

REGISTERED COMPANY NUMBER: 04662319 (England and Wales)
REGISTERED CHARITY NUMBER: 1099107

REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED
31 DECEMBER 2017
FOR

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

Francis James & Partners LLP
1386 London Road
Leigh on Sea
Essex
SS9 2UJ

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2017

The trustees and directors present their report with the financial statements of the charity for the year ended 31st December 2017. The trustees and directors have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005 and the Companies Act 2006.

For the purposes of these financial statements trustees and directors are interchangeable, and bear the same meaning.

OBJECTIVES AND ACTIVITIES

Aims and Objectives

Our aims

The objects of the charity are set out in the charity's Memorandum of Association and are summarised as follows:-

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 Hebrew Congregation and their children in the doctrine and practises of the said Jewish faith.

Any charitable purpose at the discretion of the trustees for the benefit of the community.

Our objectives

Our objectives are set to reflect our faith and community aims. Each year our trustees review our objectives and activities to ensure they continue to reflect our aims. In carrying out this review, the trustees have considered the Charity Commission's general guidance on public benefit and in particular its supplementary public guidance on the advancement of religion for the public benefit.

The charity is funded by annual fees levied on its membership. The structure of the fees levied reflects the circumstances of the individual members and various concessions are available. It is the policy of the charity to permit access to the Synagogue to all for purposes of prayer and the provision of education irrespective of membership.

The charity's aims remain to provide a facility where Jews can worship, to provide religious education and a community facility for all the inhabitants in its catchment area. The charity's long term ambition is to build up communal facilities and activities.

Strategies

An important part of the charity's strategy is community welfare and education. All the charity's community facilities and activities including initiatives and seminars are widely advertised and the participation of all in the local community is welcomed. These activities are supported by donations.

Use of volunteers

Volunteers are an important resource in the charity's faith and community work. Volunteers are involved in most of the charity's faith and community activities. All the trustees give their time freely.

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2017

ACHIEVEMENT AND PERFORMANCE

How our activities deliver public benefit

The charity carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities, summarised below, provide benefit both to those who worship at our Synagogue and the wider catchment area of South East Essex.

Religious Activities

Our Synagogue provides a centre for our prayers, worship and for the activities associated with the Jewish faith. During the year under review, the range of religious services and activities included:-

Religious Services:

The Synagogue is open daily for services. During the week many people regularly attend daily prayers and Sabbath prayers.

Funeral Facilities:

The Synagogue provides a complete funeral service in line with the Jewish faith. The Synagogue relieves the deceased's bereaved relatives of the burden of organising burials. The Synagogue also carries out the appropriate Jewish ritual burial procedures.

Marriage:

The Synagogue provides Jewish couples with the ability to participate in the rites of marriage.

Inter-faith dialogue:

Our Synagogue is an active member of the Faith Communities Forum in the charity's catchment area. The premises are also used to promote the Council of Christians and Jews and to further inter-faith dialogue. The Synagogue has a programme which actively encourages local schools and groups to visit the Synagogue where an explanatory lecture of the Jewish religion is provided free of charge.

Charitable Activities

The charity has continued to provide and maintain the Synagogue for the regular worship of the Jewish faith as an Orthodox Congregation.

During the year, the charity has provided:

Education to the members and their children in the doctrine and practises of the Jewish faith.

Youth and further education services and study programmes for its members.

Social events to generate additional funds for the furtherance of the charitable objectives.

Part of the above services are supported amongst other organisations by the following:

The Southend and Westcliff Jewish Youth Centre (SJYC), The Buzz:

The (Southend) Jewish Youth Centre provides services and activities for the youth in the Community and caters for all ages. As well as fun activities, the Youth Centre also provides moral training and guidance, discussion groups and interaction in Synagogue Services. The Youth Centre was under the direction of Barry Jacobs, the Youth Leader, until October 2017, currently 3 members of the SWHC lead the youth club once a month.

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2017

ACHIEVEMENT AND PERFORMANCE

Little Latkes:

This is a group for Babies and Toddlers and their parents and grandparents. A chance to meet and let the children play and learn whilst the adults supervise and socialise. Unfortunately, this closed during the year under review.

