

Hull Hebrew Congregation

Financial Statements

31 December 2016

Hull Hebrew Congregation

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Hull Hebrew Congregation

Council:

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

Secretary and Registered Office:

Mrs. S. D. Dysch,
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, 2016. The trustees have adopted the provisions of 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 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 16 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	87,351
Resources expended	121,906
	<hr/>
Net deficit	(34,555)
	<hr/> <hr/>

The total income of £87,351 was generated from: donations and gifts £8,837; contributions from members £43,601; investment income £113; other income £4,800 and legacies of £30,000.

Charitable expenditure amounting to £121,906 comprised of provision of charitable services £119,153 and fundraising and publicity £2,753.

Of the deficit of £34,555 the transfer to accumulated fund amounted to £65,970 and a surplus of £31,415 to restricted reserves.

Howard Levy and Max Gold were elected Co-Presidents at the AGM on 5th June 2016.

We continue to be a very busy and pro-active 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 Shabbat mornings and Sunday 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 continue to have cholent lunches, the regular Friday night chicken soup and the Sunday morning breakfasts.

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.

This year for Shabbat UK we changed the format. People were invited to members' homes to experience Friday night and then a communal lunch was organised following the Shabbat morning service. It was all well attended and thanks go to all who provided the meals and all who took part. The Yomim Noraim this year were conducted by Rabbi Lifschitz and Simon Caplan. Simon came with his wife and boys and they always feel like part of the community.

Our gentlemen assisted and supported as always and the Yom Tov days passed with great dignity and enjoyment for those who attended. The Mitzvah of Chosan Torah and Chosan Bereshit this year was given to Max and Les Gold. It was a successful evening and was enjoyed immensely by all those who attended

At the AGM Avril Sugarman and Anna Grantham were re-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 is an important part of our community's social life and we are sure that everyone joins us in expressing our thanks to them and all the ladies that help.

Hull Hebrew Congregation

Trustees' Report

4. Review of the year (continued)

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.

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 and his address was appreciated by all who attended.

We 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 Max Gold, Conrad Segelman, Scott Bahari and others for leading services and performing Haftarah.

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 continue to give service, especially with respect to Tahara, seem hardly adequate.

The year was recognised as the 250th anniversary of the first permanent Jewish residents in Hull. Huge congratulations must go to David Lewis who instituted a year of presentations and lectures to celebrate the 250 years of unbroken Jewish presence in the city. Included was a successful event at the History Centre, where visitors came from all over to enjoy the lecturers.

As part of the celebrations a commemorative service was held at our synagogue with around 200 people attending, including many dignitaries and former members who came from all over. It was a very successful and memorable occasion. Congratulations must go to the Representative Council who organised the event in conjunction with Rabbi Lifschitz.

During the year we had, for the first time, a visit from the professional Jewish comedian Ashley Blaker, who gave a very entertaining performance to a large and appreciative audience. It was another successful first for our community.

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 we also thank Michael Westerman for the Jewish teaching he does in the wider community.

Thanks must go to all the members of the Executive for all their hard work and assistance, and to the Council 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.

During the year Debbie and Jonathan Levine sadly left our community to start a new life in Radlett. We thank them both heartily for all their invaluable and hard work for our community for which we will always owe a debt of gratitude. We will miss them but wish nothing but success, good health and happiness for them and all their family.

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 and Council and our wonderful congregation, we know we will continue to 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 £365,335 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

Mrs. S. D Dysch
Secretary

Registered office:
30 Pryme Street,
Anlaby,
Hull.
HU10 6SH
20th April, 2017

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 13.

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.

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
20th April, 2017

Hull Hebrew Congregation

Statement of Financial Activities (including Income and Expenditure Account)

for the year ended 31st December, 2016

Incoming resources	Note	Unrestricted funds £	Restricted Funds £	Total 2016 £	Total 2015 £
Incoming resources from					
Generated funds:					
Donations and gifts		8,037	800	8,837	9,307
Legacies and endowments		-	30,000	30,000	250
<i>Activities for generating funds:</i>					
Investment income		113	-	113	270
Other income	3	4,800	-	4,800	6,977
Incoming resources from charitable activities:					
Contribution from members		28,814	14,787	43,601	57,182
Total incoming resources		<u>41,764</u>	<u>45,587</u>	<u>87,351</u>	<u>68,986</u>
Resources expended					
Costs of generating funds:					
Raising funds	4	2,753	-	2,753	1,285
Charitable activities	4	<u>104,981</u>	<u>14,172</u>	<u>119,153</u>	<u>124,833</u>
Total resources expended	4	<u>107,734</u>	<u>14,172</u>	<u>121,906</u>	<u>126,118</u>
Net movement in funds		(65,970)	31,415	(34,555)	(57,132)
Profit on sale of investments		-	-	-	3,345
Balances brought forward at 1st January, 2016		431,305	474,693	905,998	959,785
Balances carried forward at 31st December, 2016		<u>365,335</u>	<u>506,108</u>	<u>871,443</u>	<u>905,998</u>

The annexed notes on pages 9 to 13 form part of these financial statements.

