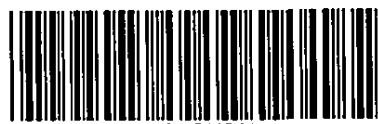


**REGISTERED COMPANY NUMBER: 04662319 (England and Wales)**  
**REGISTERED CHARITY NUMBER: 1099107**

**REPORT OF THE TRUSTEES AND  
FINANCIAL STATEMENTS FOR THE YEAR ENDED  
31ST DECEMBER 2009  
FOR  
SOUTHEND & WESTCLIFF HEBREW CONGREGATION  
(LIMITED BY GUARANTEE)**

SATURDAY



A20      \*AICDDKS6\*      245  
12/06/2010  
COMPANIES HOUSE

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

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

**CONTENTS OF THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31ST DECEMBER 2009**

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Statement of Financial Activities	9
Balance Sheet	10
Notes to the Financial Statements	11 to 22

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

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31ST DECEMBER 2009**

The trustees and directors present their report with the financial statements of the charity for the year ended 31st December 2009. The trustees and directors have adopted the provisions of the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' issued in March 2005.

**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  
and directors**

A Gershlick  
R Shnegold  
S Salt - appointed as director 17th May 2009  
R Stone - appointed as trustee and director 17th May 2009  
D Silverstone - resigned 17th May 2009  
S Cohen - resigned 17th May 2009

**Other trustees**

B Burns  
M Nelkin  
Mrs B Newman  
G Pepper  
Mrs M Salt  
L Herlitz - appointed 17th May 2009  
S Robinson - appointed 17th May 2009  
Mrs S Vandermolen - appointed 17th May 2009  
M Yaffe - appointed 17th May 2009  
S Belson - resigned 17th May 2009  
M Franks - resigned 17th May 2009  
A Silver - resigned 6th July 2009  
N Zetter - resigned 17th May 2009

**Company Secretary**  
R Stone

**Auditors**

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

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

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31ST DECEMBER 2009**

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Solicitors and Bankers**

**Solicitor:**

Mr G Caplan, 9 Cranbrook Road, Ilford, Essex, IG1 4EG

**Bankers:**

Bank of Scotland plc, 108 High Street, Southend on Sea, Essex, SS1 1LB

Lloyds TSB Bank plc, 77 High Street, Southend on Sea, Essex, SS1 1HT

**Manager**

Mrs J Steel

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The charity is controlled by its governing document, a deed of trust, 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 (who are the Directors), 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 eight general members for the succeeding year.

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 Synagogue Council has established and maintained 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 31ST DECEMBER 2009**

**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

**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 31ST DECEMBER 2009**

**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 -

**Prayers:** The Synagogue is open daily for prayers. 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 an appropriate location for their marriage ceremony.

**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

**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 would otherwise not receive a hot meal during the day.

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

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31ST DECEMBER 2009**

**ACHIEVEMENT AND PERFORMANCE**

**How our activities deliver public benefit**

**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 Synagogue Council is to maintain the Congregation's reserves at a level sufficient in order to ensure the continuance of essential services, including, for example, the upkeep of the Congregation's property. In addition the Synagogue Council is 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 7 to 21 of the financial statements.

The net incoming resources for the year amounted to an excess of income over expenditure of £61,430 consisting of a surplus of £45,916 on unrestricted funds and a surplus of £15,514 on restricted funds, compared with a surplus of £37,819 for the previous year.

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

**FUTURE DEVELOPMENTS**

The Charity has planned a programme to provide our youth with spiritual and moral leadership and is engaging a young Rabbi to promote and supervise this initiative. Consideration is being given to the provision of an active community centre within our site, to foster the Charity's commitment to support our members.