The Southend and Westcliff Jewish Ladies Guild:

The Southend and Westcliff Jewish Ladies Guild provides support services to the community, including the food parcels for the poor and visitation of the sick and infirm.

Community Activities:

Our community halls and rooms provide a valuable educational and recreational resource to all in our local community. A wide range of activities are organised and take place from the charity's premises site.

During the year Southend and Westcliff Hebrew Congregation provided 38 schools and other non-denominational organisations involving numerous attendees with informed presentations at varying times within the Synagogue building.

Pop In Centre:

A regular monthly catered afternoon tea meeting for the benefit of the lonely, recently bereaved and retired members and their friends.

Halls and Rooms:

The charity's halls and meeting rooms are available for use by local groups and organisations. Local charities are encouraged to make use of our meeting rooms. This year alone our facilities have been used on over 100 occasions and by many groups and organisations who have benefited from the facilities offered to the local community.

FINANCIAL REVIEW

Investment Policy and Objectives

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.

Reserves Policy

The policy of the trustees is to maintain the Charity's reserves at a level sufficient in order to ensure the continuance of essential services including, for example, the upkeep of the Charity's property. In addition the trustees are also concerned with the provision and enhancement of communal facilities to cater for demographic and other changes.

The financial information of the charity is given on pages 8 to 25 of the financial statements.

The net incoming resources for the year amounted to an excess of income over expenditure of £131,594, excluding the revaluation, consisting of a surplus of £130,820 on unrestricted funds and a surplus of £774 on restricted funds, compared with an overall surplus of £31,958 for the previous year.

Overhead costs will continue to be monitored with a view to achieving economies where possible.

FUTURE PLANS

The Charity will continue to develop its activities to the community over the coming year.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

The Charity is controlled by its governing documents, the Memorandum and Articles of Association and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2017

STRUCTURE, GOVERNANCE AND MANAGEMENT

Organisational Structure

A Board of Trustees (The Council) of at least four and no more than eighteen members, meet at least eight times a year to administer the charity. The Council members are divided into four classes: the Executive, the Wardens, the Ex-officio (non-voting) and the General members.

At the Annual General Meeting in May 2017, the new memorandum and articles were duly ratified to come into effect from the 1 June 2017. The Executive members are appointed for a term of two years by a poll of members at the Annual General Meeting. An Executive member must have been a member of the Congregation for a minimum of one year prior to standing as an Executive member. At an Annual General Meeting, the members appoint to the Council four general members for the following two years.

The trustees are responsible for the safe custody of the charity's assets and arrange for both insurance and security as considered appropriate.

New trustees have their legal obligations under charity law explained to them, are provided with a copy of the governing document and introduced to their fellow trustees. All trustees are encouraged to attend appropriate external training events which facilitate the undertaking of their role.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

04662319 (England and Wales)

Registered Charity number

1099107

Registered office

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

Trustees

R Barnes
D Gordon
E Harris - resigned 21/05/2017
A M Larholt
K Leigh
J Nyman
G S Pepper
S Robinson
Mrs R Samuel - resigned 21/05/2017
R M Shinegold
D M Silverstone
I Rose
Ms R Roth
Ms A Gilbert
Mrs J Steel - appointed 21/05/2017
Mrs M Salt - appointed 21/05/2017

Company Secretary

R Stone

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2017

REFERENCE AND ADMINISTRATIVE DETAILS

Auditors

Francis James & Partners LLP
1386 London Road
Leigh on Sea
Essex
SS9 2UJ

Bankers

Bank of Scotland plc, 8 Lochside Avenue, Edinburgh EH12 9DJ
Lloyds TSB Bank plc, 77 High Street, Southend on Sea, Essex, SS1 1HT

Website

www.swhc.org.uk

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees (who are also the directors of Southend & Westcliff Hebrew Congregation for the purposes of company law) 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).

