

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

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED
31 DECEMBER 2011
FOR**

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



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

SOUTHEND & WESTCLIFF HEBREW CONGREGATION
(LIMITED BY GUARANTEE)

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FOR THE YEAR ENDED 31 DECEMBER 2011

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SOUTHEND & WESTCLIFF HEBREW CONGREGATION
(LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2011

The trustees and directors present their report with the financial statements of the charity for the year ended 31st December 2011. 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.

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
A Gershlick
R Shinegold
S Salt
R Stone

G Pepper
S Robinson

B Burns
S Collins
M Nelkin
Mrs B Newman
Mrs M Salt
Mrs S Vandermolen - Resigned 28/04/11
M Yaffe - Resigned 15/5/11
A Witzenfeld
D M Silverstone - Appointed 15/5/11
M Franks - Appointed 15/5/11

Company Secretary
R Stone

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

Solicitors and Bankers
Solicitor
Mr G Caplan, 153 Cranbrook Road, Ilford, Essex, IG1 4TA

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

Manager
Mrs J Steel

SOUTHEND & WESTCLIFF HEBREW CONGREGATION
(LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2011

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

Organisational structure

A board of trustees (The Council) of up to 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.

The Executive members are appointed for a term of three 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 three years and served as a General or ex-Officio member for a period of two years prior to standing as an Executive member. At the 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 and 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 where these will facilitate the undertaking of their role.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The trustees have established and maintain a risk management strategy that comprises the establishment of systems and procedures to mitigate risks identified and the implementation of procedures to minimise any potential impact on the charity should any of those risks materialise.

SOUTHEND & WESTCLIFF HEBREW CONGREGATION
(LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2011

OBJECTIVES AND ACTIVITIES

Objectives and aims

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 Jewish community 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, for example, students pay only 5% of the full annual fee. 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 many 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 our trustees also give of their time freely. All those volunteers working with projects involving children or other vulnerable groups are CRB checked.

SOUTHEND & WESTCLIFF HEBREW CONGREGATION
(LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2011

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 bordering the Thames Estuary.

Religious activities

Our Synagogue provides a centre for our prayers and 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 over 100 regularly attend 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 conduct the rites of marriage.

Inter-faith dialogue:

Our Synagogue is an active member of the Faith Communities Forum in the charity's catchment area. We also use our premises 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. There is no charge made for this service.

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

SOUTHEND & WESTCLIFF HEBREW CONGREGATION
(LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2011

ACHIEVEMENT AND PERFORMANCE

How our activities deliver public benefit

The Southend Jewish Youth Centre:

The Southend Jewish Youth Centre provides services to the youth of the community and their friends under the direction of the Youth Leader. The Youth Centre provides moral training and guidance.

The Southend and Westcliff Jewish Ladies Guild:

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

Kosher Meals on Wheels:

Kosher Meals on Wheels delivers kosher meals to the frail and the ill in the community who may otherwise not receive a hot meal during the day.

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.

Pop In Centre:

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

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

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.

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 (authorised by the FSA).

The financial information of the charity is given on pages 9 to 21 of the financial statements.

The net incoming resources for the year amounted to an excess of income over expenditure of £87,151 consisting of a surplus of £83,785 on unrestricted funds and a surplus of £2,216 on restricted funds, compared with an overall surplus of £26,211 for the previous year.

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

FUTURE DEVELOPMENTS

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

SOUTHEND & WESTCLIFF HEBREW CONGREGATION
(LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2011

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees (who are also the directors of Southend & Westcliff Hebrew Congregation (Limited by Guarantee) 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

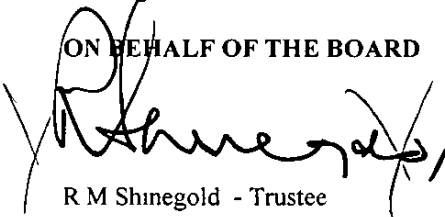
STATEMENT AS TO DISCLOSURE OF INFORMATION TO AUDITORS

So far as the trustees are aware, there is no relevant information (as defined by Section 418 of the Companies Act 2006) of which the charitable company's auditors are unaware, and each trustee has taken all the steps that they ought to have taken as a trustee in order to make them aware of any audit information and to establish that the charitable company's 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.

ON BEHALF OF THE BOARD


R M Shinegold - Trustee

26 March 2012

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

We have audited the financial statements of Southend & Westcliff Hebrew Congregation (Limited by Guarantee) for the year ended 31 December 2011 on pages nine to twenty one. 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).

