

Charity registration number: 252022

CONGREGATION OF ADEN JEWS IN THE UNITED KINGDOM

Annual Report and Financial Statements

for the Year Ended 31 July 2024

MG Group (Professional Services) Limited
Chartered Accountants
166 College Road
Harrow
London
Middlesex
HA1 1BH

CONGREGATION OF ADEN JEWS IN THE UNITED KINGDOM

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CONGREGATION OF ADEN JEWS IN THE UNITED KINGDOM

Reference and Administrative Details

Trustees	Mr O S Nassim Mr D Ahronee Mr A Cohen Mr S Cohen
Council	Mr S Moses Mr S Joseph Mr J Nassim Mr G Nasim
Treasurer	Mr B Yefet
Chairman	Mr S Tobi
Principal Office	127/129 Clapton Common London E5 9AB
Charity Registration Number	252022
Bankers	Royal Bank of Scotland 62-63 Threadneedle Street, London EC2R 8LA
Independent Examiner	MG Group (Professional Services) Limited Chartered Accountants 166 College Road Harrow London Middlesex HA1 1BH

CONGREGATION OF ADEN JEWS IN THE UNITED KINGDOM

Trustees' Report

The trustees present the annual report together with the financial statements of the charity for the year ended 31 July 2024.

Structure, governance and management

Nature of governing document

The Charity is controlled by its constitution document and constitutes an Unincorporated Charity.

The Congregation is an Unincorporated Association governed by Laws adopted on 22nd May 1966 and amended in General Meeting from time to time.

Recruitment and appointment of trustees

The Laws of the Congregation govern the appointment of Council Members. Ordinarily, Members are elected at the Annual General Meeting ("AGM"). There is also power to co-opt members of The Congregation. This enables the Members to fill vacancies arising through the resignation or death of an existing Member.

Induction and training of trustees

New Members are mentored by existing Members until they are fully familiar with how the Charity operates.

Organisational structure

Management of the Congregation's affairs is vested in its Council whose members are thereby Charity Trustees.

The Council in 2024 are named on page 1.

Major risks and management of those risks

The Council is responsible for the management of the risks faced by the Congregation. Risks are identified and assessed throughout the year and controls are established to manage the risks.

Through the risk management processes established for the Congregation, the Council is satisfied that the major risks identified have been adequately mitigated, where necessary, or are in the process of being mitigated. It is recognised that systems can only provide reasonable, but not absolute, assurance that major risks have been adequately identified and addressed.

CONGREGATION OF ADEN JEWS IN THE UNITED KINGDOM

Trustees' Report

Objectives and activities

Objects and aims

The Synagogue was established in 1966 as a Congregation professing the Jewish Religion, with the objects of providing and maintaining a Synagogue for the purpose of public worship and advancing religious, educational and charitable activities. We carry out these objects in many ways.

The trustees confirm that they have referred to the Charity Commission's guidance on public benefit when reviewing the Trust's aims and objectives and in planning future activities.

Achievements and performance

The Congregation conducts services at its premises at 127-129 Clapton Common. Consequently, it has been able to lease its property at 117 Clapton Common to another Jewish community.

Additionally, it rents out the Synagogue Hall at 127-129 Clapton Common.

These two income sources have been used as explained in the Financial Review below.

The Congregation is a volunteer organisation and therefore is indebted to numerous Members of the Congregation who have given up their time to further the activities of the community.

The Council are extremely grateful to Members for their continued support in the form of donations to contribute to the annual running expenses of the Synagogue.

Financial review

The Trustees are pleased to report an overall surplus of £14,976. The surplus will be used in accordance with the reserves policy set out below. The Balance Sheet remains strong, with net assets of £1,687,898 (2023: £1,672,923).

Policy on reserves

Our policy is to utilise any reserves for future commitments and projects which include:

- Work on the fabric of the buildings
- Creating a fund for future building work

Total reserve amount to £1,687,898 (2023: £1,672,923).

CONGREGATION OF ADEN JEWS IN THE UNITED KINGDOM

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

The law applicable to charities 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 of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the applicable Charities (Accounts and Reports) Regulations, and the provisions of the constitution. The trustees 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 the trustees of the charity onand signed on its behalf by:


.....
Mr B Yefet
Treasurer


.....
Mr S Tobl
Chairman

CONGREGATION OF ADEN JEWS IN THE UNITED KINGDOM

Independent Examiner's Report to the trustees of CONGREGATION OF ADEN JEWS IN THE UNITED KINGDOM

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 July 2024 which are set out on pages 6 to 17.

