

**REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2020
FOR
WESTCLIFF JEWISH ASSOCIATION
CHARITABLE INCORPORATED ORGANISATION
(C.I.O)**

Venitt and Greaves
Chartered Accountants
115 Craven Park Road
South Tottenham
London
N15 6BL

**WESTCLIFF JEWISH ASSOCIATION
CHARITABLE INCORPORATED ORGANISATION
(C.I.O)**

**CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2020**

	Page
Report of the Trustees	1 to 2
Independent Examiner's Report	3
Statement of Financial Activities	4
Statement of Financial Position	5
Notes to the Financial Statements	6 to 9

WESTCLIFF JEWISH ASSOCIATION
CHARITABLE INCORPORATED ORGANISATION
(C.I.O)

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 AUGUST 2020

The trustees present their report with the financial statements of the charity for the year ended 31 August 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

Objectives and aims

The objectives of the charity are the support of Orthodox Jewish religion, education and welfare generally, by making grants to charitable organisations.

In setting objectives and planning for activities, the trustees have given due consideration to general guidance published by the charity commission relating to public benefit, and in particular to its supplementary public benefit guidance on advancing education.

Significant activities

During the year the charity continued work on an Eruv project. An Eruv is an urban area enclosed by a wire boundary, or existing natural boundary, which symbolically extends the private domain of Jewish households into public areas, permitting activities within it that are normally forbidden in public on the Sabbath.

It is created using physical features such as walls and hedges, railway lines and roads to completely enclose an area of land. The open spaces between the existing features are filled in by erecting poles with wire strung in between. The Eruv is inspected every week to ensure that the boundary is intact and that none of the wire is broken or poles have fallen down.

Within an Eruv Orthodox Jews can follow the same rules on the Sabbath as they would in their homes. Jewish law says that Jews may not carry any item, no matter how small or for what purpose in a public domain on the Sabbath, even if they are allowed to carry them within their own home. Pushing things is also forbidden, so families with small children (who would use prams and pushchairs) or the physically disabled (who would use wheelchairs) are effectively housebound. they cannot even go to the synagogue to fulfil their religious duties on the Sabbath.

Both carrying and pushing are permitted inside an Eruv because it is regarded as being within the private domain. An Eruv therefore makes it easier for Jews to follow the spirit of the Sabbath by making it enjoyable and fulfilling, without breaking the rules that keep it holy.

Public benefit

The trustees have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing the aim and objectives and in planning the charity's future activities. The aims of the charity for the public benefit are detailed in the Objectives and Activities section of the report.

Grantmaking

Grants applications are evaluated by the trustees on a case-by-case basis with due regard to the charity's objectives and funds then available.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The charity is dependent on income from voluntary donations. The charity's incoming resources during the year were £4,291 (2019 - £282,999) and donations made totalled £2,000 (2019 - £237,620).

FINANCIAL REVIEW

Reserves policy

The reserves policy is to ensure that there is a sufficient stream of income to meet the working capital of the charity.

**WESTCLIFF JEWISH ASSOCIATION
CHARITABLE INCORPORATED ORGANISATION
(C.I.O)**

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 AUGUST 2020**

FUTURE PLANS

The Trustees plan to continue to make distributions in accordance with their grant making policy and to ensure that an appropriate level of reserves is maintained.

The Trustees also plan to continue the work on the Eruv project that was commenced last year.

The Trustees have also decided to donate funds to a charitable organisation called Bedside Kosher. That organisation cooks and delivers hot kosher meals to people in hospital, free of charge.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Westcliff Jewish Association is a Charitable Incorporated Organisation (CIO), registered with the Charity Commission and governed by its constitution dated 17 August 2017.

Recruitment and appointment of new trustees

It is not currently the intention of the trustees of the charity to appoint new trustees. Should this situation change in the future, the trustees will apply suitable recruitment and training procedures.

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.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1174287

Principal address

18 BRITANNIA GARDENS
WESTCLIFF-ON-SEA
SS0 8BN

Trustees

S Fink
A Engel
H Y Deutsch

Independent Examiner

M A Venitt
Venitt and Greaves
Chartered Accountants
115 Craven Park Road
South Tottenham
London
N15 6BL

Approved by order of the board of trustees on 28 February 2022 and signed on its behalf by:

S Fink - Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
WESTCLIFF JEWISH ASSOCIATION
CHARITABLE INCORPORATED ORGANISATION
(C.I.O)**

Independent examiner's report to the trustees of WESTCLIFF JEWISH ASSOCIATION CHARITABLE INCORPORATED ORGANISATION (C.I.O)

I report to the charity trustees on my examination of the accounts of WESTCLIFF JEWISH ASSOCIATION CHARITABLE INCORPORATED ORGANISATION (C.I.O) (the Trust) for the year ended 31 August 2020.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 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.

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.