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.

Respective responsibilities of trustees and auditors

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.

Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's Ethical Standards for Auditors.

Scope of the audit of the financial statements

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of whether the accounting policies are appropriate to the charitable company's circumstances and have been consistently applied and adequately disclosed, the reasonableness of significant accounting estimates made by the trustees, and the overall presentation of the financial statements. In addition, we read all the financial and non-financial information in the financial statements to identify material inconsistencies with the audited financial statements. If we become aware of any apparent material misstatements or inconsistencies we consider the implications for our report.

Opinion on financial statements

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 2011 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.

Opinion on other matter prescribed by the Companies Act 2006

In our opinion 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.

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

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 prepare the financial statements in accordance with the small companies regime and take advantage of the small companies exemption in preparing the Report of the Trustees



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 2/4/2012

SOUTHEND & WESTCLIFF HEBREW CONGREGATION
(LIMITED BY GUARANTEE)

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2011

	Notes	Unrestricted funds £	Restricted funds £	2011 Total funds £	2010 Total funds £
INCOMING RESOURCES					
Incoming resources from generated funds					
Voluntary income	2	59,301	475	59,776	19,153
Activities for generating funds	3	24,490	4,072	28,562	34,614
Investment income	4	20,665	-	20,665	19,010
Incoming resources from charitable activities					
Religious activities		354,784	7	354,791	380,535
Youth Centre		4,117	-	4,117	4,892
Ladies Guild		13,451	-	13,451	13,322
Kosher Meals on Wheels		4,896	-	4,896	6,667
		<hr/>	<hr/>	<hr/>	<hr/>
Total incoming resources		481,704	4,554	486,258	478,193
RESOURCES EXPENDED					
Costs of generating funds					
Costs of generating voluntary income	6	2,706	-	2,706	3,546
Charitable activities					
Religious activities	7	354,125	1,188	355,313	399,072
Youth Centre		1,942	-	1,942	7,604
Ladies Guild		15,277	-	15,277	13,366
Kosher Meals on Wheels		5,846	-	5,846	9,613
TRIBE Youth Centre		676	-	676	-
Governance costs	10	17,347	-	17,347	18,781
		<hr/>	<hr/>	<hr/>	<hr/>
Total resources expended		397,919	1,188	399,107	451,982
NET INCOMING RESOURCES before transfers					
		<hr/>	<hr/>	<hr/>	<hr/>
		83,785	3,366	87,151	26,211
Gross transfers between funds	21	1,150	(1,150)	-	-
		<hr/>	<hr/>	<hr/>	<hr/>
Net incoming/(outgoing) resources		84,935	2,216	87,151	26,211
RECONCILIATION OF FUNDS					
Total funds brought forward		726,864	21,183	748,047	721,836
		<hr/>	<hr/>	<hr/>	<hr/>
TOTAL FUNDS CARRIED FORWARD		<u>811,799</u>	<u>23,399</u>	<u>835,198</u>	<u>748,047</u>

The notes form part of these financial statements

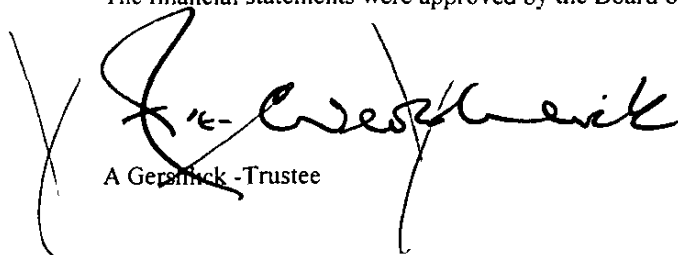
SOUTHEND & WESTCLIFF HEBREW CONGREGATION
(LIMITED BY GUARANTEE)

BALANCE SHEET
AT 31 DECEMBER 2011

	Notes	2011 £	2010 £
FIXED ASSETS			
Tangible assets	14	337,796	337,796
Investment property	15	262,722	262,722
		<u>600,518</u>	<u>600,518</u>
CURRENT ASSETS			
Debtors amounts falling due within one year	16	129,131	134,069
Debtors amounts falling due after more than one year	16	21,323	16,435
Cash at bank		248,235	175,791
		<u>398,689</u>	<u>326,295</u>
CREDITORS			
Amounts falling due within one year	17	(130,209)	(137,766)
		<u>268,480</u>	<u>188,529</u>
NET CURRENT ASSETS			
		<u>268,480</u>	<u>188,529</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			
		868,998	789,047
CREDITORS			
Amounts falling due after more than one year	18	(33,800)	(41,000)
		<u>835,198</u>	<u>748,047</u>
NET ASSETS			
		<u>835,198</u>	<u>748,047</u>
FUNDS			
Unrestricted funds	21	811,798	726,864
Restricted funds		23,400	21,183
		<u>835,198</u>	<u>748,047</u>
TOTAL FUNDS			
		<u>835,198</u>	<u>748,047</u>