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

**REPORT OF THE TRUSTEES  
FOR THE YEAR ENDED 31ST DECEMBER 2009**

**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 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.

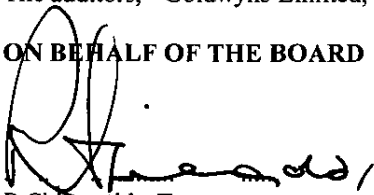
**STATEMENT AS TO DISCLOSURE OF INFORMATION TO AUDITORS**

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, Goldwyns Limited, will be proposed for re-appointment at the forthcoming Annual General Meeting

**ON BEHALF OF THE BOARD**



R Shinegold - Trustee

Date 22 March 2010



**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 31st December 2009 on pages nine to twenty two. The financial statements have been prepared under the accounting policies set out therein and the requirements of the Financial Reporting Standard for Smaller Entities (effective April 2008).

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 trustees 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 trustees as a body, for our audit work, for this report, or for the opinions we have formed.

**Respective responsibilities of trustees and auditors**

The trustees' (who are also the directors of the charitable company for the purposes of company law) responsibilities 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) and for being satisfied that the financial statements give a true and fair view are set out on page six.

Our responsibility is to audit the financial statements in accordance with relevant legal and regulatory requirements and International Standards on Auditing (UK and Ireland).

We report to you our opinion as to whether the financial statements give a true and fair view, are properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice and are prepared in accordance with the Companies Act 2006. We also report to you whether, in our opinion, the information given in the Report of the Trustees is consistent with those financial statements.

In addition, we report to you if, in our opinion, the charitable company has not kept adequate accounting records, if the charitable company's financial statements are not in agreement with the accounting records and returns, if we have not received all the information and explanations we require for our audit, or if certain disclosures of trustees' remuneration specified by law are not made.

We read the Report of the 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 International Standards on Auditing (UK and Ireland) 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 trustees in the preparation of the financial statements, and of whether the accounting policies are appropriate to the charitable 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 & WESTCLIFF HEBREW CONGREGATION  
(LIMITED BY GUARANTEE)**

**Opinion**

**In our opinion**

- the financial statements give a true and fair view of the state of the charitable company's affairs as at 31st December 2009 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended,
- the financial statements have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice applicable to Smaller Entities,
- the financial statements have been prepared in accordance with the Companies Act 2006, and
- the information given in the Report of the Trustees is consistent with the financial statements



P J Elman FCA (Senior Statutory Auditor)  
for and on behalf of Goldwyns Limited  
Registered Auditor  
Chartered Accountants  
Rutland House  
90-92 Baxter Avenue  
Southend on Sea  
Essex  
SS2 6HZ

Date 31 March 2010

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

**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31ST DECEMBER 2009**

	Notes	Unrestricted funds £	Restricted funds £	2009 Total funds £	2008 Total funds £
<b>INCOMING RESOURCES</b>					
<b>Incoming resources from generated funds</b>					
Voluntary income	2	16,079	30,947	47,026	46,734
Activities for generating funds	3	22,613	5,688	28,301	24,985
Investment income	4	18,657	-	18,657	20,938
<b>Incoming resources from charitable activities 5</b>					
Religious activities		365,945	-	365,945	377,328
Youth Centre		6,909	-	6,909	5,316
Ladies Guild		15,241	-	15,241	14,860
Kosher Meals on Wheels		11,486	-	11,486	11,975
<b>Total incoming resources</b>		456,930	36,635	493,565	502,136
<b>RESOURCES EXPENDED</b>					
<b>Costs of generating funds</b>					
Costs of generating voluntary income	6	3,309	3,930	7,239	3,543
<b>Charitable activities 7</b>					
Religious activities		351,744	19,721	371,465	405,866
Youth Centre		11,805	-	11,805	9,666
Ladies Guild		12,865	-	12,865	13,698
Kosher Meals on Wheels		11,111	-	11,111	14,612
<b>Governance costs 10</b>		17,650	-	17,650	16,932
<b>Total resources expended</b>		408,484	23,651	432,135	464,317
<b>NET INCOMING RESOURCES before transfers</b>					
		48,446	12,984	61,430	37,819
<b>Gross transfers between funds 21</b>		<u>(2,530)</u>	<u>2,530</u>	-	-
<b>Net incoming/(outgoing) resources</b>		45,916	15,514	61,430	37,819
<b>RECONCILIATION OF FUNDS</b>					
<b>Total funds brought forward</b>		629,741	30,665	660,406	622,587
<b>TOTAL FUNDS CARRIED FORWARD</b>		<u>675,657</u>	<u>46,179</u>	<u>721,836</u>	<u>660,406</u>

