be a need for additional income to meet unexpected costs, the Trustees may call on the members for such extra donations as may be required to meet these costs.

At 31 December 2021 the free, unrestricted resources available to the charity were £357,161 which represents more than 12 months normal expenditure. This does not take into account the fact that the General (or unrestricted) Fund has liabilities of £283,709 to the restricted funds.

FUTURE PLANS

Our purpose to promote Jewish religion remains unchanged. We believe that our services must adapt and change in line with the needs of the community.

In partnership with Aish, we will be joined by a Youth Couple this September, whose primary role will be to support Mychiel Balshine's work with our young people.

In this ever-changing world, we want to provide for all our communal needs by turning the building in to a community hub, accessible to all people of all ages. A place where everyone will feel valued, welcomed and respected, a centre that is fit for purpose for the next twenty to thirty years. We have a committee who are tasked with undertaking a comprehensive assessment of the existing building and propose options of how the building can be developed to suit our longer-term needs.

We have now completed the refurbishment of the investment property at Kibworth Close. Rabbi and Rebbetzen Guttentag and their family have now moved into this property. The property is seen as an extension to the synagogue and Rabbi and Rebbetzen Guttentag look forward to welcoming the community to their home.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

Organisational structure

The Board of trustees, who are also Directors of the company administers the charity. The Board meets every 2 months, and there are sub-committees covering social, education, Keshet Connect, religion, financial and building matters.

Risk management

The Trustees have a duty to identify and review the risks to which the Charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The Directors have a risk management strategy which comprises:

- A review of the principal risks and uncertainties that the charity faces
- The establishment of policies, systems and procedures to mitigate those risks identified in the review; and
- The implementation of procedures designed to minimise or manage any potential impact on the charity should those risks materialise.

In the current financial climate, the charity has identified the following financial risks:

- Economic uncertainty brought about by COVID 19 and the cost of living crisis, and the associated loss of income from reduced membership fees
- The spiralling costs of running the synagogue building
- The deterioration of the fabric of the synagogue building
- Pressure placed on voluntary charitable contributions
- The long term decline in young families joining synagogues, and hence the potential reduction in members.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

09031058 (England and Wales)

Registered Charity number

1164798

Whitefield Hebrew Congregation

**Report of the Trustees
for the Year Ended 31 December 2021**

Registered office

Park Lane
Whitefield
Manchester
M45 7PB

Trustees

M Berns (resigned 31/12/2021)
D J Krebs
T S Leigh
M E Leinhardt
Dr I Levy (resigned 31/12/2021)
Mrs F P Levy (resigned 31/12/2021)
Dr F Maynard
P Mendelson (resigned 31/12/2021)
M A Moore (resigned 31/12/2021)
M Rubinstein (resigned 31/12/2021)
Mrs F Simms (appointed 1/1/2022)
A Woolfstein
Mrs J Berger
D Bodansky (resigned 31/12/2021)
S Levine
R M Feingold (resigned 31/12/2021)
S D Phillips
J Aronson (resigned 31/12/2021)
Mrs R Mendelson (resigned 31/12/2021)
R C Miller
I Landaw (resigned 31/12/2021)
A S Goodman (appointed 1/1/2022)
B M Oster (appointed 1/1/2022)

Independent Examiner

R Zoltie & Co
Suite 17
Flexspace
Manchester Road
Bolton
BL3 2NZ

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by order of the board of trustees on 8 September 2022 and signed on its behalf by:

S D Phillips - Trustee

**Independent Examiner's Report to the Trustees of
Whitefield Hebrew Congregation**

Independent examiner's report to the trustees of Whitefield Hebrew Congregation ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 December 2021.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent examiner's statement

Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of The Institute of Chartered Accountants of Scotland which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities (applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Richard Zoltie
The Institute of Chartered Accountants of Scotland
R Zoltie & Co
Suite 17
Flexspace
Manchester Road
Bolton
BL3 2NZ

9 September 2022

Whitefield Hebrew Congregation

**Statement of Financial Activities
for the Year Ended 31 December 2021**

		Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
	Notes				
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	758,489	81,584	840,073	489,995
Charitable activities					
Charitable activities		3,381	-	3,381	23,662
Other trading activities	3	19,511	350	19,861	18,367
Investment income	4	-	2,019	2,019	2,349
Total		<u>781,381</u>	<u>83,953</u>	<u>865,334</u>	<u>534,373</u>
EXPENDITURE ON					
Charitable activities	6				
Charitable activities		306,985	40,488	347,473	742,187
NET INCOME/(EXPENDITURE)		474,396	43,465	517,861	(207,814)
RECONCILIATION OF FUNDS					
Total funds brought forward		647,215	1,003,896	1,651,111	1,858,925
TOTAL FUNDS CARRIED FORWARD		<u>1,121,611</u>	<u>1,047,361</u>	<u>2,168,972</u>	<u>1,651,111</u>

