



Hull Hebrew Congregation

Unaudited Financial Statements

31st December 2019

Hull Hebrew Congregation

**Contents of the Financial Statements
for the year ended 31st December 2019**

	Page
Report of the Trustees	1 to 5
Independent Examiner's Report	6
Statement of Financial Activities	7
Balance Sheet	8
Notes to the Financial Statements	9 to 12
Detailed Statement of Financial Activities	13

Hull Hebrew Congregation

Report of the Trustees for the year ended 31st December 2019

The trustees present their report with the financial statements of the charity for the year ended 31st December 2019. 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 applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

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.

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.

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.

ACHIEVEMENT AND PERFORMANCE

Review of the year

A summary of the financial activities for the year ended 31st December, 2019 provided in further detail with comparative results on page 7 is as follows:

	£
Incoming resources	93,544
Resources expended	<u>94,296</u>
Net deficit	<u><u>(752)</u></u>

The total income of £93,544 was generated from: donations and gifts £8,144; contributions from members £35,560 investment income £223; other income £4,717 and legacies of £44,900.

Charitable expenditure amounting to £94,296 comprised of provision of charitable services £91,890 and fundraising and publicity £2,406.

Of the deficit of £752 the deficit transfer to accumulated fund amounted to £67,566 and a surplus of £66,814 to restricted reserves.

At the AGM 14th July 2019 the following were elected/co opted/appointed and un apposed: President/Chair of the Managing Council and Chair of Custodial Trustees Philip Daniels; Vice Chair Avril Sugarman; Treasurer, Warden and Custodial Trustee Leslie Sugarman; Secretary and Warden Dr David Lewis; Warden and Councillor Rikki Klarik; We also welcomed Harold Flasher Laura Gold, Anna Grantham, Les Gold, Vic Golding, Ron Stone, Brenda Flasher and Joanna Daniels as part of the temporary management committee/Council structure.

On 3rd February 2019 at Special General Meeting of the Congregation the decision was taken by a vote of 75% in favor to join with the United Synagogue community of synagogues following over a year of meetings, discussion and deliberation. The matter is being slowly progressed through our respective solicitors. The principal reason for the delay in completing the formalities of our joining with the US is the issue of unregistered properties with the Land Registry namely the Delhi and Ropery Street cemeteries. In addition the process of gaining Charity Commission approval for our properties passing into the United Synagogues trusteeship has also proved protracted. However I believe that we will hear positive news soon from the Charity Commissioners and in due course the Land Registry. I am pleased to place on record our thanks for the enormous task of historical investigation into old deeds and documents undertaken by our secretary and archivist Dr David Lewis. Without David's meticulous investigations it would have proved difficult if not impossible for all our properties to have been dealt with appropriately.

Hull Hebrew Congregation

Report of the Trustees for the year ended 31st December 2019

ACHIEVEMENT AND PERFORMANCE - continued

Review of the year - continued

In October 2019 Rabbi Eli Denderowicz was granted the Chief Rabbi's Ministerial Practising Certificate as Minister in Hull and we eagerly await a date for Rabbi Eli's Induction by the Chief Rabbi at Pryme Street. Rabbi Eli has served as our part time Rabbi travelling from Gateshead since November of 2018 since when both he, Rebbetzyn Sorele and their lovely family have endeared themselves to our community. Rabbi Eli's unique style and great humor has proved an inspiration encouraging all aspects of Yiddishkeit in our community. Rebbetzyn Sorele assisted by our Ladies has organized Shabbat cholent lunches, Shabbat Seudas and makes Friday night chicken soup which is eagerly anticipated by our Shabbat minyan men.

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 Rikki Klarik, Leslie Sugarman and David Lewis. Thanks also to David Lewis, Rikki Klarik and Yossi Casslasy for their many Haftoras.

At time of writing life is blighted by the coronavirus pandemic. The Shul and all Divine services are cancelled for the foreseeable future and Rabbi Eli is poorly and self isolating with his family in Gateshead. We hope and pray that he enjoys a Refua Shelema very soon and the Almighty protects Rebbetzyn Sorele, the family and indeed all of us from further illness. Carol Wilde, David Lewis, our Ladies and others are supporting Harold Flasher Chair of Hull Jewish Community Care by staying in contact with our many senior members ensuring they are safe and well provisioned. Unfortunately this has led to the cancellation of our communal Seders and all Pesach Services which is a huge disappointment to us all. Fortunately we should not see any effect on our finances.

