

Hull Hebrew Congregation

Financial Statements

31 December 2017

Hull Hebrew Congregation

Contents	Page
List of Council	
Council's Report	1 - 4
Independent Examiner's Report	5 - 6
Statement of Financial Activities	7
Balance Sheet	8
Notes to the Financial Statements	9 - 14

Hull Hebrew Congregation

Council:

Dr. M. H. Bott	
Mr. P.H. Daniels	- Custodial
Mr. I. Dysch	
Mrs. L.H. Gold	
Mrs. A. B. Grantham	- Ladies Guild
Mr. R. R. Klarik	
Mr. H.J. Levy	- President
Mr. D. Lewis	- Vice President
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, 2017. 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,
55 Whitefriargate,
Hull.
HU1 2HX

Solicitors:

Pepperells,
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, 2016 provided in further detail with comparative results on page 6 is as follows:

	£
Incoming resources	129,123
Resources expended	150,824
	<hr/>
Net deficit	(21,701)
	<hr/> <hr/>

The total income of £129,123 was generated from: donations and gifts £40,183; contributions from members £59,140; investment income £38; other income £24,762 and legacies of £5,000.

Charitable expenditure amounting to £150,824 comprised of provision of charitable services £149,114 and fundraising and publicity £1,710.

Of the deficit of £21,701 the transfer to accumulated fund amounted to £54,441 and a surplus of £32,740 to restricted reserves.

Howard Levy was elected President at the AGM held on 11th June 2017.

At this point, I must mention the devastating loss of our dear Max Gold Olav Ha'Shalom as he was my invaluable Vice-President. I and the community will miss him more than words can say.

We continue to be a busy and proactive congregation with the Rabbi and his wonderful family leading the way. We have at times struggled with minyonim but on the whole, we continue to succeed on Monday and Thursday evenings, Friday nights and of course Shabbat mornings, as well as Shabbat evenings and Sunday mornings. Since changing the time to 7 p.m. I would say we are 95% successful during the week. Thanks to all those who support the minyonim for without them we would not be a functioning orthodox congregation.

During the year we continue to have cholent lunches, the regular Friday night chicken soup and the Sunday morning breakfasts. The Rabbi has also continued with his popular Saturday evening Shiurim.

The first Seder night was a communal affair organised superbly by the Rabbi and Rebbetzin and Succot was concluded by an excellent and enjoyable barbecue. This year for Shabbat UK we repeated last year's format. People were invited to members homes for a Friday night experience and then a communal lunch was organised following the Shabbat morning service. It proved successful again and thanks go to all those who provided the meals and took part.

The Yomim Noraim this year were conducted by Rabbi Lifschitz and Simon Caplan. The Caplan family are always welcome and feel like part of our community. The mitzvah of Chosen Torah and Chosen Bereishit this year was given to Howard Levy and Ian Dysch. It was a very successful evening and enjoyed immensely by the many people who attended.

At the AGM Avril Sugarman and Anna Grantham were re-elected Joint Chairman of the Ladies Guild. They have provided Shabbat Kiddushim throughout the year, events at Chanukah and Purim and all other events at our communal centre. The Ladies Guilds excellent catering is an important part of our communitys social life and I am sure everyone joins us in expressing our thanks to all the ladies that help.

Hull Hebrew Congregation

Trustees' Report

4. Review of the year (continued)

Sunday morning breakfast is a focal point for the gentlemen and gives the shacharis service enhanced meaning. Many thanks to Sharon Dysch, Laura Gold, Anna Grantham and Lynda Levy who prepare the bagels, it is always a great social event enjoyed by all.

This year the AJEX Remembrance service was organised by the Representative Council due to the ongoing incapacity of long time organiser Perris Coupland. Its continued and indeed enhanced success in honouring the community's fallen, was witnessed by an increased attendance. Once again we welcomed civic and parliamentary dignitaries to our shul and the event was much enjoyed by them all. Very sadly our dear Perris passed away shortly afterwards. His legacy of the AJEX service will live on and we will always remember him at the event.

