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**SOUTHEND & WESTCLIFF
HEBREW CONGREGATION
(LIMITED BY GUARANTEE)**

REPORT AND ACCOUNTS

31 DECEMBER 2004



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**SOUTHEND & WESTCLIFF HEBREW CONGREGATION
(LIMITED BY GUARANTEE)**

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SOUTHEND & WESTCLIFF HEBREW CONGREGATION (LIMITED BY GUARANTEE)

LEGAL AND ADMINISTRATIVE INFORMATION for the year ended 31 December 2004

Constitution

The Southend and Westcliff Hebrew Congregation is a company limited by guarantee and a registered charity governed by its memorandum and articles of association. Charity number: 1099107. Company number: 04662319.

Directors and trustees

The directors of the charitable company ('the charity') are its trustees for the purpose of charity law and throughout this report are collectively referred to as the trustees. As set out in the Articles of Association the Council will consist of at least four and not more than eighteen individuals, all of whom must have been members for at least 3 years immediately prior to their election to the Council.

The Council members are divided into four classes: The Executive, The Wardens, the Ex-officio and the General members.

The trustees serving during the year and since the year end were as follows:

The Executive

Mr D L Gold
Mr D Silverstone
Mr J A Kalms
Mrs J Sheldon

Registered Office

Office of the Congregation
Finchley Road
Westcliff-on-Sea
Essex
SS0 8AD

**SOUTHEND & WESTCLIFF HEBREW CONGREGATION
(LIMITED BY GUARANTEE)**

LEGAL AND ADMINISTRATIVE INFORMATION – continued
for the year ended 31 December 2004

Accountants

Harold Everett Wand & Co
Chartered Accountants
Harwand House
187 London Road
Southend-on-Sea
Essex
SS1 1PN

Bankers

Lloyds Bank PLC
77 High Street
Southend-on-Sea
Essex
SS1 1HT

Honorary Solicitor

Mr G Caplan
9 Cranbrook Road
Ilford
Essex
IG1 4EG

SOUTHEND & WESTCLIFF HEBREW CONGREGATION (LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES for the year ended 31 December 2004

The trustees present their report together with the financial statements of the charity for the year ended 31 December 2004.

Legal and administrative information set out on pages 1 and 2 forms part of this report. The financial statements comply with current statutory requirements, the Memorandum and Articles of Association and the Statement Of Recommended Practice – Accounting and Reporting by Charities.

Objects of the charity

The objects of the charity are to promote the Jewish faith by all or any of the following means:

Providing and maintaining synagogues in or near Southend and Westcliff for the worship of the Jewish faith as an Orthodox Congregation (as defined by the Chief Rabbi for the time being of United Hebrew Congregations of the British Commonwealth of Nations) and the due performance of rites of marriage and burial according to the principles of the said Jewish faith.

Teaching and educating members of the Southend and Westcliff Jewish community and their children in the doctrine and practises of the said Jewish faith.

Organisation

A board of trustees of up to eighteen members, meet at least eight times a year to administer the charity.

Investment powers

Under the Memorandum and Articles of Association, the charity has the power to deposit or invest funds in any manner, but only after obtaining advice from a financial expert (authorised by the FSA).

Review of the activities and future developments

The company was incorporated on 11 February 2004.

The company was dormant throughout the year. The company commenced its charitable activities on 1 January 2005.

**SOUTHEND & WESTCLIFF HEBREW CONGREGATION
(LIMITED BY GUARANTEE)**

REPORT OF THE TRUSTEES - continued
for the year ended 31 December 2004

Reserves policy and risk management

As the company was dormant throughout the year no assets were owned or reserves held.

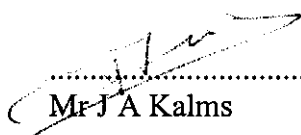
Trustees' responsibilities in relation to the financial statements

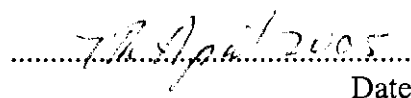
Company law requires the trustees to prepare financial statements that give a true and fair view of the state of affairs of the charity at the end of the financial year and of its surplus or deficit for the financial year. In doing so the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent, and
- 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 maintaining proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enables them to ensure that the financial statements comply with the Companies Act 1985. The trustees 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.

