

Hull Hebrew Congregation

Financial Statements

31 December 2018

Hull Hebrew Congregation

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Hull Hebrew Congregation

Council:

Mr. P.H. Daniels	- Chairman
Mr. H. A. Flasher	
Mr. L. D. Gold	
Mrs. L.H. Gold	
Mr. J.V. Golding	
Mrs. A. B. Grantham	- Ladies Guild
Mr. R. R. Klarik	
Mr. A.B. Rowland	- Custodial
Mr. C. Segelman	- Hon. Life Member
Mrs. A. Sugarman	- Vice Chairman
Mr. L. M. Sugarman	- Hon. Treasurer
Mr. R. Stone	

Secretary and Registered Office:

Dr. 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, 2018. 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 13 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,
3 - 4 Jameson Street
Hull.
HU1 3JX

Solicitors:

Rollits LLP,
Citadel House, 58 High Street,
Hull.
HU1 1QE

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, 2018 provided in further detail with comparative results on page 6 is as follows:

	£
Incoming resources	120,249
Resources expended	112,815
	<hr/>
Net surplus	7,434
	<hr/> <hr/>

The total income of £120,249 was generated from: donations and gifts £10,241; contributions from members £52,679 investment income £62; other income £4,291 and legacies of £52,976.

Charitable expenditure amounting to £112,815 comprised of provision of charitable services £111,104 and fundraising and publicity £1,711.

Of the surplus of £7,434 the deficit transfer to accumulated fund amounted to £61,429 and a surplus of £68,863 to restricted reserves.

At the AGM 1st July 2018 Howard Levy President and Warden; Dr David Lewis Vice President; Sharon Dysch Secretary; and Ian Dysch Warden and Chairman of the Chevrah Kadisha stood down and we thanked them for their many years of collective service to our congregation and community. In particular Howard, Sharon and Ian stood aside because of their plans to leave Hull and join their families and friends in different cities and we wish them good health and much mazel in that pursuit. In the absence of candidates for the positions of President and Vice President of the Council Philip Daniels Chairman of the Custodial Trustees was elected as acting Chair of a temporary Management Committee/Council along with Avril Sugarman as acting Vice Chair. Leslie Sugarman was again elected as Treasurer and David Lewis as Secretary. We also welcomed Leslie Gold, Harold Flasher, Vic Golding and Ron Stone as part of the temporary management committee /Council structure.

Early in 2018 informal talks were initiated with the United Synagogue regarding the benefits of the HCC joining the US community of Synagogues. Their David Kaplan attended an informal general meeting of the congregation for information on February 5th. A further general meeting for information was held September 3rd when the US CEO Steven Wilson accompanied by the US Vice President Leonie Lewis attended and answered questions on the many issues that would be involved in such a merger. At time of writing (May 2019) the congregation has taken the decision to join the US at its special general meeting on 3rd February 2019 and the matter is now being progressed through our respective solicitors.

The rebuilding of the Marfleet Cemetery Prayer Hall was completed in February 2018 following which the Hall was opened by Chief Rabbi Mirvis on April 29th and dedicated to the blessed memory the late Max Gold. Max was a central pillar of our congregation and the wider community. Max is sadly missed. We are very grateful to Lady Beryl Steinberg for her generosity to the project in blessed memory of her late parents Elsie and Mory Cobden. Following the dedication the Chief Rabbi addressed congregants at Pryme Street and a buffet was enjoyed by all. Without the eight years of hard dedicated work by Edward Perlman and Jonathan Levine this project would never have come to fruition. We are thankful for all the work Jonathan and Edward did in this respect and in many other aspects of Synagogue life before moving to Israel and London respectively to be nearer their families.

Hull Hebrew Congregation

Trustees' Report

4. Review of the year (continued)

We enjoyed an uplifting Communal Seder under the ministry of Rabbi Naftoli Lifschitz when we were grateful for the hard work of Rebbetzin Sheyna for the beautifully prepared Seder table and meal.

The Yomim Noraim was ably conducted by Rabbi Naftoli with Simon Caplan giving us great joy with his Chazanut. We wished mazel tov to Les Sugarman and Edward Blank with their families who undertook the mitzvah of Chatan Torah and Chatan Bereishit when we all enjoyed a lovely Succah and Simcha. We were grateful to Henry Grantham, Rikki Klarik, Les Sugarman, David Lewis assisted by others for their hard work assembling the Succah.

We were deeply saddened by the decision of Rabbi Naftoli, Rebbetzin Sheyna and family to leave us for the Newton Mearns Congregation in Glasgow. Rabbi Naftoli supported by Sheyna and family have been a great support for us here at Pryme Street in the six years he served as Communal Rabbi. Rabbi Naftolis leadership has been inspiring and he breathed new life into the community after years of decline. We are grateful to the Lifschitz family and wish them well in Glasgow.