The notes form part of these financial statements

Whitefield Hebrew Congregation

**Balance Sheet
31 December 2021**

		2021 £	2020 £
	Notes		
FIXED ASSETS			
Tangible assets	13	1,083,342	1,089,977
Investments			
Investments	14	1	-
Investment property	15	221,700	448,000
		<u>1,305,043</u>	<u>1,537,977</u>
CURRENT ASSETS			
Debtors	16	244,225	96,933
Prepayments and accrued income		7,168	15,561
Cash at bank and in hand		679,042	299,147
		<u>930,435</u>	<u>411,641</u>
CREDITORS			
Amounts falling due within one year	17	(33,006)	(32,207)
NET CURRENT ASSETS		<u>897,429</u>	<u>379,434</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		2,202,472	1,917,411
CREDITORS			
Amounts falling due after more than one year	18	-	-
PROVISIONS FOR LIABILITIES	20	(33,500)	(266,300)
NET ASSETS		<u>2,168,972</u>	<u>1,651,111</u>
FUNDS	22		
Unrestricted funds:			
General fund		1,121,611	647,215
Restricted funds:			
Burial Board		1,020,611	976,771
Eruv Fund		(12,424)	(12,631)
Building Levy		37,393	37,975
Mikva refurbishment		1,781	1,781
		<u>1,047,361</u>	<u>1,003,896</u>
TOTAL FUNDS		<u>2,168,972</u>	<u>1,651,111</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 December 2021.

The members have not required the company to obtain an audit of its financial statements for the year ended 31 December 2021 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

The notes form part of these financial statements

Whitefield Hebrew Congregation

Balance Sheet - continued

31 December 2021

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

The financial statements were approved by the Board of Trustees and authorised for issue on 8 September 2022 and were signed on its behalf by:

S D Phillips - Trustee

R C Miller - Trustee

The notes form part of these financial statements

Whitefield Hebrew Congregation

**Cash Flow Statement
for the Year Ended 31 December 2021**

	Notes	2021 £	2020 £
Cash flows from operating activities			
Cash generated from operations	1	531,549	(253,318)
Interest paid		(151)	-
Provisions for Liabilities (see Note 19)		-	266,300
		<u>531,398</u>	<u>12,982</u>
Net cash provided by operating activities			
Cash flows from investing activities			
Purchase of tangible fixed assets		(1,800)	-
Purchase of fixed asset investments		(1)	-
Loan to subsidiary undertaking		(149,702)	-
		<u>(151,503)</u>	<u>-</u>
Net cash (used in)/provided by investing activities			
Cash flows from financing activities			
Loan repayments in year		-	(314)
		<u>-</u>	<u>(314)</u>
Net cash provided by/(used in) financing activities			
		<u>-</u>	<u>-</u>
Change in cash and cash equivalents in the reporting period		379,895	12,668
Cash and cash equivalents at the beginning of the reporting period		299,147	286,479
		<u>299,147</u>	<u>286,479</u>
Cash and cash equivalents at the end of the reporting period		<u>679,042</u>	<u>299,147</u>

The notes form part of these financial statements

Whitefield Hebrew Congregation

Notes to the Cash Flow Statement
for the Year Ended 31 December 2021

1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2021 £	2020 £
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	517,861	(207,814)
Adjustments for:		
Depreciation charges	8,435	9,185
Interest paid	151	-
Decrease in debtors	4,803	308
Increase/(decrease) in creditors	299	(54,997)
Net cash provided by/(used in) operations	<u>531,549</u>	<u>(253,318)</u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.1.21 £	Cash flow £	At 31.12.21 £
Net cash			
Cash at bank and in hand	<u>299,147</u>	<u>379,895</u>	<u>679,042</u>
	<u>299,147</u>	<u>379,895</u>	<u>679,042</u>
Total	<u>299,147</u>	<u>379,895</u>	<u>679,042</u>

3. MAJOR NON-CASH TRANSACTIONS

The reduction in the investment property arising from the settlement of the Charity's obligations includes £226,300 which is not represented by a cash inflow. Similarly, the reduction in the provision for liabilities of £232,800 is not represented by a cash outflow.