Company law 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company 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 charitable company 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 charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

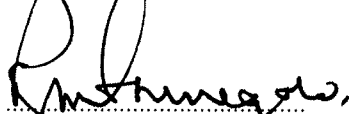
In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, Francis James & Partners LLP, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Approved by order of the board of trustees on 19 April 2018 and signed on its behalf by:



R M Shinegold - Trustee

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF
SOUTHEND & WESTCLIFF HEBREW CONGREGATION**

Opinion

We have audited the financial statements of Southend & Westcliff Hebrew Congregation (the 'charitable company') for the year ended 31 December 2017 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2017 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

**REPORT OF THE INDEPENDENT AUDITORS TO THE MEMBERS OF
SOUTHEND & WESTCLIFF HEBREW CONGREGATION**

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees

As explained more fully in the Statement of Trustees Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

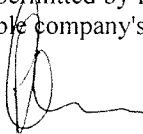
Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable 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 charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.



P J Elman FCA (Senior Statutory Auditor)
for and on behalf of Francis James & Partners LLP
1386 London Road
Leigh on Sea
Essex
SS9 2UJ

Date: 17/4/18

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2017

		Unrestricted funds	Restricted funds	Total 2017 funds	Total 2016 funds
	Not es	£	£	£	£
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	103,279	1,014	104,293	10,492
Charitable activities	5				
Religious activities		368,781	288	369,069	363,903
Youth Centre		251	-	251	855
Ladies Guild		28,406	-	28,406	24,411
Other trading activities	3	21,408	-	21,408	20,661
Investment income	4	<u>32,886</u>	<u>-</u>	<u>32,886</u>	<u>16,913</u>
Total		555,011	1,302	556,313	437,235
 EXPENDITURE ON					
Raising funds		1,112	-	1,112	1,140
Charitable activities	6				
Religious activities		386,022	528	386,550	371,342
Youth Centre		4,054	-	4,054	6,585
Ladies Guild		33,003	-	33,003	25,698
Community Support		<u>-</u>	<u>-</u>	<u>-</u>	<u>512</u>
Total		424,191	528	424,719	405,277
Net gains/(losses) on investments		<u>(10,000)</u>	<u>-</u>	<u>(10,000)</u>	<u>506,350</u>
NET INCOME		120,820	774	121,594	538,308
 RECONCILIATION OF FUNDS					
Total funds brought forward		<u>1,482,127</u>	<u>22,876</u>	<u>1,505,003</u>	<u>966,695</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>1,602,947</u></u>	<u><u>23,650</u></u>	<u><u>1,626,597</u></u>	<u><u>1,505,003</u></u>

The notes form part of these financial statements


SOUTHEND & WESTCLIFF HEBREW CONGREGATION

BALANCE SHEET
AT 31 DECEMBER 2017

	Not	2017	2016
	es	£	£
FIXED ASSETS			
Tangible assets	12	336,146	336,146
Investment property	13	<u>830,000</u>	<u>840,000</u>
		1,166,146	1,176,146
CURRENT ASSETS			
Debtors	14	142,302	120,247
Cash at bank		<u>460,241</u>	<u>395,833</u>
		602,543	516,080
CREDITORS			
Amounts falling due within one year	15	(142,092)	(187,223)
		<u>460,451</u>	<u>328,857</u>
NET CURRENT ASSETS			
		<u>460,451</u>	<u>328,857</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			
		<u>1,626,597</u>	<u>1,505,003</u>
NET ASSETS			
		<u>1,626,597</u>	<u>1,505,003</u>
FUNDS	17		
Unrestricted funds		1,602,947	1,482,127
Restricted funds		<u>23,650</u>	<u>22,876</u>
TOTAL FUNDS		<u>1,626,597</u>	<u>1,505,003</u>

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to charitable small companies.

The financial statements were approved by the Board of Trustees on 19th April 2018 and were signed on its behalf by:


D M Silverstone -Trustee

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2017

	Notes	2017 £	2016 £
Cash flows from operating activities:			
Cash generated from operations	1	<u>40,701</u>	<u>590,626</u>
Net cash provided by (used in) operating activities		<u>40,701</u>	<u>590,626</u>
Cash flows from investing activities:			
Interest received		<u>13,706</u>	<u>2,704</u>
Net cash provided by (used in) investing activities		<u>13,706</u>	<u>2,704</u>
Change in cash and cash equivalents in the reporting period		54,407	593,330
Cash and cash equivalents at the beginning of the reporting period		<u>395,833</u>	<u>366,678</u>
Cash and cash equivalents at the end of the reporting period		<u>450,240</u>	<u>960,008</u>