At time of writing we are grateful for the assistance of Rabbi Eli Denderowicz and Rebbetzin Sorrela supported by their lovely family who are standing in whilst a new rabbinic appointment is made. The hard work of the Ladies Committee should never be taken for granted and we were delighted that Avril Sugarman and Anna Grantham were again elected as Joint Chair of their committee. Every Shabbat our ladies prepare a lovely Kiddush and there are many special Kiddushim and Simchas; Sunday morning Shacharit bagel breakfasts; Chanukah; Purim; Shabbat Suedahs, Cholent lunches, Friday night chicken soup assisted by our Rebbetzin; and the many other events which have to be catered where the work involved is very demanding and time consuming. A simple thank you to all of our ladies seems hardly enough.

The Annual AJEX Remembrance Service was this year organized by Michael Westerman President of the Hull Representative Council and his team in conjunction with the members of Hull AJEX. We again welcomed members of the Civic and wider Community besides our own to Pryme Street to enjoy what is always an uplifting but thought provoking time of remembrance.

Our sincere thanks to all the gentlemen who have assisted the Rabbi in the conduct of Divine services during the year in particular our Wardens Howard Levy, Ian Dysch, Leslie Sugarman and Rikki Klarik. Thanks to Conrad Segelman, David Lewis and Rikki Klarik for their many Haftarah's. Ian Dysch handed over the responsibility of Chairman of the Chevrah Kadisha to Philip Daniels at the AGM and we thanked Ian for his years of dedicated work. Harold Flasher agreed to take responsibility as the day time contact for the Chevrah Kadisha. Our discreet words of appreciation and thanks to all the team that continue to give service especially with respect to Taharah are heartfelt.

Many thanks to Michael Westerman, Sharon and Ian Dysch, Avril Sugarman and Laura Gold for talking to visiting school children at the synagogue and at their schools about Judaism. We are pleased that the 'Friendly Circle' continued to support the HHC by meeting at Pryme Street and for the other charitable organizations including 'WIZO' and 'MDA' who did likewise during the year and utilized our extensive facilities. We are pleased the Judeans Maccabi table tennis team continues to meet in our Pryme Street Community Center.

A huge thank you is due to Rabbi Naftoli and his family for enhancing our community and to Rabbi Eli for picking up where Rabbi Naftoli abruptly left off in November. It has to be said that we currently face a great challenge in maintaining Divine services at every level. Whilst Friday night services are well supported our Shabbat Minyan are on a knife edge with services not starting until 10.00am on some occasions. We have almost given up on Shabbat Ma'ariv and Sunday mornings are rarely recently able to properly proceed because of lack of a Minyan. Monday and Thursday evening Minch and Ma'ariv are variably supported. Unless we maintain Minyan we will lose the will and reason for carrying on. No Rabbi and family will wish to travel to Hull if we do not adequately support Divine services. It is time for every one of us to look in the mirror and ask ourselves do we want the orthodox congregation to survive and what are we prepared to do to support it? The issue is as stark as 'use it or lose it'.

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 £249,465 at 31st December, 2018. 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

Dr. D. Lewis
Secretary

Registered office:
30 Pryme Street,
Anlaby,
Hull.
HU10 6SH
11th March 2019

Hull Hebrew Congregation

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

I report to the charity trustees on my examination of the accounts of the Charity for the year ended 31st December 2018, which are set out on pages 6 to 13.

Responsibilities and basis of report

As the charity's trustees, 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 charity's accounts carried out under section 145 of the 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

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 that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 130 of the 2011 Act;
or
2. the accounts do not accord with those records.

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

J M Sharpley FCA
Smailes Goldie
Chartered Accountants
Hull, HU2 8BA
29th May 2019

Hull Hebrew Congregation

Statement of Financial Activities (including Income and Expenditure Account)

for the year ended 31st December, 2018

Incoming resources	Note	Unrestricted funds £	Restricted Funds £	Total 2018 £	Total 2017 £
Incoming resources from					
Generated funds:					
Donations and gifts		7,561	2,680	10,241	40,183
Legacies and endowments		-	52,976	52,976	5,000
<i>Activities for generating funds:</i>					
Investment income		62	-	62	38
Other income	3	4,291	-	4,291	24,762
Incoming resources from charitable activities:					
Contribution from members		24,242	28,437	52,679	59,140
Total incoming resources		<u>36,156</u>	<u>84,093</u>	<u>120,249</u>	<u>129,123</u>
Resources expended					
Costs of generating funds:					
Raising funds	4	1,711	-	1,711	1,710
Charitable activities	4	<u>95,874</u>	<u>15,230</u>	<u>111,104</u>	<u>149,114</u>
Total resources expended	4	<u>97,585</u>	<u>15,230</u>	<u>112,815</u>	<u>150,824</u>
Net movement in funds		(61,429)	68,863	7,434	(21,701)
Profit on sale of investments		-	-	-	-
Balances brought forward at 1st January, 2018		310,894	538,848	849,742	871,443
Balances carried forward at 31st December, 2018		<u>249,465</u>	<u>607,711</u>	<u>857,176</u>	<u>849,742</u>

The annexed notes on pages 8 to 13 form part of these financial statements.