M A Venitt
Venitt and Greaves
Chartered Accountants
115 Craven Park Road
South Tottenham
London
N15 6BL

28 February 2022

**WESTCLIFF JEWISH ASSOCIATION
CHARITABLE INCORPORATED ORGANISATION
(C.I.O)**

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 AUGUST 2020**

	Notes	31.8.20 Unrestricted fund £	31.8.19 Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies		4,291	282,999
 EXPENDITURE ON			
Charitable activities			
General		29,842	285,362
Other		598	1,440
Total		30,440	286,802
 NET INCOME/(EXPENDITURE)		(26,149)	(3,803)
 RECONCILIATION OF FUNDS			
Total funds brought forward		362	4,165
 TOTAL FUNDS CARRIED FORWARD		(25,787)	362

The notes form part of these financial statements

**WESTCLIFF JEWISH ASSOCIATION
CHARITABLE INCORPORATED ORGANISATION
(C.I.O)**

**STATEMENT OF FINANCIAL POSITION
31 AUGUST 2020**

	Notes	31.8.20 Unrestricted fund £	31.8.19 Total funds £
CURRENT ASSETS			
Cash at bank		26,133	2,522
CREDITORS			
Amounts falling due within one year	4	(1,920)	(2,160)
NET CURRENT ASSETS		<u>24,213</u>	<u>362</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		24,213	362
CREDITORS			
Amounts falling due after more than one year	5	(50,000)	-
NET ASSETS		<u>(25,787)</u>	<u>362</u>
FUNDS	7		
Unrestricted funds		<u>(25,787)</u>	<u>362</u>
TOTAL FUNDS		<u>(25,787)</u>	<u>362</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 28 February 2022 and were signed on its behalf by:

A Engel - Trustee

H Y Deutsch - Trustee

S Fink - Trustee

The notes form part of these financial statements

**WESTCLIFF JEWISH ASSOCIATION
CHARITABLE INCORPORATED ORGANISATION
(C.I.O)**

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 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.

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.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Taxation

The charity is exempt from 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.

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

2. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

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

**WESTCLIFF JEWISH ASSOCIATION
CHARITABLE INCORPORATED ORGANISATION
(C.I.O)**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 AUGUST 2020**

3. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £
INCOME AND ENDOWMENTS FROM	
Donations and legacies	282,999
EXPENDITURE ON	
Charitable activities	
General	285,362
Other	1,440
Total	286,802
NET INCOME/(EXPENDITURE)	(3,803)
RECONCILIATION OF FUNDS	
Total funds brought forward	4,165
TOTAL FUNDS CARRIED FORWARD	362

4. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.8.20 £	31.8.19 £
Other creditors	1,920	2,160

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

	31.8.20 £	31.8.19 £
Bank loans (see note 6)	50,000	-

6. LOANS

An analysis of the maturity of loans is given below:

	31.8.20 £	31.8.19 £
Amounts falling due in more than five years:		
Repayable by instalments:		
Bank loans more 5 yr by instal	50,000	-

A bank loan in the sum of £50,000 was received under the Bounceback Loan Scheme (BBL). The loan, which is for six years, is unsecured, interest free and with no repayments for the first year, then capped at an interest rate of 2.5% per annum. The loan is guaranteed by HM Government.

**WESTCLIFF JEWISH ASSOCIATION
CHARITABLE INCORPORATED ORGANISATION
(C.I.O)**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 AUGUST 2020**

7. MOVEMENT IN FUNDS

	At 1.9.19 £	Net movement in funds £	At 31.8.20 £
Unrestricted funds			
General Fund	362	(26,149)	(25,787)
TOTAL FUNDS	<u>362</u>	<u>(26,149)</u>	<u>(25,787)</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General Fund	4,291	(30,440)	(26,149)
TOTAL FUNDS	<u>4,291</u>	<u>(30,440)</u>	<u>(26,149)</u>

Comparatives for movement in funds

	At 1.9.18 £	Net movement in funds £	At 31.8.19 £
Unrestricted funds			
General Fund	4,165	(3,803)	362
TOTAL FUNDS	<u>4,165</u>	<u>(3,803)</u>	<u>362</u>

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General Fund	282,999	(286,802)	(3,803)
TOTAL FUNDS	<u>282,999</u>	<u>(286,802)</u>	<u>(3,803)</u>

**WESTCLIFF JEWISH ASSOCIATION
CHARITABLE INCORPORATED ORGANISATION
(C.I.O)**

**NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 AUGUST 2020**

7. MOVEMENT IN FUNDS - continued

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

	At 1.9.18 £	Net movement in funds £	At 31.8.20 £
Unrestricted funds			
General Fund	4,165	(29,952)	(25,787)
TOTAL FUNDS	<u>4,165</u>	<u>(29,952)</u>	<u>(25,787)</u>

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	287,290	(317,242)	(29,952)
TOTAL FUNDS	<u>287,290</u>	<u>(317,242)</u>	<u>(29,952)</u>

8. RELATED PARTY DISCLOSURES

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