Respective responsibilities of trustees and examiner

As the charity's trustees of CONGREGATION OF ADEN JEWS IN THE UNITED KINGDOM 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 CONGREGATION OF ADEN JEWS IN THE UNITED KINGDOM's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since CONGREGATION OF ADEN JEWS IN THE UNITED KINGDOM's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

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 CONGREGATION OF ADEN JEWS IN THE UNITED KINGDOM 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 accounting 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.

Gavin Fernandes

.....
Gavin Fernandes, FCA
Chartered Accountants

166 College Road
Harrow
London
Middlesex
HA1 1BH

30/05/2025
Date:.....

CONGREGATION OF ADEN JEWS IN THE UNITED KINGDOM

Statement of Financial Activities for the Year Ended 31 July 2024

	Note	Unrestricted funds £	Restricted funds £	Total 2024 £
Income and Endowments from:				
Donations and legacies		39,387	-	39,387
Other income		253,385	-	253,385
Total income		292,772	-	292,772
Expenditure on:				
Raising funds		(12,408)	-	(12,408)
Charitable activities		(265,388)	-	(265,388)
Total expenditure		(277,796)	-	(277,796)
Net movement in funds		14,976	-	14,976
Reconciliation of funds				
Total funds brought forward		521,367	1,151,556	1,672,923
Total funds carried forward	11	536,343	1,151,556	1,687,899
	Note	Unrestricted funds £	Restricted funds £	Total 2023 £
Income and Endowments from:				
Donations and legacies		33,872	-	33,872
Other income		190,500	-	190,500
Total income		224,372	-	224,372
Expenditure on:				
Raising funds		(11,337)	-	(11,337)
Charitable activities		(205,992)	-	(205,992)
Total expenditure		(217,329)	-	(217,329)
Net movement in funds		7,043	-	7,043
Reconciliation of funds				
Total funds brought forward		514,324	1,151,556	1,665,880
Total funds carried forward	11	521,367	1,151,556	1,672,923

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2023 is shown in note 11.

CONGREGATION OF ADEN JEWS IN THE UNITED KINGDOM

(Registration number: 252022)
Balance Sheet as at 31 July 2024

	Note	2024 £	2023 £
Fixed assets			
Tangible assets	7	1,449,836	1,451,671
Current assets			
Debtors	8	16,607	16,607
Cash at bank and in hand		<u>273,876</u>	<u>251,594</u>
		290,483	268,201
Creditors: Amounts falling due within one year	9	<u>(24,051)</u>	<u>(18,580)</u>
Net current assets		<u>266,432</u>	<u>249,621</u>
Total assets less current liabilities		1,716,268	1,701,292
Creditors: Amounts falling due after more than one year	10	<u>(28,369)</u>	<u>(28,369)</u>
Net assets		<u>1,687,899</u>	<u>1,672,923</u>
Funds of the charity:			
Restricted funds		1,151,556	1,151,556
Unrestricted income funds			
Unrestricted funds		<u>536,343</u>	<u>521,367</u>
Total funds	11	<u>1,687,899</u>	<u>1,672,923</u>

The financial statements on pages 6 to 17 were approved by the trustees, and authorised for issue on and signed on their behalf by:


.....
Mr B Yefet
Treasurer


.....
Mr S Tobin
Chairman

CONGREGATION OF ADEN JEWS IN THE UNITED KINGDOM

Notes to the Financial Statements for the Year Ended 31 July 2024

1 Accounting policies

Charity Status

The charity is unincorporated having trading address at 127/129 Clapton Common London E5 9AB

Presentation Currency

The financial statements are presented in the functional currency of pounds sterling, and the figures are rounded to the nearest pound.

Statement of compliance

The financial statements have been prepared in accordance with 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) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

Basis of preparation

CONGREGATION OF ADEN JEWS IN THE UNITED KINGDOM meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

The financial statements are presented in the functional currency of pounds sterling, and the figures are rounded to the nearest pound.

Exemption from preparing a cash flow statement

The charity opted to early adopt Bulletin 1 published on 2 February 2016 and have therefore not included a cash flow statement in these financial statements.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Income and endowments

Voluntary donations and gifts are accounted for as received. 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.

Donations and legacies

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

CONGREGATION OF ADEN JEWS IN THE UNITED KINGDOM

Notes to the Financial Statements for the Year Ended 31 July 2024

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

All resources expended are inclusive of irrecoverable VAT.

Raising funds

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

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.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees's meetings and reimbursed expenses.

Irrecoverable VAT

Irrecoverable VAT is charged against the category of resources expended for which it was incurred.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

CONGREGATION OF ADEN JEWS IN THE UNITED KINGDOM

Notes to the Financial Statements for the Year Ended 31 July 2024

Tangible fixed assets

Tangible fixed assets for use by the Charity are stated at cost less depreciation.