These financial statements have been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small charitable companies and with the Financial Reporting Standard for Smaller Entities (effective April 2008)

The financial statements were approved by the Board of Trustees on 26 March 2012 and were signed on its behalf by



A Gerslück - Trustee

The notes form part of these financial statements

SOUTHEND & WESTCLIFF HEBREW CONGREGATION
(LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2011

1 ACCOUNTING POLICIES

Accounting convention

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008), the Companies Act 2006 and the requirements of the Statement of Recommended Practice, Accounting and Reporting by Charities

Incoming resources

Income is recognised in the period that the Charity is entitled to the receipt and the amount can be measured with reasonable certainty. Membership income is charged for the year ended 31st May and that proportion relating to the period 1st January to 31st May of the year following the year-end is treated as deferred income.

Donations received are allocated to unrestricted funds, unless the donor specifically allocates a purpose for the donation. Donations are recognised upon receipt.

Income tax is recoverable on donations and membership fees that are made under the Gift Aid scheme. The amount recorded in the accounts reflects the total amount recoverable for the year.

Investment income consists of bank interest earned, ground rents and short term renting of property received throughout the year.

Resources expended

Resources expended are recognised in the period in which they are incurred. Resources expended include attributable VAT as it cannot be recovered.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include audit fees and costs linked to the strategic management of the charity.

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.

SOUTHEND & WESTCLIFF HEBREW CONGREGATION
(LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2011

1 ACCOUNTING POLICIES - continued

Tangible fixed assets

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

a) Freehold property

With the exception of the land, buildings and equipment at Stock Road, Southend-on-Sea, which has been written down to £1 no depreciation is provided with respect to freehold property. In the opinion of the trustees freehold property has a very long useful life and accordingly depreciation would not be material

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 FRSE which the Charity has adopted

Fixed asset valuation

Fixed assets except for investment properties are recorded at cost. In the opinion of the trustees the market value of the other freehold properties is substantially in excess of their book value

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

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 unrestricted funds that have been set aside by the trustees for particular purposes

Pension costs

The Charity operates a defined contribution scheme on behalf of certain employees. Contributions are charged to the SOFA as they accrue

2 VOLUNTARY INCOME

	2011	2010
	£	£
Donations	<u>59,776</u>	<u>19,153</u>

SOUTHEND & WESTCLIFF HEBREW CONGREGATION
(LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2011

3. ACTIVITIES FOR GENERATING FUNDS

	2011	2010
	£	£
Fundraising events	8,475	16,495
Hire of hall	7,316	5,249
Community Voice advertising income	12,771	12,870
	<u>28,562</u>	<u>34,614</u>

4. INVESTMENT INCOME

	2011	2010
	£	£
Rents received	16,678	17,024
Interest received	3,987	1,986
	<u>20,665</u>	<u>19,010</u>

5. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	2011 Total Funds	2010 Total Funds
	£	£	£	£
Religious Activities				
Membership fees	186,766	-	186,766	216,019
Income tax refunds	46,323	7	46,330	51,812
Burial and Memorial Board	115,353	-	115,353	107,377
Events	6,342	-	6,342	5,307
Mother and Toddler	-	-	-	20
	<u>354,784</u>	<u>7</u>	<u>354,791</u>	<u>380,535</u>

	2011 Total Funds	2010 Total Funds
	£	£
Deferred Income:		
Brought forward and released in year		
Members fees	81,610	82,641
Burial Board	22,966	23,437
Carried forward to following year		
Membership fees	80,332	81,610
Burial Board	<u>22,348</u>	<u>22,966</u>