Whitefield Hebrew Congregation

Notes to the Financial Statements for the Year Ended 31 December 2021

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, 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 Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

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.

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.

Tangible fixed assets

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

Freehold property	- not provided
Burial Grounds & Ohel	- not provided
Fixtures and fittings	- 10% on reducing balance

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.

Taxation

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

Fund accounting

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

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.

Building Levy

This represents funds specifically levied on the membership to carry out major capital/repair projects.

Burial Board

This represents funds raised for the provision of funeral and associated services on the death of a member of the Burial Board.

Eruv Fund

This represents funds raised for the provision of an Eruv which is a ritual enclosure that traditionally observant Jewish communities construct in their neighbourhoods as a way to permit the transference of objects from one area to another.

Mikva Refurbishment Fund

This represents funds raised to refurbish the Mikva, which is a ritual bath.

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.

Whitefield Hebrew Congregation

Notes to the Financial Statements - continued for the Year Ended 31 December 2021

1. ACCOUNTING POLICIES - continued

Pension costs and other post-retirement benefits

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

2. DONATIONS AND LEGACIES

	2021	2020
	£	£
Members' subscriptions	383,998	395,441
Offerings and donations	29,656	15,639
Gift aid	77,687	74,192
Reserved graves	1,417	1,800
Other income	6,439	-
Entry fees	13,531	436
Donations re Community Fund	-	2,487
Legacies	320,881	-
YKA - Community enrichment	6,464	-
	<u>840,073</u>	<u>489,995</u>

3. OTHER TRADING ACTIVITIES

	2021	2020
	£	£
Hall hire etc	3,001	2,731
Kiddushim etc	4,772	2,733
Yahrzeit plaques	4,064	1,325
Whitefield draw	139	1,628
Mikva	4,400	4,353
EL Ohel	350	650
Shul events	907	1,524
WJYC	2,228	3,423
	<u>19,861</u>	<u>18,367</u>

4. INVESTMENT INCOME

	2021	2020
	£	£
Bank interest	19	349
Compensation for lost interest	2,000	2,000
	<u>2,019</u>	<u>2,349</u>

Whitefield Hebrew Congregation

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2021**

5. INCOME FROM CHARITABLE ACTIVITIES

		2021	2020
	Activity	£	£
Government grants	Charitable activities	3,381	23,662
		<u>3,381</u>	<u>23,662</u>

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7)	Support costs (see note 8)	Totals
	£	£	£
Charitable activities	339,453	8,020	347,473
	<u>339,453</u>	<u>8,020</u>	<u>347,473</u>

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2021	2020
	£	£
Trustees' remuneration etc	15,444	3,861
Staff costs	121,264	535,428
Hire of plant and machinery	3,101	1,526
Rates and water	(434)	-
Insurance	10,070	9,881
Electricity, gas and water	7,806	3,594
Telephone & IT expenses	4,674	3,784
Postage and stationery	3,993	-
Advertising & PPS	1,305	5,559
Community education fund	-	(2,000)
Cleaning and laundry	2,067	4,330
Repairs and maintenance	30,885	21,870
Affiliation fees and levies	5,988	6,123
Festivals, Kiddush & Events	25,512	12,467
Religious expenses	6,885	3,051
Presentations	-	328
YW, youth and teen expenses	2,930	5,441
Mikva expenses	5,086	2,124
WJYC expenses	1,319	1,383
Funeral expenses & foundations	15,118	43,952
Eruv expenses	-	49
General expenses & travelling	507	2,637
Miscellaneous expenses	3,619	-
Bank & credit card charges	4,207	5,708
Employee benefits	14,727	22,265
Meade Hill sexton charges	-	1,093
Bar Mitzvah/Bat Chayil expense	3,180	-
Security	8,125	-
Professional fees	23,305	-
Children's services expenses	1,072	-
General food expenses	1,976	-
Newsletter	2,700	-
Plaque expenses	273	-
Charitable donations	4,163	-
Depreciation	8,435	9,185
Interest payable and similar charges	151	-
	<u>339,453</u>	<u>703,639</u>

Whitefield Hebrew Congregation

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2021**

8. SUPPORT COSTS

	Governance costs
	£
Charitable activities	8,020
	<u>8,020</u>

Support costs, included in the above, are as follows:

Governance costs

	2021 Charitable activities £	2020 Total activities £
Hire of plant and machinery	-	1,526
Accountancy and legal fees	1,236	-
Independent Examiner	1,200	1,200
Legal fees	2,584	35,283
Trustee indemnity insurance	-	539
Professional fees	3,000	-
	<u>8,020</u>	<u>38,548</u>

9. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2021 £	2020 £
Depreciation - owned assets	8,435	9,185
Hire of plant and machinery	3,101	3,052
	<u>11,536</u>	<u>12,237</u>

10. TRUSTEES' REMUNERATION AND BENEFITS

	2021 £	2020 £
Trustees' salaries	15,444	3,861
	<u>15,444</u>	<u>3,861</u>

Trustees' expenses

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

11. STAFF COSTS

	2021 £	2020 £
Wages and salaries	128,415	511,648
Social security costs	6,963	19,791
Other pension costs	1,330	7,850
	<u>136,708</u>	<u>539,289</u>

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

	2021	2020
Charitable activities	4	5
Administration	2	6
Caretakers	3	-
	<u>9</u>	<u>11</u>

Whitefield Hebrew Congregation

Notes to the Financial Statements - continued
for the Year Ended 31 December 2021

11. STAFF COSTS - continued

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	2021	2020
£70,001 - £80,000	-	1

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	420,819	69,176	489,995
Charitable activities			
Charitable activities	23,662	-	23,662
Other trading activities	17,717	650	18,367
Investment income	-	2,349	2,349
Total	462,198	72,175	534,373
EXPENDITURE ON			
Charitable activities			
Charitable activities	673,017	69,170	742,187
NET INCOME/(EXPENDITURE)	(210,819)	3,005	(207,814)
Transfers between funds	30,007	(30,007)	-
Net movement in funds	(180,812)	(27,002)	(207,814)
RECONCILIATION OF FUNDS			
Total funds brought forward	828,027	1,030,898	1,858,925
TOTAL FUNDS CARRIED FORWARD	647,215	1,003,896	1,651,111

13. TANGIBLE FIXED ASSETS

	Freehold property £	Burial Grounds & Ohel £	Fixtures and fittings £	Totals £
COST				
At 1 January 2021	631,146	376,279	372,778	1,380,203
Additions	-	-	1,800	1,800
At 31 December 2021	631,146	376,279	374,578	1,382,003
DEPRECIATION				
At 1 January 2021	-	-	290,226	290,226
Charge for year	-	-	8,435	8,435
At 31 December 2021	-	-	298,661	298,661
NET BOOK VALUE				
At 31 December 2021	631,146	376,279	75,917	1,083,342
At 31 December 2020	631,146	376,279	82,552	1,089,977

Whitefield Hebrew Congregation

Notes to the Financial Statements - continued
for the Year Ended 31 December 2021

14. FIXED ASSET INVESTMENTS

	Shares in group undertakings £
MARKET VALUE	
Additions	1
	<u>1</u>
NET BOOK VALUE	
At 31 December 2021	1
	<u>1</u>
At 31 December 2020	-
	<u>-</u>

There were no investment assets outside the UK.

15. INVESTMENT PROPERTY

	£
FAIR VALUE	
At 1 January 2021	448,000
Disposals	(226,300)
	<u>221,700</u>
At 31 December 2021	221,700
	<u>221,700</u>
NET BOOK VALUE	
At 31 December 2021	221,700
	<u>221,700</u>
At 31 December 2020	448,000
	<u>448,000</u>

No formal valuations of the investment in the residential property has been carried out. The market value of the investment has been estimated by Trustees with knowledge of the local residential property market. The carrying amount that would have been recognised had the investment properties been carried at cost would be £171,330.

16. DEBTORS

	2021 £	2020 £
Amounts falling due within one year:		
Trade debtors	83,275	89,451
Other debtors	11,248	7,482
	<u>94,523</u>	<u>96,933</u>
Amounts falling due after more than one year:		
Amounts owed by group undertakings	149,702	-
	<u>149,702</u>	<u>-</u>
Aggregate amounts	<u>244,225</u>	<u>96,933</u>

Whitefield Hebrew Congregation

**Notes to the Financial Statements - continued
for the Year Ended 31 December 2021**

17. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021	2020
	£	£
Trade creditors	2,809	5,922
Credit Card	2,797	1,131
Social security and other taxes	6,198	4,392
Young Whitefield	2,408	2,408
MRI Scan Fund	(522)	14
Other creditors	(260)	(13)
Pension fund	424	401
Accruals and deferred income	19,152	17,952
	<u>33,006</u>	<u>32,207</u>

18. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

At 31 December 2021 there were loans to and from the funds. These were:-

Loan to the General Fund	£283,709
Loan to the Eruv Fund	£ 14,944
Total	£298,653
Loan from Burial Fund	£290,349
Loan from Building Levy	£ 6,523
Loan from Mikva Refurbishment	£ 1,781
Total	£298,653

19. LOANS

An analysis of the maturity of loans is given below:

	2021	2020
	£	£
Amounts falling due in more than five years:		
Repayable otherwise than by instalments:		
Loans to unrestricted fund	(283,709)	(334,534)
Loan from restricted funds	<u>283,709</u>	<u>334,534</u>

20. PROVISIONS FOR LIABILITIES

	2021	2020
	£	£
Provisions	<u>33,500</u>	<u>266,300</u>

At 1 January 2021	£266,300
Released in year	232,800

At 31 December 2021 £ 33,500

As noted in the 2020 financial statements, the Charity was involved in legal proceedings with senior employees. These matters have now been resolved and the provision of £232,800 has been released.

Whitefield Hebrew Congregation

Notes to the Financial Statements - continued
for the Year Ended 31 December 2021

21. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds £	Restricted funds £	2021 Total funds £	2020 Total funds £
Fixed assets	676,756	406,586	1,083,342	1,089,977
Investments	221,701	-	221,701	448,000
Current assets	573,369	357,066	930,435	411,641
Current liabilities	(33,006)	-	(33,006)	(32,207)
Long term liabilities	(283,709)	283,709	-	-
Provision for liabilities	(33,500)	-	(33,500)	(266,300)
	<u>1,121,611</u>	<u>1,047,361</u>	<u>2,168,972</u>	<u>1,651,111</u>

22. MOVEMENT IN FUNDS

	At 1.1.21 £	Net movement in funds £	At 31.12.21 £
Unrestricted funds			
General fund	647,215	474,396	1,121,611
Restricted funds			
Burial Board	976,771	43,840	1,020,611
Eruv Fund	(12,631)	207	(12,424)
Building Levy	37,975	(582)	37,393
Mikva refurbishment	1,781	-	1,781
	<u>1,003,896</u>	<u>43,465</u>	<u>1,047,361</u>
TOTAL FUNDS	<u>1,651,111</u>	<u>517,861</u>	<u>2,168,972</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	781,381	(306,985)	474,396
Restricted funds			
Burial Board	81,421	(37,581)	43,840
Eruv Fund	414	(207)	207
Building Levy	2,118	(2,700)	(582)
	<u>83,953</u>	<u>(40,488)</u>	<u>43,465</u>
TOTAL FUNDS	<u>865,334</u>	<u>(347,473)</u>	<u>517,861</u>

Whitefield Hebrew Congregation

Notes to the Financial Statements - continued
for the Year Ended 31 December 2021

22. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.20 £	Net movement in funds £	Transfers between funds £	At 31.12.20 £
Unrestricted funds				
General fund	828,027	(210,819)	30,007	647,215
Restricted funds				
Burial Board	974,594	2,177	-	976,771
Eruv Fund	(12,818)	187	-	(12,631)
Building Levy	67,142	840	(30,007)	37,975
Mikva refurbishment	1,980	(199)	-	1,781
	<u>1,030,898</u>	<u>3,005</u>	<u>(30,007)</u>	<u>1,003,896</u>
TOTAL FUNDS	<u>1,858,925</u>	<u>(207,814)</u>	<u>-</u>	<u>1,651,111</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	462,198	(673,017)	(210,819)
Restricted funds			
Burial Board	68,099	(65,922)	2,177
Eruv Fund	236	(49)	187
Building Levy	3,840	(3,000)	840
Mikva refurbishment	-	(199)	(199)
	<u>72,175</u>	<u>(69,170)</u>	<u>3,005</u>
TOTAL FUNDS	<u>534,373</u>	<u>(742,187)</u>	<u>(207,814)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.20 £	Net movement in funds £	Transfers between funds £	At 31.12.21 £
Unrestricted funds				
General fund	828,027	263,577	30,007	1,121,611
Restricted funds				
Burial Board	974,594	46,017	-	1,020,611
Eruv Fund	(12,818)	394	-	(12,424)
Building Levy	67,142	258	(30,007)	37,393
Mikva refurbishment	1,980	(199)	-	1,781
	<u>1,030,898</u>	<u>46,470</u>	<u>(30,007)</u>	<u>1,047,361</u>
TOTAL FUNDS	<u>1,858,925</u>	<u>310,047</u>	<u>-</u>	<u>2,168,972</u>

