

Hull Hebrew Congregation

Financial Statements

31 December 2015

Hull Hebrew Congregation

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Hull Hebrew Congregation

Council:

Dr. M. H. Bolt	
Mrs. D. Casslasy	- Co-opted
Mr. P.H. Daniels	- Custodial
Mr. I. Dysch	
Mrs. S. D. Dysch	
Mrs. L.H. Gold	
Mr. M.J. Gold	- Custodial
Ms. H. Harris	- Co-opted
Mrs. A. B. Grantham	- Ladies Guild
Mr. R. R. Klarik	
Mr. J.D. Levine	- Co President
Mr. H.J. Levy	- Co President
Mr. L.B. Pliener	
Mr. A.B. Rowland	
Mr. C. Segelman	- Hon. Life Member
Mr. G. Silver	
Mrs. A. Sugarman	- Ladies Guild
Mr. L.M. Sugarman	- Hon. Treasurer

Secretary and Registered Office:

Mr. D. Lewis,
30 Pryme Street,
Anlaby,
Hull.
HU10 6SH

Hull Hebrew Congregation

Trustee's Report

The Trustees present their Report and the Accounts of the Congregation for the year ended 31st December, 2015. 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 for Smaller Entities (the FRSSE) (effective 1 January 2015).

1. Trustees' responsibilities

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

The law applicable to charities in England and Wales 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 and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue to provide for the advancement of the Jewish Religion.

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 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.

2. Legal and administrative details

The Charity (Reg. No. 1035451) operates by the guidelines of its constitution adopted in 1994 as amended in 2006, together with the new Charity name of Hull Hebrew Congregation.

The Charity is run by a Council consisting of 19 elected Trustees.

Finances of the Charity are administered by the Hon. Treasurer who reports to the Council regularly giving a full description of the Charity's financial position.

Bankers:

HSBC Bank plc,
55 Whitefriargate,
Hull.
HU1 2HX

Solicitors:

Pepperalls,
100 Alfred Gelder Street,
Hull.
HU1 2AE

Independent examiner

J. M. Sharpley FCA
Smailes Goldie
Regent's Court,
Princess Street,
Hull.
HU2 8BA

3. General background and public benefit

The Hull Hebrew Congregation was constituted in 1994 with the amalgamation of the Hull Old Hebrew Congregation, Hull Western Synagogue and the Hull Judeans Maccabi Association and has operated in accordance with its stated objects of the advancement of the Jewish Religion in Hull and the surrounding area, to provide for youth in its area and to advance the education of the public in particular with regard to Judaism and the Jewish Faith and Hebrew Language.

Hull Hebrew Congregation

Trustees' Report

3. General background and public benefit (continued)

When planning our activities for the year the trustees have considered the Commission's guidance on public benefit, and in particular the specific guidance on charities for the advancement of religion.

4. Review of the year

A summary of the financial activities for the year ended 31st December, 2015 provided in further detail with comparative results on page 6 is as follows:

	£
Incoming resources	68,986
Resources expended	126,118
	<hr/>
Net deficit	(57,132)
	<hr/> <hr/>

The total income of £68,986 was generated from: donations and gifts £9,307; contributions from members £57,182; investment income £270; other income £6,977 and legacies of £250.

Charitable expenditure amounting to £126,118 comprised of provision of charitable services £124,833, and fundraising and publicity £1,285.

Of the net deficit of £57,132 an actual deficit of £53,787 after profit on sale of investments is transferred to accumulated fund £57,739 and a surplus of £3,952 to restricted reserves.

Jonathan Levine and Howard Levy were elected co-Presidents at the AGM held on 10th May 2015.

We continue to be a very pro-active and busy Congregation with the Rabbi and his wonderful family leading the way.

We have at times struggled with minyanim but on the whole we continue to succeed on Monday and Thursday evenings, Friday nights and of course on Shabbat mornings. In addition we are able to have minyanim for Yartzheits on various days.