SOUTHEND & WESTCLIFF HEBREW CONGREGATION
(LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2011

6. COSTS OF GENERATING VOLUNTARY INCOME

	2011	2010
	£	£
Cost of fundraising events	2,706	3,546
	<u>2,706</u>	<u>3,546</u>

7. CHARITABLE ACTIVITIES COSTS

	Direct costs (See note 8)	Support costs (See note 9)	Totals
	£	£	£
Religious activities	213,708	141,605	355,313
Youth Centre	1,942	-	1,942
Ladies Guild	15,277	-	15,277
Kosher Meals on Wheels	5,846	-	5,846
TRIBE Youth Centre	676	-	676
	<u>237,449</u>	<u>141,605</u>	<u>379,054</u>

8. DIRECT COSTS OF CHARITABLE ACTIVITIES

	2011	2010
	£	£
Staff costs	64,796	61,830
Visiting clergy fees	1,975	3,013
Premises	69,119	70,095
Cemetery and burial expenses	49,775	61,298
Consumable items and equipment	4,529	5,432
Community Voice expenses	10,020	12,931
Catering and function expenses	31,663	33,813
Courses	450	(149)
Chiefs Rabbi's Council	2,120	2,330
Board of Deputies	1,208	1,336
Donations	1,118	4,251
Sifrei Torah expenses	-	22,856
TRIBE Youth Centre	676	-
	<u>237,449</u>	<u>279,036</u>

9. SUPPORT COSTS

	General staff	Communication	Premises	Miscellaneous	Totals
	£	£	£	£	£
Religious activities	99,148	8,773	16,053	17,631	141,605
	<u>99,148</u>	<u>8,773</u>	<u>16,053</u>	<u>17,631</u>	<u>141,605</u>

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

SOUTHEND & WESTCLIFF HEBREW CONGREGATION
(LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2011

10 GOVERNANCE COSTS

	2011	2010
	£	£
Staff costs	7,391	7,973
Auditors' remuneration	2,592	3,259
Auditors' remuneration for non-audit work	5,628	5,658
Insurance	1,736	1,891
	<u>17,347</u>	<u>18,781</u>

11 NET INCOMING/(OUTGOING) RESOURCES

Net resources are stated after charging/(crediting)

	2011	2010
	£	£
Auditors' remuneration	2,592	3,259
	<u>2,592</u>	<u>3,259</u>

12. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2011 nor for the year ended 31 December 2010

The charity paid a salary to Mrs J Pepper, the wife of G Pepper a trustee, in her capacity as Kashrut Officer. 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 2011 nor for the year ended 31 December 2010

13. STAFF COSTS

	2011	2010
	£	£
Wages and salaries	151,452	146,048
Social security costs	11,368	11,118
Other pension costs	8,515	9,579
	<u>171,335</u>	<u>166,745</u>

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

	2011	2010
Direct charitable	10	10
Support	9	9
Administration	2	2
	<u>21</u>	<u>21</u>

No employees received emoluments of more than £60,000

SOUTHEND & WESTCLIFF HEBREW CONGREGATION
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NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2011

14. TANGIBLE FIXED ASSETS

	Freehold property £	Equipment £	Totals £
COST			
At 1 January 2011 and 31 December 2011	<u>363,022</u>	<u>442</u>	<u>363,464</u>
DEPRECIATION			
At 1 January 2011 and 31 December 2011	<u>25,227</u>	<u>441</u>	<u>25,668</u>
NET BOOK VALUE			
At 31 December 2011	<u>337,795</u>	<u>1</u>	<u>337,796</u>
At 31 December 2010	<u>337,795</u>	<u>1</u>	<u>337,796</u>

15. INVESTMENT PROPERTY

	£
MARKET VALUE	
At 1 January 2011 and 31 December 2011	<u>262,722</u>
NET BOOK VALUE	
At 31 December 2011	<u>262,722</u>
At 31 December 2010	<u>262,722</u>

The value of the investment properties is not considered to have changed since their previous revaluation

16. DEBTORS

	2011 £	2010 £
Amounts falling due within one year		
Membership fees and other debtors	124,857	129,476
Prepayments and accrued income	<u>4,274</u>	<u>4,593</u>
	<u>129,131</u>	<u>134,069</u>
Amounts falling due after more than one year		
Membership fees and other debtors	<u>21,323</u>	<u>16,435</u>
Aggregate amounts	<u>150,454</u>	<u>150,504</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

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NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2011

17. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2011	2010
	£	£
Deferred membership fees	102,679	104,576
Other creditors	27,530	33,190
	<u>130,209</u>	<u>137,766</u>

18. CREDITORS AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2011	2010
	£	£
Other creditors	33,800	41,000
	<u>33,800</u>	<u>41,000</u>