The notes form part of these financial statements

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

NOTES TO THE CASH FLOW STATEMENT
FOR THE YEAR ENDED 31 DECEMBER 2017

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2017	2016
	£	£
Net income for the reporting period (as per the statement of financial activities)	121,594	538,308
Adjustments for:		
Interest received	(13,706)	(2,704)
Increase in debtors	(22,055)	(1,816)
(Decrease)/increase in creditors	<u>(45,132)</u>	<u>56,838</u>
Net cash provided by (used in) operating activities	<u>40,701</u>	<u>590,626</u>

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2017

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, 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 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, as modified by the revaluation of certain assets.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Allocation and apportionment of costs

Resources expended are allocated to the particular activity where the cost relates directly to that activity. Where a cost is not directly attributable to a particular activity it has been apportioned over the relevant activities on an appropriate basis.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

a) Heritage property

No depreciation is provided in respect of heritage property. In the opinion of the trustees heritage property has a very long useful life and accordingly depreciation would not be material. Heritage property is held at cost.

b) Equipment

Depreciation is provided on the equipment at 25% per annum on cost.

Fixed asset recognition

a) General

Tangible fixed assets acquired are capitalised at cost.

b) Heritage assets

The heritage assets owned by the Charity are not capitalised by virtue of the exemption provided by the FRSSE which the Charity has adopted.

Investment property

Investment property is shown at most recent valuation. Any aggregate surplus or deficit arising from changes in market value is transferred to a revaluation reserve.

Investment Properties are held at their open market value at the balance sheet date.

Taxation

The charity is exempt from corporation tax on its charitable activities.

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2017

1. ACCOUNTING POLICIES - continued

Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objects of the charity and which have not been designated for other purposes. Restricted funds are funds which have to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. Designated funds comprise of unrestricted funds that have been set aside by the trustees for particular purposes.

Pension costs

The charitable company operates a defined contribution pension scheme. Contributions payable to the charitable company's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2. DONATIONS AND LEGACIES

	2017	2016
	£	£
Donations	19,735	9,602
Legacies	80,000	-
Grants	<u>4,558</u>	<u>890</u>
	<u>104,293</u>	<u>10,492</u>

Grants received, included in the above, are as follows:

	2017	2016
	£	£
CCTV	-	890
Security	<u>4,558</u>	<u>-</u>
	<u>4,558</u>	<u>890</u>

3. OTHER TRADING ACTIVITIES

	2017	2016
	£	£
Fundraising events	3,786	1,458
Hire of hall	5,847	8,371
Community Voice advertising income	<u>11,775</u>	<u>10,832</u>
	<u>21,408</u>	<u>20,661</u>

4. INVESTMENT INCOME

	2017	2016
	£	£
Rents received	19,180	14,209
Interest received	4,706	2,704
Lease extension	<u>9,000</u>	<u>-</u>
	<u>32,886</u>	<u>16,913</u>

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2017

5. INCOME FROM CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	2017 Total Funds	2016 Total Funds
	£	£	£	£
Religious Activities				
Membership fees	213,235	-	213,235	193,435
Income tax refunds	41,120	-	41,120	39,727
Burial and Memorial Board	103,000	288	103,288	122,772
Religious Events	8,661	-	8,661	5,169
Memorial fund	<u>2,765</u>	<u>-</u>	<u>2,765</u>	<u>2,800</u>
	<u>368,781</u>	<u>288</u>	<u>369,069</u>	<u>363,903</u>

	2017 Total Funds £	2016 Total Funds £
Deferred Income:		
Brought forward and released in year:		
Members fees	76,309	76,010
Burial Board	43,481	43,481
Carried forward to following year:		
Membership fees	73,957	76,309
Burial Board	<u>42,345</u>	<u>43,481</u>

6. CHARITABLE ACTIVITIES COSTS

	Direct costs £	Support costs (See note 7) £	Totals £
Religious activities	224,368	162,182	386,550
Youth Centre	4,054	-	4,054
Ladies Guild	<u>33,003</u>	<u>-</u>	<u>33,003</u>
	<u>261,425</u>	<u>162,182</u>	<u>423,607</u>