A unique occasion on 5th November was a service for the re-dedication of the grave of Simeon Moseley, founding Master of the Kingston Lodge and Past Master of Minerva Lodge, held at Delhi St. cemetery. Following this, Masonic members enjoyed refreshments and speeches at Pryme Street. The Hull Hebrew Congregation were very proud to have hosted this day with a difference.

Our sincere thanks go to all those gentlemen who have assisted in conducting services during the course of the year. In particular the Wardens Ian Dysch, Howard Levy and Rikki Klarik. Of course, we lost Max Gold who served during the year. We will miss his extensive and important religious guidance and davening, together with his haftarahs. Thanks also to Conrad Segelman. David Lewis and Rikki Klarik for their haftarahs.

Ian Dysch was elected Chairman of the Chevrah Kadisha and is 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.

On March 5th the largest event ever organised in the community's history took place at the Willerby Manor Hotel. 325 people from all over the country and abroad arrived for a grand luncheon to celebrate 250 years of unbroken Jewish presence in the city. Parliamentary and local dignitaries were also present as well as our nationally successful Maureen Lipman and the President of the Board of Deputies Jonathan Arkush. It was a fantastic and highly successful afternoon, with the visitors enjoying the large display of archive and memorable photographs from the community's past. Unfortunately, due to illness, the Chief Rabbi was unable to attend but Maureen managed to enthral the audience with her usual excellent humour. Thanks go to the team who worked so well together over eight months to bring the event to fruition and to produce the excellent brochure which in turn raised important funds for the congregation. Thanks to all the members, former members and visitors who supported the brochure. The whole event was a wonderful achievement.

Secular organisations and many schools continue to visit our synagogue. We are grateful to Sharon Dysch, Avril Sugarman, Anna Grantham and Michael Westerman for all the hard work they do in this regard and also visiting schools in the area.

Thanks to all the members of the Executive for all their hard work and to the Council for their support and advice. In addition, we thank Philip Daniels for all his 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 leadership has brought out the best in all of us and they have certainly succeeded in extending the life of our congregation. We do not know of any other community where the welcome is as warm and hospitable as ours. During the year many challenges and problems had to be faced, but with the support of the congregation, we can continue to be successful and punch above our weight.

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 £269,719 at 31st December, 2017. 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
26th February 2018

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, 2017 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
26th February, 2018

Hull Hebrew Congregation

Statement of Financial Activities (including Income and Expenditure Account)

for the year ended 31st December, 2017

Incoming resources	Note	Unrestricted funds £	Restricted Funds £	Total 2017 £	Total 2016 £
Incoming resources from					
Generated funds:					
Donations and gifts		15,315	24,868	40,183	8,837
Legacies and endowments		-	5,000	5,000	30,000
<i>Activities for generating funds:</i>					
Investment income		38	-	38	113
Other income	3	24,762	-	24,762	4,800
Incoming resources from charitable activities:					
Contribution from members		27,004	32,136	59,140	43,601
Total incoming resources		<u>67,119</u>	<u>62,004</u>	<u>129,123</u>	<u>87,351</u>
Resources expended					
Costs of generating funds:					
Raising funds	4	1,710	-	1,710	2,753
Charitable activities	4	<u>119,850</u>	<u>29,264</u>	<u>149,114</u>	<u>119,153</u>
Total resources expended	4	<u>121,560</u>	<u>29,264</u>	<u>150,824</u>	<u>121,906</u>
Net movement in funds		(54,441)	32,740	(21,701)	(34,555)
Profit on sale of investments		-	-	-	-
Balances brought forward at 1st January, 2017		365,335	506,108	871,443	905,998
Balances carried forward at 31st December, 2017		<u>310,894</u>	<u>538,848</u>	<u>849,742</u>	<u>871,443</u>

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, 2017

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, 2017

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	2017 £	2016 £
Hire of room	50	110
Kiddushim and function income	2,904	3,890
Rent	800	800
250 th Celebration Income	21,008	-
	<hr/>	<hr/>
	24,762	4,800
	<hr/> <hr/>	<hr/> <hr/>