The Rabbi has continued with his shuirim on a Saturday evening which are proving popular.

During the year we have also had communal Friday night meals, continued to have the regular Friday night chicken soup and the Sunday morning breakfasts.

The Rabbi instituted several sessions of a Lunch and Learn programme, which were very informative for all those who attended. Lag B'Omer was celebrated with an excellent barbeque and at Chanukah we repeated the hugely successful fish and chip lunch which seems to be one of the highlights of the year.

We saw another successful Shabbat UK weekend where we had a communal Friday night meal and then a Malava Malka.

The Yomim Noraim this year were conducted by Simon Caplin who served the congregation as Baal Musaph for the third year. He came with his wife and boys and they all feel like part of the community. We have asked him back for next year and I offer him our grateful thanks.

Our gentlemen assisted and supported as always and the YomTov days passed with great dignity and enjoyment for those who attended. The Mitzvah of Chosan Torah and Chosan Bereshis this year was given to Conrad Segelman and David Lang. It was a successful evening and was enjoyed immensely by all those who attended.

Hull Hebrew Congregation

Trustees' Report

4. Review of the year (continued)

At the AGM Avril Sugarman and Anna Grantham were elected joint chairmen of the Ladies Guild. They have provided Shabbat Kiddushim throughout the year, events at Chanukah and Purim and all the other events at our Communal Centre.

Their excellent catering are an important part of our community's social life and we are sure that everyone joins us in expressing our thanks to them and the ladies that help. Thanks must also go to Laurette Pearlman for all her wonderful hard work over the years, now she has left to make Aliyah with Edward.

Sunday morning breakfasts are a focal point for the gentlemen and give the preceding shacharis services enhanced meaning. Many thanks to Sharon Dysch, Laura Gold, Anna Grantham and Lynda Levy who prepare the beigels. Also to the Rabbi's children who help them.

An important event in the Shul calendar is the AJEX Annual Remembrance service. It is with great pride that we continue to support our ex-service men and women, ably led by Perris Coupland together with Cyril Brown, in welcoming civic and parliamentary dignitaries to our Shul to honour the community's fallen of the two great wars. This year Rabbi Lifschitz led the service. The Rabbi's address was appreciated by all who attended.

We would like to express our sincere thanks to all those gentlemen who have assisted in conducting services during the course of the year. In particular, the wardens, Ian Dysch, Max Gold, Howard Levy and Jonathan Levine. We are also indebted to Conrad Segelmen, Scott Bahari and others for leading services and performing Haftorah. A special thank you to Max Gold for regular davening and leading services both on Shabbat and weekdays whenever required.

Ian Dysch was elected Chairman of the Chevra Kadisha and is very ably assisted by Philip Daniels. The work in this area goes on with great efficiency and sensitivity. Our discreet words of appreciation and thanks to all the team that continues to give service seem hardly adequate.

We would like to take this opportunity in mentioning the activity of the communal archive committee, ably led by David Lewis, with its continued research and regular informative events. We would like to congratulate David on his superb work regarding the forthcoming 250th anniversary events and celebrations, which will culminate in the visit of the Chief Rabbi at the celebratory lunch.

Secular organisations and very many schools continue to visit our Shul, the latter in conjunction with the national curriculum religious education syllabus. We are most grateful to Sharon Dysch, Avril Sugarman and Anna Grantham for all the hard work they do in this regard and also for visiting schools in the wider area. Can I also thank Michael Westerman for the Jewish teaching he does in the wider community. Once again we thank Laurette for all the hard work she has done in the past in this area.

Thanks must go to all members of the Executive for all their hard work and assistance and to the Council and Wardens for their support and advice. In addition, we thank Philip Daniels for all his advice and work as Chairman of the Custodial Trustees.

A huge thank you goes to the Rabbi and his family for enhancing our community. Although we are small in number his improvements have brought out the best in all of us. We do not know of any other community where the welcome is as warm and hospitable as ours.