7. SUPPORT COSTS

	General staff £	Communicatio ns £	Premises £	Governance costs £	Totals £
Religious activities	<u>102,662</u>	<u>8,419</u>	<u>30,933</u>	<u>20,168</u>	<u>162,182</u>

Cost	Basis of allocation
Staff costs	Usage
Communications	Direct
Premises	Direct
Miscellaneous	Direct

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2017

8. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	2017	2016
	£	£
Auditors' remuneration	2,940	2,940
Auditors' remuneration for non audit work	<u>6,060</u>	<u>5,460</u>

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2017 nor for the year ended 31 December 2016.

The charity paid a salary to Mrs J Pepper, the wife of G Pepper a trustee, in her capacity as one of the Kashrut Officers. The salary paid was commensurate with the duties performed by Mrs J Pepper and G Pepper did not have any involvement in decisions regarding the level of the salary paid.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2017 nor for the year ended 31 December 2016.

10. STAFF COSTS

	2017	2016
	£	£
Wages and salaries	146,610	150,312
Social security costs	9,253	8,398
Other pension costs	<u>7,296</u>	<u>7,087</u>
	<u>163,159</u>	<u>165,797</u>

The average monthly number of employees during the year was as follows:

	2017	2016
Direct charitable	5	5
Support	9	9
Administration	<u>1</u>	<u>2</u>
	<u>15</u>	<u>16</u>

No employees received emoluments in excess of £60,000.

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds	Restricted funds	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	8,934	1,558	10,492
Charitable activities			
Religious activities	363,642	261	363,903
Youth Centre	855	-	855
Ladies Guild	24,411	-	24,411
Other trading activities	20,661	-	20,661
Investment income	16,913	-	16,913

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2017

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued	Unrestricted funds			Restricted funds			Total funds		
	£			£			£		
	<hr/>			<hr/>			<hr/>		
Total	435,416	1,819	437,235						
EXPENDITURE ON									
Raising funds	1,140	-	1,140						
Charitable activities									
Religious activities	370,415	927	371,342						
Youth Centre	6,585	-	6,585						
Ladies Guild	25,698	-	25,698						
Community Support	512	-	512						
	<hr/>	<hr/>	<hr/>						
Total	404,350	927	405,277						
Net gains/(losses) on investments	<hr/>	<hr/>	<hr/>						
	506,350	-	506,350						
NET INCOME	537,416	892	538,308						
RECONCILIATION OF FUNDS									
Total funds brought forward	944,711	21,984	966,695						
	<hr/>	<hr/>	<hr/>						
TOTAL FUNDS CARRIED FORWARD	<u>1,482,127</u>	<u>22,876</u>	<u>1,505,003</u>						
12. TANGIBLE FIXED ASSETS									
		Heritage property		Equipment		Totals			
		£		£		£			
COST									
At 1 January 2017 and 31 December 2017	<hr/>	361,372	442	<hr/>	361,814				
DEPRECIATION									
At 1 January 2017 and 31 December 2017	<hr/>	25,227	441	<hr/>	25,668				
NET BOOK VALUE									
At 31 December 2017	<hr/>	336,145	1	<hr/>	336,146				
At 31 December 2016	<hr/>	336,145	1	<hr/>	336,146				

13. INVESTMENT PROPERTY

The investment properties were revalued by an independent professional valuer and the appropriate amendments were made in the accounts for the year ended 31 December 2016. The trustees consider the current market value is not materially different to the value within these accounts.

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2017

14. DEBTORS

	2017	2016
	£	£
Amounts falling due within one year:		
Membership fees and other debtors	112,338	92,412
Prepayments and accrued income	<u>2,281</u>	<u>152</u>
	<u>114,619</u>	<u>92,564</u>
Amounts falling due after more than one year:		
Membership fees and other debtors	<u>27,683</u>	<u>27,683</u>
Aggregate amounts	<u>142,302</u>	<u>120,247</u>

Membership fees and other debtors falling due after more than one year comprise amounts owed in respect of "non-member" burials and membership fees. These are secured by a charge on various properties.