The notes form part of these financial statements

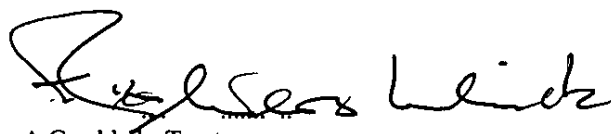
**SOUTHEND & WESTCLIFF HEBREW CONGREGATION  
(LIMITED BY GUARANTEE)**

**BALANCE SHEET  
AT 31ST DECEMBER 2009**

	Notes	2009 £	2008 £
<b>FIXED ASSETS</b>			
Tangible assets	14	337,796	337,796
Investment property	15	<u>262,722</u>	<u>262,722</u>
		600,518	600,518
<b>CURRENT ASSETS</b>			
Debtors amounts falling due within one year	16	166,872	126,245
Debtors amounts falling due after more than one year	16	9,000	9,000
Cash at bank		<u>156,871</u>	<u>125,905</u>
		332,743	261,150
<b>CREDITORS</b>			
Amounts falling due within one year	17	(163,225)	(145,862)
		<u>169,518</u>	<u>115,288</u>
<b>NET CURRENT ASSETS</b>			
		<u>169,518</u>	<u>115,288</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		770,036	715,806
<b>CREDITORS</b>			
Amounts falling due after more than one year	18	(48,200)	(55,400)
<b>NET ASSETS</b>		<u>721,836</u>	<u>660,406</u>
<b>FUNDS</b>			
Unrestricted funds	21	675,657	629,741
Restricted funds		<u>46,179</u>	<u>30,665</u>
<b>TOTAL FUNDS</b>		<u>721,836</u>	<u>660,406</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 22 March 2010 and were signed on its behalf by

  
A Gershlick - 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 31ST DECEMBER 2009**

**1. ACCOUNTING POLICIES**

**Accounting convention**

The financial statements have been prepared under the historical cost convention, and in accordance with the Financial Reporting Standards 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 Congregation 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 31ST DECEMBER 2009**

**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 Synagogue Council 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 given the difficulty in attributing a reliable valuation to them.

**Fixed asset valuation**

Fixed assets except for investment properties are recorded at cost. In the opinion of the Synagogue Council 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.

**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 company operates a defined contribution scheme on behalf of certain of its employees. Contributions are charged to the profit and loss account as they accrue.

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

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED  
FOR THE YEAR ENDED 31ST DECEMBER 2009**

**2. VOLUNTARY INCOME**

	2009	2008
	£	£
Donations	28,903	46,734
Grants	<u>18,123</u>	<u>-</u>
	<u>47,026</u>	<u>46,734</u>

Grants received, included in the above, are as follows

	2009	2008
	£	£
Community Security Trust	<u>18,123</u>	<u>-</u>

**3. ACTIVITIES FOR GENERATING FUNDS**

	2009	2008
	£	£
Fundraising events	10,618	11,140
Hire of hall	7,755	5,954
Community Voice advertising income	<u>9,928</u>	<u>7,891</u>
	<u>28,301</u>	<u>24,985</u>

**4. INVESTMENT INCOME**

	2009	2008
	£	£
Rents received	17,506	17,136
Interest received	<u>1,151</u>	<u>3,802</u>
	<u>18,657</u>	<u>20,938</u>

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

**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED  
FOR THE YEAR ENDED 31ST DECEMBER 2009**

**5. INCOMING RESOURCES FROM CHARITABLE ACTIVITIES**

	Unrestricted Funds	Restricted Funds	2009 Total Funds	2008 Total Funds
	£	£	£	£
<b>Religious Activities</b>				
Membership fees	197,151	-	197,151	204,369
Income tax refunds	48,699	-	48,699	50,472
Burial Board	102,999	-	102,999	103,376
Events	12,373	-	12,373	13,353
Mother and Toddler	139	-	139	225
Kashrut Commission	-	-	-	161
Memorial Board	<u>4,584</u>	-	<u>4,584</u>	<u>5,372</u>
	<u>365,945</u>	-	<u>365,945</u>	<u>377,328</u>