We also want to thank Laurette and Edward Pearlman for their many years of dedicated service to our community in many roles, and to wish them and their family well as they start a new life in Israel.

From the AGM in June, a veritable tsunami of challenges, problems and opportunities were forthcoming, involving the cemeteries, security, 250th anniversary celebrations and other issues. However, with the support of the Rabbi, Rebbetzin, Executive, Council and our wonderful congregation, we know we will be successful.

Hull Hebrew Congregation Trustees' Report

5. Investments

The Charity's investments are administered by the Council in accordance with the Trustee Investments Act 1961.

6. Reserves policy

The Charity had free reserves of £28,870 at 31st December, 2015. It is the Charity's policy to retain sufficient funds to ensure a minimum of twelve months operating costs can be met if income were to be disrupted.

7. Risk review

The Council has conducted its own review of the major risks to which the Charity is exposed and systems have been established to mitigate those risks.

8. Voluntary help and donations in kind

The value of voluntary help given by the Trustees and other works is not included in the accounts. No donations in kind were received during the year.

9. Statement of Financial Activities for the year

The Statement of Financial Activities for the year is shown on page 7 of the accounts.

By Order of the Council

Mr D Lewis
Secretary

Registered office:
30 Pryme Street,
Anlaby,
Hull.
HU10 6SH
31st March, 2016

Hull Hebrew Congregation

Independent Examiner's Report to the Trustees of Hull Hebrew Congregation

I report on the accounts of the Trust for the year ended 31st December, 2015 which are set out on pages 7 to 14.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard for Smaller Entities published on 16 July 2014, the Financial Reporting Standard for Smaller Entities (FRSSE) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has since been withdrawn.

I understand that this has been done in order for the accounts to provide a true and fair view in accordance with the Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

Hull Hebrew Congregation

Independent Examiner's Report to the Trustees of Hull Hebrew Congregation

In connection with my examination, no matter has come to my attention:

- 1 which gives me reasonable cause to believe that, in any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Acthave not been met; or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

J M Sharpley FCA
Smailes Goldie
Chartered Accountants
Hull, HU2 8BA
31st March, 2016

Hull Hebrew Congregation

Statement of Financial Activities (including Income and Expenditure Account)

for the year ended 31st December, 2015

Incoming resources	Note	Unrestricted funds £	Restricted Funds £	Total 2015 £	Total 2014 £
Incoming resources from					
Generated funds:					
Donations and gifts		8,147	1,160	9,307	7,674
Legacies and endowments		-	250	250	2,050
<i>Activities for generating funds:</i>					
Investment income		224	46	270	313
Other income	3	6,977	-	6,977	6,710
Incoming resources from charitable activities:					
Contribution from members		28,598	23,584	57,182	57,024
Total incoming resources		<u>43,946</u>	<u>25,040</u>	<u>68,986</u>	<u>73,771</u>
Resources expended					
Costs of generating funds:					
Raising funds	4	1,285	-	1,285	1,651
Charitable activities	4	<u>103,745</u>	<u>21,088</u>	<u>124,833</u>	<u>123,219</u>
Total resources expended	4	<u>105,030</u>	<u>21,088</u>	<u>126,118</u>	<u>125,334</u>
Net movement in funds		(61,084)	3,952	(57,132)	(51,563)
Profit on sale of investments		3,345	-	3,345	
Balances brought forward at 1st January, 2015		127,784	470,741	598,525	650,088
Balances carried forward at 31st December, 2015		<u>70,045</u>	<u>474,693</u>	<u>544,738</u>	<u>598,525</u>

The annexed notes on pages 9 to 14 form part of these financial statements.