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2017	2016
	£	£
Deferred membership fees	116,301	119,790
Other creditors	<u>25,790</u>	<u>67,433</u>
	<u>142,091</u>	<u>187,223</u>

16. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds	Restricted funds	2017 Total funds	2016 Total funds
	£	£	£	£
Fixed assets	336,146	-	336,146	336,146
Investments	830,000	-	830,000	840,000
Current assets	578,892	23,650	602,542	516,080
Current liabilities	<u>(142,091)</u>	<u>-</u>	<u>(142,091)</u>	<u>(187,223)</u>
	<u>1,602,947</u>	<u>23,650</u>	<u>1,626,597</u>	<u>1,505,003</u>

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2017

17. MOVEMENT IN FUNDS

	At 1/1/17	Net movement in funds	Transfers between funds	At 31/12/17
	£	£	£	£
Unrestricted funds				
General fund	354,105	127,254	(6,942)	474,417
Revaluation	801,128	(10,000)	-	791,128
Burial Reserve fund	48,877	-	3,572	52,449
Burial Ground fund	189,000	-	10,000	199,000
Youth Centre fund	-	(3,803)	3,803	-
Ladies Guild fund	18,701	(2,473)	-	16,228
Community Support fund	8,926	-	(8,926)	-
Promotion of SWHC fund	5,000	-	(5,000)	-
Infrastructure fund	52,022	-	6,159	58,181
Religious Services Enhancement fund	1,702	849	-	2,551
Forward Planning fund	2,666	-	(2,666)	-
Kol Nidre	-	6,722	-	6,722
Mikva Walk	-	2,271	-	2,271
	<u>1,482,127</u>	<u>120,820</u>	<u>-</u>	<u>1,602,947</u>
Restricted funds				
Golda White fund	13,291	-	-	13,291
Talmud Torah Cup fund	149	-	-	149
Beth Hamedrash fund	5,241	(11)	-	5,230
Care Committee fund	3,548	497	-	4,045
Cemetery Amenities	647	288	-	935
	<u>22,876</u>	<u>774</u>	<u>-</u>	<u>23,650</u>
TOTAL FUNDS	<u><u>1,505,003</u></u>	<u><u>121,594</u></u>	<u><u>-</u></u>	<u><u>1,626,597</u></u>

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2017

17. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	516,051	(388,797)	-	127,254
Youth Centre fund	251	(4,054)	-	(3,803)
Ladies Guild fund	28,405	(30,878)	-	(2,473)
Religious Services Enhancement fund	1,311	(462)	-	849
Kol Nidre	6,722	-	-	6,722
Mikva Walk	2,271	-	-	2,271
Revaluation	-	-	(10,000)	(10,000)
	<u>555,011</u>	<u>(424,191)</u>	<u>(10,000)</u>	<u>120,820</u>
Restricted funds				
Beth Hamedrash fund	203	(214)	-	(11)
Care Committee fund	811	(314)	-	497
Cemetery Amenities	288	-	-	288
	<u>1,302</u>	<u>(528)</u>	<u>-</u>	<u>774</u>
TOTAL FUNDS	<u><u>556,313</u></u>	<u><u>(424,719)</u></u>	<u><u>(10,000)</u></u>	<u><u>121,594</u></u>