Hull Hebrew Congregation

Notes to the Financial Statements

for the year ended 31st December, 2017

4. Total resources expended	Advancement of Jewish religion £	Voluntary Income £	Total 2017 £	Total 2016 £
Costs directly allocated to activities				
Rates	2,330	-	2,330	2,655
Light and heat	6,916	-	6,916	7,016
Insurances	7,345	-	7,345	7,160
Caretakers and cleaning expenses	5,807	-	5,807	5,161
Repairs and renewals	9,991	-	9,991	12,104
Kiddushim and function expenditure	5,344	-	5,344	7,018
Defence fund	132	-	132	93
Rabbi's entertaining fund	3,241	-	3,241	3,159
Funeral expenses	10,775	-	10,775	4,752
Maintenance charges	14,584	-	14,584	3,128
Postage, stationery and advertising	-	1,710	1,710	2,753
250 th Celebration Expenses	17,947	-	17,947	-
Support costs allocated to activities				
Telephone	592	-	592	940
Motor expenses	225	-	225	541
Independent examination	1,496	-	1,496	544
General expenses	4,248	-	4,248	6,655
Professional fees	27,598	-	27,598	27,661
Subscriptions	250	-	250	500
Bank charges	12	-	12	-
Depreciation - fixtures and fittings	22,485	-	22,485	22,460
Depreciation - properties	7,796	-	7,796	7,606
Total resources expended	149,114	1,710	150,824	121,906

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, 2017

7. Tangible fixed assets

	Properties £	Motor vehicles £	Fixtures and fittings £	Total £
Valuation:				
At 1st January, 2017	608,500	-	449,199	1,057,699
Additions	15,200	-	504	15,704
	<hr/>	<hr/>	<hr/>	<hr/>
At 31st December, 2017	623,700	-	449,703	1,073,403
	<hr/>	<hr/>	<hr/>	<hr/>
Depreciation:				
At 1st January, 2017	67,120	-	200,144	267,264
Charged this year	7,796	-	22,485	30,281
	<hr/>	<hr/>	<hr/>	<hr/>
At 31st December, 2017	74,916	-	222,629	297,545
	<hr/>	<hr/>	<hr/>	<hr/>
Written down value:				
At 31st December, 2017	548,784	-	272,074	775,858
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
At 31st December, 2016	541,380	-	249,055	790,435
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

8. Debtors

	2017 £	2016 £
Trade debtors	18,215	5,761
Prepayments	1,327	1,777
	<hr/>	<hr/>
	19,542	7,538
	<hr/> <hr/>	<hr/> <hr/>

9. Liabilities: amounts falling due within one year

	2017 £	2016 £
Trade creditors	4,572	5,388
Accruals	8,538	8,095
	<hr/>	<hr/>
	13,110	13,483
	<hr/> <hr/>	<hr/> <hr/>

Hull Hebrew Congregation

Notes to the Financial Statements

for the year ended 31st December, 2017

10. Restricted funds	Balance 1st January 2017 £	Movement in Incoming £	Resources Outgoing £	Balance 31st December 2017 £
Burial Board fund	112,058	57,004	29,264	139,798
Communal School	(1,750)	-	-	(1,750)
Legacy	395,800	5,000	-	400,800
	<u>506,108</u>	<u>62,004</u>	<u>29,264</u>	<u>538,848</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 2017 £	New Designations £	Utilised/ Realised £	Balance 31st December 2017 £
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 2017 £	Movement in Incoming £	Resources Outgoing £	Balance 31st December 2017 £
Accumulated fund	324,160	67,119	121,560	269,719
	<u>324,160</u>	<u>67,119</u>	<u>121,560</u>	<u>269,719</u>

Hull Hebrew Congregation

Notes to the Financial Statements

for the year ended 31st December, 2017

13. Analysis of net assets between funds	Tangible Fixed Assets £	Net Current Assets £	Total £
Restricted funds			
In Memoriam fund	-	139,798	139,798
Legacy	400,800	-	400,800
Unrestricted funds	375,058	(65,914)	309,144
	<hr/>	<hr/>	<hr/>
	775,858	73,884	849,742
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

14. Contingent liabilities

There were no contingent liabilities at 31st December, 2017 (2016 £Nil).