Hull Hebrew Congregation

Balance Sheet

at 31st December, 2016

	Note	2016		2015	
		£	£	£	£
Fixed assets					
Tangible assets	7		790,435		819,781
Current assets					
Debtors	8	7,538		10,393	
Cash at bank and in hand		86,952		85,119	
		<u>94,490</u>		<u>95,512</u>	
Liabilities: amounts falling due within one year					
	9	13,482		9,295	
Net current assets			81,008		86,217
Net assets			<u>871,443</u>		<u>905,998</u>
Income Funds					
Restricted	10		506,108		474,693
Unrestricted Funds					
Designated funds	11		41,175		41,175
Other charitable funds:					
Accumulated fund	12		324,160		390,130
	13		<u>871,443</u>		<u>905,998</u>

Approved by the Council on 20th April, 2017 and signed on its behalf by

L. Sugarman.....))
))
)) Council Members
))
 S. D. Dysch.....))

The annexed notes on pages 9 to 13 form part of these financial statements.

Hull Hebrew Congregation

Notes to the Financial Statements

for the year ended 31st December, 2016

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 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, 2016

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	2016 £	2015 £
Hire of room	110	90
Kiddushim and function income	3,890	6,087
Rent	800	800
	<hr/>	<hr/>
	4,800	6,977
	<hr/> <hr/>	<hr/> <hr/>

Hull Hebrew Congregation

Notes to the Financial Statements

for the year ended 31st December, 2016

4. Total resources expended	Advancement of Jewish religion £	Voluntary Income £	Total 2016 £	Total 2015 £
Costs directly allocated to activities				
Rates	2,655	-	2,655	2,138
Light and heat	7,016	-	7,016	7,774
Insurances	7,160	-	7,160	6,647
Caretakers and cleaning expenses	5,161	-	5,161	4,882
Repairs and renewals	12,104	-	12,104	18,392
Kiddushim and function expenditure	7,018	-	7,018	9,936
Board of deputies fee	-	-	-	-
Defence fund	93	-	93	121
Rabbi's entertaining fund	3,159	-	3,159	2,525
Funeral expenses	4,752	-	4,752	7,681
Maintenance charges	3,128	-	3,128	3,646
Postage, stationery and advertising	-	2,753	2,753	1,285
Support costs allocated to activities				
Telephone	940	-	940	558
Motor expenses	541	-	541	230
Independent examination	544	-	544	532
General expenses	6,655	-	6,655	2,919
Professional fees	27,661	-	27,661	26,468
Subscriptions	500	-	500	350
Bank charges	-	-	-	4
Depreciation - fixtures and fittings	22,460	-	22,460	22,424
Depreciation - properties	7,606	-	7,606	7,606
Total resources expended	119,153	2,753	121,906	126,118

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, 2016

7. Tangible fixed assets

	Properties £	Motor vehicles £	Fixtures and fittings £	Total £
Valuation:				
At 1st January, 2016	608,500	-	448,479	1,056,979
Additions	-	-	720	720
	<hr/>	<hr/>	<hr/>	<hr/>
At 31st December, 2016	608,500	-	449,199	1,056,690
	<hr/>	<hr/>	<hr/>	<hr/>
Depreciation:				
At 1st January, 2016	59,514	-	177,684	237,198
Charged this year	7,606	-	22,460	30,066
	<hr/>	<hr/>	<hr/>	<hr/>
At 31st December, 2016	67,120	-	200,144	267,264
	<hr/>	<hr/>	<hr/>	<hr/>
Written down value:				
At 31st December, 2016	541,380	-	249,055	790,435
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
At 31st December, 2015	548,986	-	270,795	819,781
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

8. Debtors

	2016 £	2015 £
Trade debtors	5,761	8,572
Prepayments	1,777	1,821
	<hr/>	<hr/>
	7,538	10,393
	<hr/> <hr/>	<hr/> <hr/>

9. Liabilities: amounts falling due within one year

	2016 £	2015 £
Trade creditors	5,388	5,500
Accruals	8,095	3,795
	<hr/>	<hr/>
	13,483	9,295
	<hr/> <hr/>	<hr/> <hr/>

Hull Hebrew Congregation

Notes to the Financial Statements

for the year ended 31st December, 2016

	Balance 1st January 2016 £	Movement in Resources Incoming £	Outgoing £	Balance 31st December 2016 £
10. Restricted funds				
Burial Board fund	110,643	15,587	14,172	112,058
Communal School	(1,750)	-	-	(1,750)
Legacy	365,800	30,000	-	395,800
	<u>474,693</u>	<u>45,587</u>	<u>14,172</u>	<u>506,108</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 2016 £	New Designations £	Utilised/ Realised £	Balance 31st December 2016 £
Prize fund	1,175	-	-	1,175
Liquidity fund	40,000	-	-	40,000
	<u>41,175</u>	<u>-</u>	<u>-</u>	<u>41,175</u>

	Balance 1st January 2016 £	Movement in Resources Incoming £	Outgoing £	Balance 31st December 2016 £
12. Other charitable funds				
Accumulated fund	390,130	41,764	107,734	324,160
	<u>390,130</u>	<u>41,764</u>	<u>107,734</u>	<u>324,160</u>

Hull Hebrew Congregation

Notes to the Financial Statements

for the year ended 31st December, 2016

13. Analysis of net assets between funds	Tangible Fixed Assets £	Net Current Assets £	Total £
Restricted funds			
In Memoriam fund	-	112,058	112,058
Legacy	395,800	-	395,800
Unrestricted funds	394,635	(31,050)	363,585
	<hr/>	<hr/>	<hr/>
	790,435	81,008	871,443
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

14. Contingent liabilities

There were no contingent liabilities at 31st December, 2016 (2015 £Nil).