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2017

17. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/1/16 £	Net movement in funds £	Transfers between funds £	At 31/12/16 £
Unrestricted Funds				
General fund	340,611	37,737	(24,243)	354,105
Revaluation	294,778	506,350	-	801,128
Burial Reserve fund	46,877	-	2,000	48,877
Burial Ground fund	179,000	-	10,000	189,000
Youth Centre fund	-	(5,730)	5,730	-
Ladies Guild fund	19,988	(1,287)	-	18,701
Community Support fund	9,438	(512)	-	8,926
Promotion of SWHC fund	5,000	-	-	5,000
Infrastructure fund	45,509	-	6,513	52,022
Religious Services Enhancement fund	844	858	-	1,702
Forward Planning fund	2,666	-	-	2,666
	<u>944,711</u>	<u>537,416</u>	<u>-</u>	<u>1,482,127</u>
Restricted Funds				
Golda White fund	13,291	-	-	13,291
Talmud Torah Cup fund	149	-	-	149
Beth Hamedrash fund	5,111	130	-	5,241
Care Committee fund	3,047	501	-	3,548
Cemetery Amenities	386	261	-	647
	<u>21,984</u>	<u>892</u>	<u>-</u>	<u>22,876</u>
TOTAL FUNDS	<u>966,695</u>	<u>538,308</u>	<u>-</u>	<u>1,505,003</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	409,081	(371,344)	-	37,737
Youth Centre fund	855	(6,585)	-	(5,730)
Ladies Guild fund	24,410	(25,697)	-	(1,287)
Religious Services Enhancement fund	1,070	(212)	-	858
Community Support fund	-	(512)	-	(512)
Revaluation	-	-	506,350	506,350
	<u>435,416</u>	<u>(404,350)</u>	<u>506,350</u>	<u>537,416</u>
Restricted funds				
Beth Hamedrash fund	130	-	-	130
Care Committee fund	1,428	(927)	-	501
Cemetery Amenities	261	-	-	261
	<u>1,819</u>	<u>(927)</u>	<u>-</u>	<u>892</u>
TOTAL FUNDS	<u>437,235</u>	<u>(405,277)</u>	<u>506,350</u>	<u>538,308</u>

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2017

17. MOVEMENT IN FUNDS - continued

Purpose of funds

Burial Reserve:	There is a contingent liability in respect of the Charity's obligation to bury its Members who pay burial fees. The cost of this obligation is unknown. A reserve equal to the current year's burial expenditure has been made and shown as a separate Fund which is considered to be a prudent reserve for burial contingencies.
Burial ground:	The burial ground fund was established in 1993 to provide for the purchase of additional land for burial purposes.
Youth Centre:	The Southend Jewish Youth Centre provides youth services to the young members of the community.
Ladies Guild:	The Southend and Westcliff Jewish Ladies Guild provides support services to the community
Community support fund:	To provide support to the frail and the ill within the community.
Promotion of SWHC:	To promote the community to families in other areas.
Infrastructure fund:	The infrastructure fund has been established to provide for major repair works to the Synagogue. This is financed annually from 4% of membership fees.
Revaluation reserve fund:	The revaluation reserve fund is required by the Companies Act 2006 and represents the amount by which investment properties exceed their historical cost.
Religious enhancement fund:	A fund created by Wardens prior to the Yomim No'orim from religious rites notifications mailed out to members.
Forward planning:	A fund created in order to ascertain the options and costs relating to the possible redevelopment and/or reconfiguring of the current synagogue and the synagogue site.

Purpose of restricted funds

Golda White fund:	The Congregation are entitled to unrestricted use of the income from the Golda White Trust Fund until 2052, after which the capital sum will vest in the Congregation unrestricted and absolutely.
Talmud Torah Cup fund:	A fund was established from a bequest in 2007 for the replacement of the Talmud Torah Cup. The remainder funds prizes for other pupils.
Beth Hamedrash:	A fund was established from donations in 2007 for repair work.
Care Committee fund:	A fund was established from donations in 2007 for services in the community.
Cemetery Amenities fund:	A fund was established from donations for the expenditure of small items for the cemetery.

18. PENSION COMMITMENTS

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The charity also contributes to an employee's personal pension plan where preferred. The pension cost charge represents contributions payable by the charity to either the fund or a personal pension plan and amounted to £7,296 (2016 - £7,087).

The charity is committed to the payment of pensions totalling £8,001 over the next twelve months.

SOUTHEND & WESTCLIFF HEBREW CONGREGATION

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2017

19. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2017.

20. ULTIMATE CONTROLLING PARTY

There is no ultimate controlling party.

21. INDEMNITY INSURANCE

The Charity has insurance cover in respect of losses arising from any claim made by the community by reason of a wrongful act by a trustee acting in a managerial or supervisory capacity. The charge for the year amounts to £2,069 (2016: 2,000) including insurance premium tax for an indemnity limit of £1,000,000.

22. SHOP

During the year, the shop continued to operate for the benefit of the community selling Kosher products.

The electricity usage by the shop is calculated by taking monthly readings and calculating the extra cost of electricity compared to the cost prior to the operation of the shop. Then 50% of the extra consumption is charged to the shop franchisee on a monthly basis.