	2009 Total Funds	2008 Total Funds
	£	£
<b>Deferred Income:</b>		
Brought forward and released in year		
Members fees	81,191	79,155
Burial Board	24,677	23,150
Carried forward to following year		
Membership fees	82,641	81,191
Burial Board	<u>23,439</u>	<u>24,677</u>

**6. COSTS OF GENERATING VOLUNTARY INCOME**

	2009	2008
	£	£
Cost of fundraising events	<u>7,239</u>	<u>3,543</u>

**7. CHARITABLE ACTIVITIES COSTS**

	Direct costs (See note 8)	Support costs (See note 9)	Totals
	£	£	£
Religious activities	233,392	138,073	371,465
Youth Centre	11,694	111	11,805
Ladies Guild	12,781	84	12,865
Kosher Meals on Wheels	<u>11,111</u>	-	<u>11,111</u>
	<u>268,978</u>	<u>138,268</u>	<u>407,246</u>



**SOUTHEND & WESTCLIFF HEBREW CONGREGATION  
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**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED  
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**8. DIRECT COSTS OF CHARITABLE ACTIVITIES**

	2009	2008
	£	£
Staff costs	70,998	78,114
Visiting clergy fees	2,591	6,179
Premises	92,701	80,702
Cemetery and burial expenses	45,951	53,409
Consumable items and equipment	6,704	4,723
Community Voice expenses	8,030	8,469
Catering and function expenses	35,339	45,060
Courses	801	1,178
Chiefs Rabbi's Council	2,275	2,210
Board of Deputies	1,534	848
Donations	1,848	5,518
Sifrei Torah expenses	206	22,716
	<u>268,978</u>	<u>309,126</u>

**9 SUPPORT COSTS**

	General staff	Communication	Premises	Miscellaneous	Totals
	£	£	£	£	£
Religious activities	84,908	12,569	32,692	7,904	138,073
Youth Centre	-	66	-	45	111
Ladies Guild	-	84	-	-	84
	<u>84,908</u>	<u>12,719</u>	<u>32,692</u>	<u>7,949</u>	<u>138,268</u>

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

**10. GOVERNANCE COSTS**

	2009	2008
	£	£
Staff costs	7,535	7,397
Auditors' remuneration	3,084	2,875
Auditors' remuneration for non-audit work	4,964	4,600
Insurance	2,046	2,045
Sundry	21	15
	<u>17,650</u>	<u>16,932</u>

**11. NET INCOMING/(OUTGOING) RESOURCES**

Net resources are stated after charging/(crediting)

	2009	2008
	£	£
Auditors' remuneration	<u>3,084</u>	<u>2,875</u>

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**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED  
FOR THE YEAR ENDED 31ST DECEMBER 2009**

**12. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31st December 2009 nor for the year ended 31st December 2008

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 31st December 2009 nor for the year ended 31st December 2008

**13. STAFF COSTS**

	2009 £	2008 £
Wages and salaries	149,812	161,058
Social security costs	10,614	11,546
Other pension costs	<u>3,015</u>	<u>2,558</u>
	<u><u>163,441</u></u>	<u><u>175,162</u></u>

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

	2009	2008
Direct charitable	11	12
Support	5	6
Administration	<u>2</u>	<u>2</u>
	<u><u>18</u></u>	<u><u>20</u></u>

No employees received emoluments of more than £60,000

**14. TANGIBLE FIXED ASSETS**

	Freehold property £	Equipment £	Totals £
<b>COST</b>			
At 1st January 2009 and 31st December 2009	<u>363,022</u>	<u>442</u>	<u>363,464</u>
<b>DEPRECIATION</b>			
At 1st January 2009 and 31st December 2009	<u>25,227</u>	<u>441</u>	<u>25,668</u>
<b>NET BOOK VALUE</b>			
At 31st December 2009	<u><u>337,795</u></u>	<u><u>1</u></u>	<u><u>337,796</u></u>
At 31st December 2008	<u><u>337,795</u></u>	<u><u>1</u></u>	<u><u>337,796</u></u>