By order of the trustees


.....
Mr J A Kalms


.....
Date

**SOUTHEND & WESTCLIFF HEBREW CONGREGATION
(LIMITED BY GUARANTEE)**

**STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2004**

	Unrestricted funds £	Designated funds £	Restricted funds £	Total funds 2004 £	Total funds 2003
Incoming resources					
Donations	-	-	-	-	-
Incoming resources from operating activities of charity	-	-	-	-	-
Investment income	-	-	-	-	-
Other incoming resources	-	-	-	-	-
Funds from connected organisations	-	-	-	-	-
Total incoming resources	-	-	-	-	-
Resources expended					
Costs of generating funds	-	-	-	-	-
Charitable expenditure	-	-	-	-	-
Total resources expended	-	-	-	-	-
Net incoming resources before transfers					
Gross transfers between funds	-	-	-	-	-
Net movements in funds	-	-	-	-	-
Balances carried forward at 31 December 2004	-	-	-	-	-

The notes on page 7 form an integral part of these accounts.

**SOUTHEND & WESTCLIFF HEBREW CONGREGATION
(LIMITED BY GUARANTEE)**

**BALANCE SHEET
as at 31 December 2004**

	Unrestricted funds £	Designated funds £	Restricted funds £	2004 £	2003 £
Fixed assets					
Tangible assets	-	-	-	-	-
Current assets					
Debtors	-	-	-	-	-
Cash at bank and in hand	-	-	-	-	-
Creditors					
Amounts falling due within one year	-	-	-	-	-
Net current assets	-	-	-	-	-
Net assets	-	-	-	-	-
Funds					
Unrestricted	-	-	-	-	-
Designated	-	-	-	-	-
Restricted	-	-	-	-	-

Approved by the trustees on
Signed on their behalf by

J A Kalms, Honorary Treasurer

Date 7th April 2005

The notes on page 7 form an integral part of these accounts.

**SOUTHEND & WESTCLIFF HEBREW CONGREGATION
(LIMITED BY GUARANTEE)**

**NOTES TO THE ACCOUNTS
for the year ended 31 December 2004**

1. ACCOUNTING POLICIES

The financial statements have been prepared under the historical cost convention and in accordance with the Statement of Recommended Practice, Accounting and Reporting by Charities (SORP 2000) issued in October 2000, applicable accounting standards and the Companies Act 1985.

2. COMPANY LIMITED BY GUARANTEE

The company is limited by guarantee and does not have a share capital.

REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF SOUTHEND & WECTLIFF HEBREW CONGREGATION (LIMITED BY GUARANTEE)

We have audited the financial statements of Southend and Westcliff Hebrew Congregation (Limited by Guarantee) for the year ended 31 December 2004 on page one to seven. These financial statements have been prepared under the historical cost convention and the accounting policies set out therein.

This report is made solely to the company's members, as a body, in accordance with Section 235 of the Companies Act 1985. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's members as a body, for our audit work for this report, or for the opinions we have formed.

Respective responsibilities of directors, trustees and auditors

As described on page four the company's directors and trustees are responsible for the preparation of financial statements in accordance with applicable law and United Kingdom Accounting Standards.

Our responsibility is to audit the financial statements in accordance with relevant legal regulatory requirements and United Kingdom Auditing Standards.

We report to you our opinion as to whether the financial statements give a true and fair view and are properly prepared in accordance with the Companies Act 1985. We also report to you if, in our opinion, the Report of the Directors and Trustees is not consistent with the financial statements, if the company has not kept proper accounting records, if we have not received all the information and explanations we require for our audit or if information specified by law regarding directors' remuneration and transactions with the company is not disclosed.

We read the Report of the Directors and Trustees and consider the implications for our report if we become aware of any apparent misstatements within it.

Basis of audit opinion

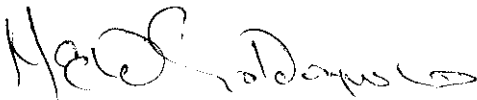
We conducted our audit in accordance with United Kingdom Auditing Standards issued by the Auditing Practices Board. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the significant estimates and judgements made by the directors in the preparation of the financial statements, and of whether the accounting policies are appropriate to the company's circumstances, consistently applied and adequately disclosed.

We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or other irregularity or error. In forming our opinion we also evaluated the overall adequacy of the presentation of information in the financial statements.

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF SOUTHEND &
WECTLIFF HEBREW CONGREGATION (LIMITED BY GUARANTEE)
(CONTINUED)**

Opinion

In our opinion the financial statements give a true and fair view of the state of the company's affairs as at 31 December 2004 and of its profit for the year then ended and have been prepared in accordance with the Companies Act 1985.



HEW Goldwyns Limited
Registered Auditor

Chartered Accountants
Rutland House
90-92 Baxter Avenue
Southend-on-Sea
Essex SS2 6HZ

19th August 2005.
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Date