Freehold land is not depreciated as it is considered to have an indefinite useful life. Freehold buildings are not depreciated as the trustees consider, based on regular professional valuations and current market evidence, that its residual value is not less than cost. The trustees review the residual values and useful lives of these assets annually to ensure this policy remains appropriate.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Furniture and fittings	15% reducing balance

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Borrowings

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Fund structure

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

CONGREGATION OF ADEN JEWS IN THE UNITED KINGDOM

Notes to the Financial Statements for the Year Ended 31 July 2024

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 explanations of the nature and purpose of each fund is included in the notes to the Financial Statements.

Financial instruments

Classification

The Charity has elected to apply the provisions of the Charities SORP (FRS 102) to all of its financial instruments.

Financial instruments are recognised in the Charity's balance sheet when the Charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

CONGREGATION OF ADEN JEWS IN THE UNITED KINGDOM

Notes to the Financial Statements for the Year Ended 31 July 2024

2 Income from donations and legacies

	Unrestricted funds		
	General	Total	Total
	£	2024	2023
		£	£
Donations and legacies;			
Donations from individuals	39,387	39,387	33,872
	<u>39,387</u>	<u>39,387</u>	<u>33,872</u>

3 Other income

	Unrestricted funds		
	General	Total	Total
	£	2024	2023
		£	£
Rental income	253,385	253,385	190,500
	<u>253,385</u>	<u>253,385</u>	<u>190,500</u>

4 Expenditure on charitable activities

		Unrestricted funds		
		General	Total	Total
		£	2024	2023
			£	£
Other Expenses	Note	262,929	262,929	204,785
Depreciation, amortisation and other similar costs		1,835	1,835	2,159
Governance costs		<u>624</u>	<u>624</u>	<u>(952)</u>
		<u>265,388</u>	<u>265,388</u>	<u>205,992</u>

In addition to the expenditure analysed above, there are also governance costs of £624 (2023 - £Nil) which relate directly to charitable activities. See note for further details.

CONGREGATION OF ADEN JEWS IN THE UNITED KINGDOM

Notes to the Financial Statements for the Year Ended 31 July 2024

5 Trustees remuneration and expenses

During the year the charity made the following transactions with trustees:

Mr S Tobi

Mr S Tobi received remuneration of £1,690 (2023: £1,690) during the year.

During the year following payments were made to the members of the councils: Mr S Tobi of £1,690 for commission.

Mr S Moses

Mr S Moses received remuneration of £11,725 (2023: £10,350) during the year.

During the year following payments were made to the members of the councils: Mr S Moses of £11,725 for religious services.

Mr S Joseph

Mr S Joseph received remuneration of £10,050 (2023: £11,865) during the year.

During the year following payments were made to the members of the councils: Mr S Joseph of £9,120 for cleaning services and £930 for commission.

No trustees have received any reimbursed expenses from the charity during the year.

Donations made by the trustees without any conditions attached totalled £3,000 for the year (2023 - £3,000).

6 Independent examiner's remuneration

	2024 £	2023 £
Other fees to examiners		
The examining of accounts of any associate of the charity	<u>624</u>	<u>528</u>

CONGREGATION OF ADEN JEWS IN THE UNITED KINGDOM

Notes to the Financial Statements for the Year Ended 31 July 2024

7 Tangible fixed assets

	Land and buildings £	Furniture and equipment £	Total £
Cost			
At 1 August 2023	1,439,439	70,935	1,510,374
At 31 July 2024	1,439,439	70,935	1,510,374
Depreciation			
At 1 August 2023	-	58,703	58,703
Charge for the year	-	1,835	1,835
At 31 July 2024	-	60,538	60,538
Net book value			
At 31 July 2024	1,439,439	10,397	1,449,836
At 31 July 2023	1,439,439	12,232	1,451,671

£287,883 out of £1,439,439 freehold property is represented by unrestricted funds. All fixtures and fittings are represented by unrestricted funds. For the time being, the charity is renting out its premises at 117 Clapton Common to another Jewish community. 117 Clapton Common is not regarded by the trustees and Council as investment property and the property is therefore carried at historical cost in the financial statements.