Hull Hebrew Congregation

Balance Sheet

at 31st December, 2015

	Note	2015		2014	
		£	£	£	£
Fixed assets					
Tangible assets	7		819,781		848,742
Current assets					
Debtors	8	10,393		12,125	
Cash at bank and in hand		85,119		107,076	
		<u>95,512</u>		<u>119,201</u>	
Liabilities: amounts falling due within one year					
	9	9,295		8,158	
Net current assets			86,217		111,043
Net assets			<u>905,998</u>		<u>959,785</u>
Income Funds					
Restricted	10		474,693		470,741
Unrestricted Funds					
Designated funds	11		41,175		41,175
Other charitable funds:					
Accumulated fund	12		28,870		86,609
Revaluation reserve	12		361,260		361,260
	13		<u>905,998</u>		<u>959,785</u>

Approved by the Council on 31st March, 2016 and signed on its behalf by

L. Sugarman.....))
))
)) Council Members
))
))
 D. Lewis)

The annexed notes on pages 9 to 14 form part of these financial statements.

Hull Hebrew Congregation

Notes to the Financial Statements

for the year ended 31st December, 2015

1. Accounting policies

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS102) '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 2015)', Financial Reporting for Smaller Entities (effective January 2015), and the Charities Act 2011. 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.

a) Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention.

b) Voluntary income

Cash donations, gifts and legacies are included in full in the income and expenditure account as they are received. Significant non cash donations are included in the income and expenditure account at the Council's estimate of their market value when received. The value of voluntary help is not included in the accounts.

c) Other operating income

All other income is accounted for on an accruals basis.

d) Investment income

Bank interest is included in the income and expenditure account on receipt. Dividends are included in the income and expenditure account when they are received, at an amount which includes the tax credit recoverable from the Inland Revenue.

e) Depreciation

Depreciation on assets is calculated on the straight line method and aims to write down the cost or valuation of all fixed assets over their expected useful lives.

The rates generally applicable are:

Freehold properties	1.25%
Motor vehicles	25%
Fixtures and fittings	5%

f) Designated funds

Designated funds are authorised by the Council to be set aside from unrestricted funds for future expenditure commitments.

Hull Hebrew Congregation

Notes to the Financial Statements

for the year ended 31st December, 2015

1. Accounting policies (continued)

g) Expenditure

This is accounted for on an accruals basis. Where expenditure is incurred which relates to more than one cost category, the expenditure is apportioned over all relevant headings.

i) Administration

Administration includes the cost of management of the Charity's affairs.

ii) Fundraising

Fundraising includes the costs of raising the Charity's gifted income.

iii) Publicity

Publicity includes the cost of raising public awareness to the Charity's objectives.

h) Legacies and donations

Legacies and donated income are accounted for upon notification to the Council.

2. Taxation

The association is a U.K. registered charity, number 1035451. All the association's income is applied to its charitable objectives and the association is, therefore, exempt under current legislation from most forms of taxation.

3. Other income	2015 £	2014 £
Hire of room	90	195
Kiddushim and function income	6,087	5,715
Rent	800	800
	<hr/>	<hr/>
	6,977	6,710
	<hr/> <hr/>	<hr/> <hr/>

Hull Hebrew Congregation

Notes to the Financial Statements

for the year ended 31st December, 2015

4. Total resources expended	Advancement of Jewish religion £	Voluntary Income £	Total 2015 £	Total 2014 £
Costs directly allocated to activities				
Rates	2,138	-	2,138	2,333
Light and heat	7,774	-	7,774	8,484
Insurances	6,647	-	6,647	5,811
Caretakers and cleaning expenses	4,882	-	4,882	5,665
Repairs and renewals	18,392	-	18,392	14,149
Kiddushim and function expenditure	9,936	-	9,936	11,131
Board of deputies fee	-	-	-	245
Defence fund	121	-	121	124
Rabbi's entertaining fund	2,525	-	2,525	2,235
Funeral expenses	7,681	-	7,681	8,979
Maintenance charges	3,646	-	3,646	3,606
Postage, stationery and advertising	-	1,285	1,285	1,651
Support costs allocated to activities				
Telephone	558	-	558	540
Motor expenses	230	-	230	374
Independent examination	532	-	532	504
General expenses	2,919	-	2,919	3,231
Professional fees	26,468	-	26,468	26,046
Subscriptions	350	-	350	250
Bank charges	4	-	4	-
Depreciation - fixtures and fittings	22,424	-	22,424	22,370
Depreciation – properties	7,606	-	7,606	7,606
Total resources expended	124,833	1,285	126,118	125,334

5. Staff

The charity no longer employs any staff.