Whitefield Hebrew Congregation

Notes to the Financial Statements - continued
for the Year Ended 31 December 2021

22. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	1,243,579	(980,002)	263,577
Restricted funds			
Burial Board	149,520	(103,503)	46,017
Eruv Fund	650	(256)	394
Building Levy	5,958	(5,700)	258
Mikva refurbishment	-	(199)	(199)
	<u>156,128</u>	<u>(109,658)</u>	<u>46,470</u>
TOTAL FUNDS	<u><u>1,399,707</u></u>	<u><u>(1,089,660)</u></u>	<u><u>310,047</u></u>

23. RELATED PARTY DISCLOSURES

Payroll administration services to the value of £648 were supplied by a firm of which P Mendelson, a Trustee from 1 October 2021 is a partner and security equipment and associated services to the value of £4,277 were purchased from a partnership of which M Leinhardt, a Trustee, is a partner.

Total subscriptions paid by the Directors, and treated as donations, were £29,097.

Whitefield Hebrew Congregation

**Detailed Statement of Financial Activities
for the Year Ended 31 December 2021**

	2021 £	2020 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Members' subscriptions	383,998	395,441
Offerings and donations	29,656	15,639
Gift aid	77,687	74,192
Reserved graves	1,417	1,800
Other income	6,439	-
Entry fees	13,531	436
Donations re Community Fund	-	2,487
Legacies	320,881	-
YKA - Community enrichment	6,464	-
	840,073	489,995
Other trading activities		
Hall hire etc	3,001	2,731
Kiddushim etc	4,772	2,733
Yahrzeit plaques	4,064	1,325
Whitefield draw	139	1,628
Mikva	4,400	4,353
EL Ohel	350	650
Shul events	907	1,524
WJYC	2,228	3,423
	19,861	18,367
Investment income		
Bank interest	19	349
Compensation for lost interest	2,000	2,000
	2,019	2,349
Charitable activities		
Government grants	3,381	23,662
	3,381	23,662
Total incoming resources	865,334	534,373
EXPENDITURE		
Charitable activities		
Trustees' salaries	15,444	3,861
Wages	112,971	507,787
Social Security	6,963	19,791
Employer pension contributions	1,330	7,850
Hire of plant and machinery	3,101	1,526
Rates and water	(434)	-
Insurance	10,070	9,881
Electricity, gas and water	7,806	3,594
Telephone & IT expenses	4,674	3,784
Postage and stationery	3,993	-
Advertising & PPS	1,305	5,559
Community education fund	-	(2,000)
Cleaning and laundry	2,067	4,330
Repairs and maintenance	30,885	21,870
Carried forward	200,175	587,833

Whitefield Hebrew Congregation

**Detailed Statement of Financial Activities
for the Year Ended 31 December 2021**

	2021 £	2020 £
Charitable activities		
Brought forward	200,175	587,833
Affiliation fees and levies	5,988	6,123
Festivals, Kiddush & Events	25,512	12,467
Religious expenses	6,885	3,051
Presentations	-	328
YW, youth and teen expenses	2,930	5,441
Mikva expenses	5,086	2,124
WJYC expenses	1,319	1,383
Funeral expenses & foundations	15,118	43,952
Eruv expenses	-	49
General expenses & travelling	507	2,637
Miscellaneous expenses	3,619	-
Bank & credit card charges	4,207	5,708
Employee benefits	14,727	22,265
Meade Hill sexton charges	-	1,093
Bar Mitzvah/Bat Chayil expense	3,180	-
Security	8,125	-
Professional fees	23,305	-
Children's services expenses	1,072	-
General food expenses	1,976	-
Newsletter	2,700	-
Plaque expenses	273	-
Charitable donations	4,163	-
Fixtures and fittings	8,435	9,185
Bank interest	151	-
	339,453	703,639
Support costs		
Governance costs		
Hire of plant and machinery	-	1,526
Accountancy and legal fees	1,236	-
Independent Examiner	1,200	1,200
Legal fees	2,584	35,283
Trustee indemnity insurance	-	539
Professional fees	3,000	-
	8,020	38,548
Total resources expended	347,473	742,187
Net income/(expenditure)	517,861	(207,814)