**SOUTHEND & WESTCLIFF HEBREW CONGREGATION  
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**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED  
FOR THE YEAR ENDED 31ST DECEMBER 2009**

**15. INVESTMENT PROPERTY**

	£
<b>MARKET VALUE</b>	
At 1st January 2009 and 31st December 2009	<u>262,722</u>
<b>NET BOOK VALUE</b>	
At 31st December 2009	<u>262,722</u>
At 31st December 2008	<u>262,722</u>

The investment properties were revalued by the directors at the balance sheet date and their valuation was considered to be unchanged

**16. DEBTORS**

	2009 £	2008 £
Amounts falling due within one year		
Membership fees and other debtors	132,146	120,782
Prepayments and accrued income	<u>34,726</u>	<u>5,463</u>
	<u>166,872</u>	<u>126,245</u>
Amounts falling due after more than one year		
Membership fees and other debtors	<u>9,000</u>	<u>9,000</u>
Aggregate amounts	<u>175,872</u>	<u>135,245</u>

Membership fees and other debtors falling due after more than one year comprise amounts owed in respect of "non-member" burials and are secured by a charge on a relative's property

**17. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	2009 £	2008 £
Deferred membership fees	106,078	105,867
Other creditors	<u>57,147</u>	<u>39,995</u>
	<u>163,225</u>	<u>145,862</u>

**18. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR**

	2009 £	2008 £
Other creditors	<u>48,200</u>	<u>55,400</u>

Other creditors include a loan, repayable by instalments, where the repayments due in more than five years total £19,400 (2008 - £26,600)

**SOUTHEND & WESTCLIFF HEBREW CONGREGATION  
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**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED  
FOR THE YEAR ENDED 31ST DECEMBER 2009**

**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 £3,015 (2008 - £2,558)

The charity is committed to the payment of pensions totalling £6,216 (2008 - £8,973) over the next twelve months

**20. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

	Unrestricted funds £	Restricted funds £	2009 Total funds £	2008 Total funds £
Fixed assets	337,796	-	337,796	337,796
Investments	262,722	-	262,722	262,722
Current assets	269,058	63,685	332,743	261,150
Current liabilities	(145,719)	(17,506)	(163,225)	(145,862)
Long term liabilities	<u>(48,200)</u>	<u>-</u>	<u>(48,200)</u>	<u>(55,400)</u>
	<u>675,657</u>	<u>46,179</u>	<u>721,836</u>	<u>660,406</u>

**SOUTHEND & WESTCLIFF HEBREW CONGREGATION  
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**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED  
FOR THE YEAR ENDED 31ST DECEMBER 2009**

**21. MOVEMENT IN FUNDS**

	At 1 1 09 £	Net movement in funds £	Transfers between funds £	At 31 12 09 £
<b>Unrestricted funds</b>				
General fund	213,950	50,090	(19,324)	244,716
Revaluation	225,500	-	-	225,500
Burial Reserve designated fund	53,409	-	(7,458)	45,951
Burial Ground designated fund	109,000	-	10,000	119,000
Youth Centre designated fund	-	(4,896)	4,896	-
Ladies Guild designated fund	13,273	2,376	171	15,820
Kosher Meals on Wheels designated fund	14,609	376	-	14,985
Promotion of SWHC designated fund	-	500	5,000	5,500
Infrastructure designated fund	-	-	4,185	4,185
	<u>629,741</u>	<u>48,446</u>	<u>(2,530)</u>	<u>675,657</u>
<b>Restricted funds</b>				
Golda White fund	13,291	-	-	13,291
Talmud Torah cup fund	275	(126)	-	149
Beth Hamedrash fund	395	417	-	812
Mikveh fund	-	265	-	265
TRIBE fund	4,900	1,060	-	5,960
Cemetery Security fund	934	-	-	934
Care Committee fund	800	871	(250)	1,421
Sifrei Torah fund	10,070	8,260	-	18,330
Window fund	-	524	2,780	3,304
Ladies Projects fund	-	1,713	-	1,713
	<u>30,665</u>	<u>12,984</u>	<u>2,530</u>	<u>46,179</u>
<b>TOTAL FUNDS</b>	<u><u>660,406</u></u>	<u><u>61,430</u></u>	<u><u>-</u></u>	<u><u>721,836</u></u>