6. Council remuneration

Council members are not entitled to nor did they receive any remuneration in the year. Travelling expenses incurred by them on the Congregation's business is reimbursed.

Hull Hebrew Congregation

Notes to the Financial Statements

for the year ended 31st December, 2015

7. Tangible fixed assets

	Properties £	Motor vehicles £	Fixtures and fittings £	Total £
Valuation:				
At 1st January, 2015	608,500	-	447,410	1,055,910
Additions	-	-	1,069	1,069
	<hr/>	<hr/>	<hr/>	<hr/>
At 31st December, 2015	608,500	-	448,479	1,056,979
	<hr/>	<hr/>	<hr/>	<hr/>
Depreciation:				
At 1st January, 2015	51,908	-	155,260	207,168
Charged this year	7,606	-	22,424	30,030
	<hr/>	<hr/>	<hr/>	<hr/>
At 31st December, 2015	59,514	-	177,684	237,198
	<hr/>	<hr/>	<hr/>	<hr/>
Written down value:				
At 31st December, 2015	548,986	-	270,785	819,781
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
At 31st December, 2014	556,592	-	292,150	848,742
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

8. Debtors	2015 £	2014 £
Trade debtors	8,572	10,639
Prepayments	1,821	1,486
	<hr/>	<hr/>
	10,393	12,125
	<hr/> <hr/>	<hr/> <hr/>

9. Liabilities: amounts falling due within one year	2015 £	2014 £
Trade creditors	5,500	4,306
Accruals	3,795	3,852
	<hr/>	<hr/>
	9,295	8,158
	<hr/> <hr/>	<hr/> <hr/>

Hull Hebrew Congregation

Notes to the Financial Statements

for the year ended 31st December, 2015

10. Restricted funds	Balance 1st January 2015 £	Movement in Resources Incoming £	Resources Outgoing £	Balance 31st December 2015 £
Burial Board fund	106,987	24,744	21,088	110,643
Communal School	(1,796)	46	-	(1,750)
Legacy	365,550	250	-	365,800
	<u>470,741</u>	<u>25,040</u>	<u>21,088</u>	<u>474,693</u>

11. Designated Funds

The income funds at the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for a specific purpose:

	Balance 1st January 2015 £	New Designations £	Utilised/ Realised £	Balance 31st December 2015 £
Prize fund	1,175	-	-	1,175
Liquidity fund	40,000	-	-	40,000
	<u>41,175</u>	<u>-</u>	<u>-</u>	<u>41,175</u>

12. Other charitable funds	Balance 1st January 2015 £	Movement in Resources Incoming £	Resources Outgoing £	Balance 31st December 2015 £
Accumulated fund	86,609	47,291	105,030	28,870
Revaluation reserve	361,260	-	-	361,260
	<u>447,869</u>	<u>47,291</u>	<u>105,030</u>	<u>390,130</u>

Hull Hebrew Congregation

Notes to the Financial Statements

for the year ended 31st December, 2015

13. Analysis of net assets between funds	Tangible Fixed Assets £	Net Current Assets £	Total £
Restricted funds			
In Memoriam fund	-	110,643	110,643
Legacy	365,800	-	365,800
Unrestricted funds	453,981	(24,426)	429,555
	<hr/>	<hr/>	<hr/>
	819,781	86,217	905,998
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

14. Contingent liabilities

There were no contingent liabilities at 31st December, 2015 (2014 £Nil).