Hull Hebrew Congregation

Balance Sheet

at 31st December, 2018

	Note	2018		2017	
		£	£	£	£
Fixed assets					
Tangible assets	7		746,132		775,858
Current assets					
Debtors	8	10,188		19,542	
Cash at bank and in hand		112,541		67,452	
		<u>122,729</u>		<u>86,994</u>	
Liabilities: amounts falling due within one year	9	<u>11,685</u>		<u>13,110</u>	
Net current assets			111,044		73,884
Net assets			<u>857,176</u>		<u>849,742</u>
Income Funds					
Restricted	10		607,711		538,848
Unrestricted Funds					
Designated funds	11		41,175		41,175
Other charitable funds:					
Accumulated fund	12		208,290		269,719
	13		<u>857,176</u>		<u>849,742</u>

Approved by the Council on 11th March 2019 and signed on its behalf by

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

The annexed notes on pages 8 to 13 form part of these financial statements.

Hull Hebrew Congregation

Notes to the Financial Statements

for the year ended 31st December, 2018

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, 2018

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	2018 £	2017 £
Hire of room	220	50
Kiddushim and function income	3,271	2,904
Rent	800	800
250 th Celebration Income	-	21,008
	<hr/>	<hr/>
	4,291	24,762
	<hr/> <hr/>	<hr/> <hr/>

Hull Hebrew Congregation

Notes to the Financial Statements

for the year ended 31st December, 2018

4. Total resources expended	Advancement of Jewish religion £	Voluntary Income £	Total 2018 £	Total 2017 £
Costs directly allocated to activities				
Rates	2,548	-	2,548	2,330
Light and heat	5,961	-	5,961	6,916
Insurances	7,447	-	7,447	7,345
Caretakers and cleaning expenses	5,543	-	5,543	5,807
Repairs and renewals	5,779	-	5,779	9,991
Kiddushim and function expenditure	7,039	-	7,039	5,344
Defence fund	88	-	88	132
Rabbi's entertaining fund	2,344	-	2,344	3,241
Funeral expenses	9,470	-	9,470	10,775
Maintenance charges	3,354	-	3,354	14,584
Postage, stationery and advertising	1,711	-	1,711	1,710
250 th Celebration Expenses	-	-	-	17,947
Support costs allocated to activities				
Telephone	435	-	435	592
Motor expenses	180	-	180	225
Independent examination	880	-	880	1,496
General expenses	3,117	-	3,117	4,248
Professional fees	26,378	-	26,378	27,598
Subscriptions	250	-	250	250
Bank charges	-	-	-	12
Depreciation - fixtures and fittings	22,489	-	22,489	22,485
Depreciation - properties	7,802	-	7,802	7,796
Total resources expended	112,815	-	112,815	150,824

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, 2018

7. Tangible fixed assets

	Properties £	Motor vehicles £	Fixtures and fittings £	Total £
Valuation:				
At 1st January, 2018	623,700	-	449,703	1,073,403
Additions	491	-	74	565
	<hr/>	<hr/>	<hr/>	<hr/>
At 31st December, 2018	624,191	-	449,777	1,073,968
	<hr/>	<hr/>	<hr/>	<hr/>
Depreciation:				
At 1st January, 2018	74,916	-	222,629	297,545
Charged this year	7,802	-	22,489	30,291
	<hr/>	<hr/>	<hr/>	<hr/>
At 31st December, 2018	82,718	-	245,118	327,836
	<hr/>	<hr/>	<hr/>	<hr/>
Written down value:				
At 31st December, 2018	541,473	-	204,659	746,132
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
At 31st December, 2017	548,784	-	227,074	775,858
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

8. Debtors	2018 £	2017 £
Trade debtors	8,346	18,215
Prepayments	1,842	1,327
	<hr/>	<hr/>
	10,188	19,542
	<hr/> <hr/>	<hr/> <hr/>

9. Liabilities: amounts falling due within one year	2018 £	2017 £
Trade creditors	3,474	4,572
Accruals	8,211	8,538
	<hr/>	<hr/>
	11,685	13,110
	<hr/> <hr/>	<hr/> <hr/>

Hull Hebrew Congregation

Notes to the Financial Statements

for the year ended 31st December, 2018

10. Restricted funds	Balance 1st January 2018 £	Movement in Incoming £	Resources Outgoing £	Balance 31st December 2018 £
Burial Board fund	139,798	31,117	15,230	155,685
Communal School	(1,750)	-	-	(1,750)
Legacy	400,800	52,976	-	453,776
	<u>538,848</u>	<u>84,093</u>	<u>15,230</u>	<u>607,711</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 2018 £	New Designations £	Utilised/ Realised £	Balance 31st December 2018 £
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 2018 £	Movement in Incoming £	Resources Outgoing £	Balance 31st December 2018 £
Accumulated fund	269,719	36,156	97,585	208,290

Hull Hebrew Congregation

Notes to the Financial Statements

for the year ended 31st December, 2018

13. Analysis of net assets between funds	Tangible Fixed Assets £	Net Current Assets £	Total £
Restricted funds			
In Memoriam fund	-	155,685	155,685
Legacy	453,776	-	453,776
Unrestricted funds	292,356	(44,641)	247,715
	<u>746,132</u>	<u>111,044</u>	<u>857,176</u>

14. Contingent liabilities

There were no contingent liabilities at 31st December, 2018 (2017 £Nil).