CONGREGATION OF ADEN JEWS IN THE UNITED KINGDOM

Notes to the Financial Statements for the Year Ended 31 July 2024

8 Debtors

	2024 £	2023 £
Trade debtors	5,000	5,000
Other debtors	<u>11,607</u>	<u>11,607</u>
	<u>16,607</u>	<u>16,607</u>

9 Creditors: amounts falling due within one year

	2024 £	2023 £
Rental deposit held	-	2,600
Accruals	<u>24,051</u>	<u>15,980</u>
	<u>24,051</u>	<u>18,580</u>

10 Creditors: amounts falling due after one year

	2024 £	2023 £
Loan from Kadimah	<u>28,369</u>	<u>28,369</u>

CONGREGATION OF ADEN JEWS IN THE UNITED KINGDOM

Notes to the Financial Statements for the Year Ended 31 July 2024

11 Funds

	Balance at 1 August 2023 £	Incoming resources £	Resources expended £	Balance at 31 July 2024 £
Unrestricted funds				
General	(521,367)	(292,772)	277,796	(536,343)
Restricted funds	<u>(1,151,556)</u>	<u>-</u>	<u>-</u>	<u>(1,151,556)</u>
Total funds	<u><u>(1,672,923)</u></u>	<u><u>(292,772)</u></u>	<u><u>277,796</u></u>	<u><u>(1,687,899)</u></u>

	Balance at 1 August 2022 £	Incoming resources £	Resources expended £	Balance at 31 July 2023 £
Unrestricted funds				
General	(514,324)	(224,372)	217,329	(521,367)
Restricted funds	<u>(1,151,556)</u>	<u>-</u>	<u>-</u>	<u>(1,151,556)</u>
Total funds	<u><u>(1,665,880)</u></u>	<u><u>(224,372)</u></u>	<u><u>217,329</u></u>	<u><u>(1,672,923)</u></u>

CONGREGATION OF ADEN JEWS IN THE UNITED KINGDOM

Notes to the Financial Statements for the Year Ended 31 July 2024

12 Analysis of net assets between funds

	Unrestricted funds	Restricted funds	Total funds
	General £	£	£
Tangible fixed assets	298,280	1,151,556	1,449,836
Current assets	290,483	-	290,483
Current liabilities	(24,051)	-	(24,051)
Creditors over 1 year	(28,369)	-	(28,369)
Total net assets	<u>536,343</u>	<u>1,151,556</u>	<u>1,687,899</u>

	Unrestricted funds	Restricted funds	Total funds at 31 July 2023
	General £	£	£
Tangible fixed assets	300,115	1,151,556	1,451,671
Current assets	268,201	-	268,201
Current liabilities	(18,580)	-	(18,580)
Creditors over 1 year	(28,369)	-	(28,369)
Total net assets	<u>521,367</u>	<u>1,151,556</u>	<u>1,672,923</u>

CONGREGATION OF ADEN JEWS IN THE UNITED KINGDOM

Detailed Statement of Financial Activities for the Year Ended 31 July 2024

	Total 2024 £	Total 2023 £
Income and Endowments from:		
Donations and legacies (analysed below)	39,387	33,872
Other income (analysed below)	253,385	190,500
Total income	<u>292,772</u>	<u>224,372</u>
Expenditure on:		
Raising funds (analysed below)	(12,408)	(11,337)
Charitable activities (analysed below)	(265,388)	(205,992)
Total expenditure	<u>(277,796)</u>	<u>(217,329)</u>
Net income	<u>14,976</u>	<u>7,043</u>
Net movement in funds	14,976	7,043
Reconciliation of funds		
Total funds brought forward	<u>1,672,923</u>	<u>1,665,880</u>
Total funds carried forward	<u><u>1,687,899</u></u>	<u><u>1,672,923</u></u>

CONGREGATION OF ADEN JEWS IN THE UNITED KINGDOM

Detailed Statement of Financial Activities for the Year Ended 31 July 2024

	Total 2024 £	Total 2023 £
<i>Donations and legacies</i>		
Donations Received	39,387	33,872
	<u>39,387</u>	<u>33,872</u>
<i>Other income</i>		
Rental Income	253,385	190,500
	<u>253,385</u>	<u>190,500</u>
<i>Raising funds</i>		
Management fees	(12,408)	(11,337)
	<u>(12,408)</u>	<u>(11,337)</u>
<i>Charitable activities</i>		
Water rates	(8,000)	(5,000)
Light, heat and power	(14,443)	(14,064)
Insurance	(7,346)	(9,222)
Catering & Food	(56,738)	(50,729)
Repairs and renewals	(52,959)	(30,168)
Telephone and fax	(547)	(420)
Educational & Religious Services	(59,920)	(35,450)
Trade subscriptions	-	(3,000)
Charitable donations	(7,491)	(13,610)
Security Expenses	(13,296)	(758)
Cambridge Symposium	(2,490)	(10,000)
Sundry expenses	(180)	(2,774)
Cleaning	(38,969)	(29,245)
Advertising	(90)	-
Bank charges	(460)	(345)
Depreciation of freehold property	(1,835)	(2,159)
Independent examiner's fee	(624)	(528)
Legal and professional fees	-	1,480
	<u>(265,388)</u>	<u>(205,992)</u>