The Yomim Noraim were ably conducted by Rabbi Eli assisted by our Wardens with Simon Caplan giving us great joy with his Chasonas. The Congregation wished Mazeltov to Vic Golding, ourselves and our families as we undertook the mitzvah of Chatan Torah and Chatan Bereshis 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 and then dismantling the Succah.

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 Chairs of their committee and continue to be well supported by our Ladies. Every Shabbos our ladies prepare a lovely Kiddush and there are many special Kiddushim and Simchas; Sunday morning shacharis bagel breakfasts; Chanukah; Purim; Shabbos Suidas; Cholent lunches; Friday night chicken soup assisted by our Rebbetzin; and the many other events which have to be catered. The work involved is very demanding and time consuming. A special thank you to 'Mo' for her assistance on Shabbos and other special occasions. Mo is part of our Pryme Street family and her presence and kindness amongst us is very much appreciated. A simple thank you to all of our ladies seems hardly enough.

We say a very special thank you to Les and Angela Gold who continue to make regular trips to Gourmet Foods in Leeds and bring back kosher meat and provisions without which the community would suffer great difficulties.

Harold Flasher was elected chair of the Chevra Kaddisha and has throughout the year proved a tower of strength at those sad times when his assistance has proved invaluable. Our discreet words of appreciation and thanks to all the team who continue to give dedicated service especially with respect to Tahara are heartfelt.

The Annual AJEX Remembrance Service was this year organized by Stuart Fredenthal Chair of AJEX, Laura Gold President of the Hull Representative Council and their 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 and deeply moving time for remembrance. Rabbi Eli was particularly congratulated on his excellent and thought provoking address.

We are pleased that the 'Friendly Circle' continue to support the HHC by meeting at Pryme Street and for the other charitable organizations including 'WIZO' and 'MDA' who do so likewise during the year and utilize our extensive facilities.

Many thanks to Michael Westerman, Avril Sugarman, Laura Gold and Anna Grantham for talking to visiting school children at the synagogue and at their schools about Judaism.

We say a big thank you to Vic Golding and his colleagues for our updated and vastly improved web site.

Hull Hebrew Congregation

Report of the Trustees for the year ended 31st December 2019

ACHIEVEMENT AND PERFORMANCE - continued

Review of the year - continued

The work of 'running' and maintaining the Shul, the Pryme Street facilities and our four cemeteries is never ending. I pay tribute and give the thanks of the congregation to our Shul executive and council members for the many hours of meetings and work that many of us expend. In particular our treasurer and secretary Les Sugarman and David Lewis respectively must be recognized for the enormous amount of work they do on our behalf much of which is unseen. The Synagogue could not run without them. We are also very grateful for the assistance we receive from Eddie Pearlman via the ether from Israel in compiling end of year accounts and other accounting matters. Many thanks to Avril Sugarman for her work and support as my Vice Chair in many of the difficult decisions we have had to address during the year and at time of writing. A special thank you for the saged advice given by Life Member of Council Conrad Segelman; Custodial Trustees Leslie Sugarman and Anthony Rowland; and Michael Rosenberg particularly as we move closer to joining with the United Synagogue community.

We are grateful to the late Marion Kersh and the late Theodore 'Teddy' Goldstein for very generous bequests to the Hull Hebrew Congregation. Their generosity is in no small way responsible for the congregation's current financial stability. In addition we decided to sell a parcel of land in excess of our requirements at the Church Lane Marfleet cemetery which likewise has bolstered our financial position. We are indebted to Harold Flasher for his hard work in facilitating the sale.

As I stated last year we face a great challenge in maintaining Divine services at every level. Whilst Friday night services are well supported our Shabbat minyanim are on a knife edge with services starting at 10.00am. We have almost given up on Shabbat Maariv and Sunday mornings when we are rarely able to properly proceed because of lack of a minyan. Monday and Thursday evening Mincha and Maariv are variably supported. Unless we maintain minyanim 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 our orthodox congregation to survive and what are we prepared to do to support it? The issue is as stark as 'we must use it or lose it'.

FINANCIAL REVIEW

Investments

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

Reserves policy

The Charity had free reserves of £181,899 at 31st December, 2019. 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.

Statement of Financial Activities for the year

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

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

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.

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.