**SOUTHEND & WESTCLIFF HEBREW CONGREGATION  
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**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED  
FOR THE YEAR ENDED 31ST DECEMBER 2009**

**21. MOVEMENT IN FUNDS - continued**

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	422,793	(372,703)	50,090
Ladies Guild designated fund	15,241	(12,865)	2,376
Kosher Meals on Wheels designated fund	11,487	(11,111)	376
Promotion of SWHC designated fund	500	-	500
Youth Centre designated fund	<u>6,909</u>	<u>(11,805)</u>	<u>(4,896)</u>
	456,930	(408,484)	48,446
<b>Restricted funds</b>			
Beth Hamedrash fund	417	-	417
Mikveh fund	265	-	265
Care Committee fund	1,136	(265)	871
Sifrei Torah fund	8,466	(206)	8,260
Window fund	21,828	(21,304)	524
TRIBE fund	1,140	(80)	1,060
Ladies Projects fund	3,383	(1,670)	1,713
Talmud Torah cup fund	<u>-</u>	<u>(126)</u>	<u>(126)</u>
	36,635	(23,651)	12,984
	<u>493,565</u>	<u>(432,135)</u>	<u>61,430</u>
<b>TOTAL FUNDS</b>	<u>493,565</u>	<u>(432,135)</u>	<u>61,430</u>

**SOUTHEND & WESTCLIFF HEBREW CONGREGATION  
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**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED  
FOR THE YEAR ENDED 31ST DECEMBER 2009**

**21 MOVEMENT IN FUNDS - continued**

**Purpose of designated funds**

Burial Reserve	There is a contingent liability in respect of the Congregation'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 Designated 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	A fund was established from donations during the year in order to promote the community to families in other areas.
Infrastructure fund	The infrastructure fund has been established this year to provide for major repair works to the buildings.
Revaluation reserve fund	The revaluation reserve fund is required by the Companies Act 1985 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 additional religious books for learning.
Mikveh fund	A fund was established from donations in 2007 for the maintenance of the Mikveh.
TRIBE fund	A fund was established from donations in 2007 for youth services.
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.
Sifrei Torah fund	A fund was established from donations in 2008 to acquire new Torahs for the synagogue.
Ladies projects fund	A fund was established from donations during the year for particular projects in the ladies community.
Window fund	A fund was established from donations during the year for the replacement of windows in the Ladies Gallery.

**22. CONTINGENT LIABILITIES**

There is a contingent liability of an unknown amount in respect of continual repairs to the Congregation's property. Additionally there is a need to comply with modern requirements concerning facilities for the disabled with regard to certain of the community's property.

There is also a liability for gas supply to the Mikveh that has arisen over a substantial number of years but it has not been possible to quantify the amount involved.

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**NOTES TO THE FINANCIAL STATEMENTS - CONTINUED  
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**23. CAPITAL COMMITMENTS**

During the year the charity entered into a contract for the purchase of a new Sefer Torah at a cost of £18,000. The cost was to be paid by two instalments, £9,000 on signing the contract and £9,000 on completion. At the balance sheet date, the Sefer Torah was not complete and, therefore, the sum of £9,000 on completion remains a commitment of the charity. As the Sefer Torah has not been delivered to the charity, the initial £9,000 has been carried forward and included in prepayments and accrued income.

As disclosed in the movement in funds note, the Sefer Torah restricted fund balance carried forward as at 31st December 2009 to meet this commitment was £18,330.

**24. ULTIMATE CONTROLLING PARTY**

There is no ultimate controlling party.

**25. INDEMNITY INSURANCE**

The Company has insurance cover in respect of losses arising from any claim made by the community by reason of a wrongful act by a Council Member, Officer or Trustee acting in a managerial or supervisory capacity. The charge for the year amounts to £2,067 (2008 - £2,045) including insurance premium tax for an indemnity limit of £750,000.