Other creditors include a loan, repayable by instalments, where the repayments due after one year total £33,800 (2010 - £41,000)

19. 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 £3,082 (2010 - £3,082)

The charity is committed to the payment of pensions totalling £ 5,433 (2010 - £6,382) over the next twelve months

20. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds	Restricted funds	2011 Total funds	2010 Total funds
	£	£	£	£
Fixed assets	337,796	-	337,796	337,796
Investments	262,722	-	262,722	262,722
Current assets	374,937	23,752	398,689	326,295
Current liabilities	(129,857)	(352)	(130,209)	(137,766)
Long term liabilities	(33,800)	-	(33,800)	(41,000)
	<u>811,798</u>	<u>23,400</u>	<u>835,198</u>	<u>748,047</u>

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NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2011

21. MOVEMENT IN FUNDS

	At 1/1/11 £	Net movement in funds £	Transfers between funds £	At 31/12/11 £
Unrestricted funds				
General fund	271,015	84,416	(9,442)	345,989
Revaluation	225,500	-	-	225,500
Burial Reserve fund	58,004	-	(8,229)	49,775
Burial Ground fund	129,000	-	10,000	139,000
Youth Centre fund	-	1,727	1,150	2,877
Ladies Guild fund	15,776	(1,409)	-	14,367
Kosher Meals on Wheels fund	12,039	(950)	-	11,089
Promotion of SWHC fund	5,000	-	-	5,000
Infrastructure fund	10,530	-	7,671	18,201
	<u>726,864</u>	<u>83,784</u>	<u>1,150</u>	<u>811,798</u>
Restricted funds				
Golda White fund	13,291	-	-	13,291
Talmud Torah Cup fund	149	-	-	149
Beth Hamedrash fund	1,098	3,595	-	4,693
Mikveh fund	294	(244)	-	50
Cemetery Security fund	934	(110)	-	824
Care Committee fund	2,062	3	-	2,065
Ladies Projects fund	1,713	(27)	-	1,686
Kidz Shabbatim	500	-	-	500
Lottery	1,000	150	(1,150)	-
Social Sessions	142	-	-	142
	<u>21,183</u>	<u>3,367</u>	<u>(1,150)</u>	<u>23,400</u>
TOTAL FUNDS	<u><u>748,047</u></u>	<u><u>87,151</u></u>	<u><u>-</u></u>	<u><u>835,198</u></u>

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FOR THE YEAR ENDED 31 DECEMBER 2011

21 MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	458,595	(374,179)	84,416
Youth Centre fund	4,345	(2,618)	1,727
Ladies Guild fund	13,868	(15,277)	(1,409)
Kosher Meals on Wheels fund	4,896	(5,846)	(950)
	481,704	(397,920)	83,784
Restricted funds			
Beth Hamedrash fund	4,201	(606)	3,595
Mikveh fund	-	(244)	(244)
Care Committee fund	202	(199)	3
Ladies Projects fund	1	(28)	(27)
Lottery	150	-	150
Cemetery Security fund	-	(110)	(110)
	4,554	(1,187)	3,367
TOTAL FUNDS	486,258	(399,107)	87,151

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NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2011

21 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.
Kosher Meals on Wheels	Kosher Meals on Wheels delivers kosher meals to the frail and the ill in the community who would otherwise not receive a hot meal during the day.
Promotion of SWHC & kids Shabbat Promo Infrastructure fund	To promote the community to families in other areas. The infrastructure fund has been established to provide for major repair works to the buildings. 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.

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. Further donations received are to fund library enhancement.
Mikveh fund	A fund was established from donations in 2007 for the maintenance of the Mikveh.
TRIBE Youth Centre	A fund was established from donations in 2007 for youth services. Unfortunately this project came to an end in August 2010 due to insufficient funding.
Cemetery Security fund	A fund was established from donations in 2007 to acquire and maintain a new security system for the cemetery.
Care Committee fund	A fund was established from donations in 2007 for services in the community.
Ladies projects fund	A fund was established from donations during the year for particular projects in the ladies community.
Social Sessions	Fund set up to cover costs of Mother and Daughter coffee mornings and to cover costs of social meetings of similar nature.
Lottery	This has now been utilised for the youth centre fund.

22 ULTIMATE CONTROLLING PARTY

There is no ultimate controlling party.

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NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2011

23. 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 £1,736 (2010 - £1,891) including insurance premium tax for an indemnity limit of £1,000,000.

24. SHOP

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

All costs incurred by the Charity are reimbursed by the shop.