Hull Hebrew Congregation

**Report of the Trustees
for the year ended 31st December 2019**

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1035451

Principal address

30 Pryme Street
Anlaby
East Yorkshire
HU10 6SH

Trustees

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 (resigned 8.5.2020)
Mr C Segelman - Hon. Life Member
Mrs A Sugarman - Vice Chairman
Mr L M Sugarman - Hon. Treasurer
Mr R Stone
Dr D Lewis - Secretary
Mrs J Daniels (appointed 14.7.2019)
Mrs B Flasher (appointed 14.7.2019)

Independent Examiner

Smailes Goldie
Chartered Accountants
Regent's Court
Princess Street
Hull
East Yorkshire HU2 8BA

Solicitors

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

Advisers

HSBC Bank plc,
3 - 4 Jameson Street
Hull.
HU1 3JX

Hull Hebrew Congregation

Report of the Trustees for the year ended 31st December 2019

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Report of the Trustees 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, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed 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, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to 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.

Approved by order of the board of trustees on 13th August 2020 and signed on its behalf by:

Mr P H Daniels - Trustee

Independent Examiner's Report to the Trustees of 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 Hull Hebrew Congregation (the Trust) for the year ended 31st December 2019.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all 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 material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

J M Sharpley FCA
Smailes Goldie
Chartered Accountants
Regent's Court
Princess Street
Hull
East Yorkshire HU2 8BA

13th August 2020

Hull Hebrew Congregation

**Statement of Financial Activities
for the year ended 31st December 2019**

	Notes	Unrestricted funds £	Restricted fund £	2019 Total funds £	2018 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		6,305	46,739	53,044	63,217
Other trading activities	2	6,405	33,872	40,277	56,970
Investment income	3	<u>223</u>	<u>-</u>	<u>223</u>	<u>62</u>
Total		12,933	80,611	93,544	120,249
EXPENDITURE ON					
Raising funds		2,406	-	2,406	1,711
Charitable activities					
Direct costs		35,659	13,797	49,456	49,573
Support costs		42,434	-	42,434	61,531
Total		<u>80,499</u>	<u>13,797</u>	<u>94,296</u>	112,815
NET INCOME/(EXPENDITURE)		(67,566)	66,814	(752)	7,434
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>249,465</u>	<u>607,711</u>	<u>857,176</u>	849,742
TOTAL FUNDS CARRIED FORWARD		<u><u>181,899</u></u>	<u><u>674,525</u></u>	<u><u>856,424</u></u>	<u><u>857,176</u></u>

The notes form part of these financial statements

Hull Hebrew Congregation

**Balance Sheet
31st December 2019**

	Notes	2019 £	2018 £
FIXED ASSETS			
Tangible assets	6	676,461	746,132
CURRENT ASSETS			
Debtors	7	7,264	10,188
Cash at bank		190,549	112,541
		197,813	122,729
CREDITORS			
Amounts falling due within one year	8	(17,850)	(11,685)
NET CURRENT ASSETS		179,963	111,044
TOTAL ASSETS LESS CURRENT LIABILITIES		856,424	857,176
NET ASSETS		856,424	857,176
FUNDS	10		
Unrestricted funds		181,899	249,465
Restricted funds		674,525	607,711
TOTAL FUNDS		856,424	857,176

The financial statements were approved by the Board of Trustees and authorised for issue on 13th August 2020 and were signed on its behalf by:

Mr L M Sugarman - Trustee

Dr D Lewis - Trustee

**Notes to the Financial Statements
for the year ended 31st December 2019**

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the 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 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

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.

Other operating income

All other income is accounted for on an accruals basis.

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.

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.

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

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

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

Tangible fixed assets

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%

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.

Designated funds

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

Legacies and donations

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

Hull Hebrew Congregation

**Notes to the Financial Statements - continued
for the year ended 31st December 2019**

2. OTHER TRADING ACTIVITIES

	2019	2018
	£	£
Room hire	110	220
Kiddushim and function income	3,807	3,271
Rent	800	800
Contribution from members	<u>35,560</u>	<u>52,679</u>
	<u>40,277</u>	<u>56,970</u>

3. INVESTMENT INCOME

	2019	2018
	£	£
Investment income	<u>223</u>	<u>62</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st December 2019 nor for the year ended 31st December 2018.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31st December 2019 nor for the year ended 31st December 2018.

5. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	7,561	55,656	63,217
Other trading activities	28,533	28,437	56,970
Investment income	<u>62</u>	<u>-</u>	<u>62</u>
Total	36,156	84,093	120,249
EXPENDITURE ON			
Raising funds	1,711	-	1,711
Charitable activities			
Direct costs	34,343	15,230	49,573
Support costs	61,531	-	61,531
Total	<u>97,585</u>	<u>15,230</u>	<u>112,815</u>
NET INCOME/(EXPENDITURE)	(61,429)	68,863	7,434
RECONCILIATION OF FUNDS			
Total funds brought forward	310,894	538,848	849,742
TOTAL FUNDS CARRIED FORWARD	<u><u>249,465</u></u>	<u><u>607,711</u></u>	<u><u>857,176</u></u>

Hull Hebrew Congregation

Notes to the Financial Statements - continued
for the year ended 31st December 2019

6. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Totals £
COST			
At 1st January 2019	624,191	449,777	1,073,968
Additions	-	124	124
Disposals	<u>(40,000)</u>	-	<u>(40,000)</u>
At 31st December 2019	<u>584,191</u>	<u>449,901</u>	<u>1,034,092</u>
DEPRECIATION			
At 1st January 2019	82,718	245,118	327,836
Charge for year	<u>7,302</u>	<u>22,493</u>	<u>29,795</u>
At 31st December 2019	<u>90,020</u>	<u>267,611</u>	<u>357,631</u>
NET BOOK VALUE			
At 31st December 2019	<u>494,171</u>	<u>182,290</u>	<u>676,461</u>
At 31st December 2018	<u>541,473</u>	<u>204,659</u>	<u>746,132</u>

7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2019 £	2018 £
Trade debtors	5,387	8,346
Prepayments	<u>1,877</u>	<u>1,842</u>
	<u>7,264</u>	<u>10,188</u>

8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2019 £	2018 £
Trade creditors	2,753	3,474
Other creditors	<u>15,097</u>	<u>8,211</u>
	<u>17,850</u>	<u>11,685</u>

9. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Tangible Fixed Assets £	Net Current Assets £	Total £
Restricted funds			
In Memoriam fund	-	154,982	154,982
ega982	519,543	-	519,543
Unrestricted funds	<u>158,439</u>	<u>23,460</u>	<u>181,899</u>
	<u>677,982</u>	<u>178,442</u>	<u>856,424</u>

Hull Hebrew Congregation

Notes to the Financial Statements - continued
for the year ended 31st December 2019

10. MOVEMENT IN FUNDS

Restricted funds

	Balance 1st January 2019 £	Incoming Resources £	Outgoing Resources £	Balance 31st December 2019 £
Burial Board fund	155,685	14,614	13,797	156,502
Communal School	(1,750)	-	-	(1,750)
Legacy	453,776	65,996	-	519,772
	<u>607,711</u>	<u>80,610</u>	<u>13,797</u>	<u>674,524</u>

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 2019 £	New Designations £	Utilised/ Realised £	Balance 31st December 2019 £
Prize fund	1,175	-	-	1,175
Liquidity fund	40,000	-	-	40,000
	<u>41,175</u>	<u>-</u>	<u>-</u>	<u>41,175</u>

Other charitable funds

	Balance 1st January 2019 £	Incoming Resources £	Outgoing Resources £	Balance 31st December 2019 £
Accumulated fund	<u>208,290</u>	<u>12,933</u>	<u>80,499</u>	<u>140,724</u>

11. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31st December 2019.

Hull Hebrew Congregation

**Detailed Statement of Financial Activities
for the year ended 31st December 2019**

	2019 £	2018 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations and gifts	8,144	10,241
Legacies and endowments	<u>44,900</u>	<u>52,976</u>
	53,044	63,217
Other trading activities		
Room hire	110	220
Kiddushim and function income	3,807	3,271
Rent	800	800
Contribution from members	<u>35,560</u>	<u>52,679</u>
	40,277	56,970
Investment income		
Investment income	<u>223</u>	<u>62</u>
Total incoming resources	93,544	120,249
EXPENDITURE		
Raising donations and legacies		
Postage and stationery	2,406	1,711
Charitable activities		
Rates	2,638	2,548
Light and heat	6,586	5,961
Insurances	7,723	7,447
Caretakers and cleaning costs	5,227	5,543
Repairs and renewals	9,263	5,779
Kiddlushi and function costs	6,830	7,039
Defence fund	98	88
Rabbi's entertaining fund	1,370	2,344
Funeral expenses	5,597	9,470
Maintenance charges	4,124	3,354
Telephone	1,028	435
Sundries	3,585	180
Freehold property	7,302	7,802
Fixtures and fittings	22,493	22,489
Independent examination	886	880
Loss on sale of tangible fixed assets	(32,500)	-
Professional fees	34,658	26,378
Subscriptions	300	250
General expenses	<u>4,682</u>	<u>3,117</u>
	91,890	111,104
Total resources expended	<u>94,296</u>	<u>112,815</u>
Net (expenditure)/income	<u>(752)</u>	<u>7,434</u>