

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

**REPORT OF THE TRUSTEES AND
FINANCIAL STATEMENTS FOR THE YEAR ENDED
31 DECEMBER 2010
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 2010

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SOUTHEND & WESTCLIFF HEBREW CONGREGATION
(LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2010

The trustees and directors present their report with the financial statements of the charity for the year ended 31st December 2010. 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
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
M Yaffe
A Witzenfeld

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

EVENTS SINCE THE END OF THE YEAR

Information relating to events since the end of the year is given in the notes to the financial statements

SOUTHEND & WESTCLIFF HEBREW CONGREGATION
(LIMITED BY GUARANTEE)

REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2010

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 2010

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 2010

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 2010

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 7 to 21 of the financial statements.

The net incoming resources for the year amounted to an excess of income over expenditure of £26,211 consisting of a surplus of £59,691 on unrestricted funds and a deficit of £(33,480) on restricted funds, compared with an overall surplus of £61,430 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 2010

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

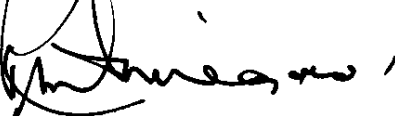
STATEMENT AS TO DISCLOSURE OF INFORMATION TO AUDITORS

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, 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

28 April 2011

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 2010 on pages eight 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.

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 2010 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.

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

5/5/2011

SOUTHEND & WESTCLIFF HEBREW CONGREGATION
(LIMITED BY GUARANTEE)

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2010

	Notes	Unrestricted funds £	Restricted funds £	2010 Total funds £	2009 Total funds £
INCOMING RESOURCES					
Incoming resources from generated funds					
Voluntary income	2	16,003	3,150	19,153	47,027
Activities for generating funds	3	23,304	11,310	34,614	28,301
Investment income	4	19,010	-	19,010	18,657
Incoming resources from charitable activities					
Religious activities	5	380,535	-	380,535	365,945
Youth Centre		4,892	-	4,892	6,909
Ladies Guild		13,322	-	13,322	15,241
Kosher Meals on Wheels		6,667	-	6,667	11,486
Total incoming resources		<u>463,733</u>	<u>14,460</u>	<u>478,193</u>	<u>493,566</u>
 RESOURCES EXPENDED					
Costs of generating funds					
Costs of generating voluntary income	6	3,546	-	3,546	7,239
Charitable activities					
Religious activities	7	351,132	47,940	399,072	371,466
Youth Centre		7,604	-	7,604	11,805
Ladies Guild		13,366	-	13,366	12,865
Kosher Meals on Wheels		9,613	-	9,613	11,111
Governance costs	10	18,781	-	18,781	17,650
Total resources expended		<u>404,042</u>	<u>47,940</u>	<u>451,982</u>	<u>432,136</u>
 NET INCOMING/(OUTGOING) RESOURCES before transfers					
		59,691	(33,480)	26,211	61,430
Gross transfers between funds	21	<u>(8,484)</u>	<u>8,484</u>	-	-
Net incoming/(outgoing) resources		51,207	(24,996)	26,211	61,430
 RECONCILIATION OF FUNDS					
Total funds brought forward		675,657	46,179	721,836	660,406
 TOTAL FUNDS CARRIED FORWARD		<u><u>726,864</u></u>	<u><u>21,183</u></u>	<u><u>748,047</u></u>	<u><u>721,836</u></u>

The notes form part of these financial statements

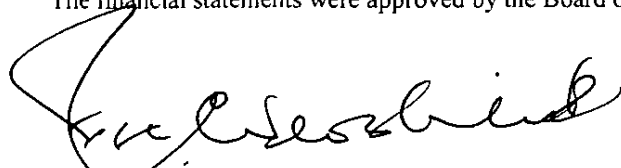
SOUTHEND & WESTCLIFF HEBREW CONGREGATION
(LIMITED BY GUARANTEE)

BALANCE SHEET
AT 31 DECEMBER 2010

	Notes	2010 £	2009 £
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	134,069	166,872
Debtors amounts falling due after more than one year	16	16,435	9,000
Cash at bank		175,791	156,871
		<u>326,295</u>	<u>332,743</u>
 CREDITORS			
Amounts falling due within one year	17	(137,766)	(163,225)
 NET CURRENT ASSETS			
		<u>188,529</u>	<u>169,518</u>
 TOTAL ASSETS LESS CURRENT LIABILITIES			
		789,047	770,036
 CREDITORS			
Amounts falling due after more than one year	18	(41,000)	(48,200)
 NET ASSETS			
		<u>748,047</u>	<u>721,836</u>
 FUNDS			
Unrestricted funds	21	726,864	675,657
Restricted funds		21,183	46,179
 TOTAL FUNDS			
		<u>748,047</u>	<u>721,836</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 28 April 2011 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 31 DECEMBER 2010

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 2010

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 FRSSE 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

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 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 31 DECEMBER 2010

2. VOLUNTARY INCOME

	2010	2009
	£	£
Donations	19,153	28,904
Grants	-	18,123
	<u>19,153</u>	<u>47,027</u>

Grants received, included in the above, are as follows

	2010	2009
	£	£
Community Security Trust	-	18,123
	<u>-</u>	<u>18,123</u>

3. ACTIVITIES FOR GENERATING FUNDS

	2010	2009
	£	£
Fundraising events	16,495	10,618
Hire of hall	5,249	7,755
Community Voice advertising income	12,870	9,928
	<u>34,614</u>	<u>28,301</u>

4. INVESTMENT INCOME

	2010	2009
	£	£
Rents received	17,024	17,506
Interest received	1,986	1,151
	<u>19,010</u>	<u>18,657</u>

SOUTHEND & WESTCLIFF HEBREW CONGREGATION
(LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2010

5 INCOMING RESOURCES FROM CHARITABLE ACTIVITIES

	Unrestricted Funds	Restricted Funds	2010 Total Funds	2009 Total Funds
	£	£	£	£
Religious Activities				
Membership fees	216,019	-	216,019	197,151
Income tax refunds	51,812	-	51,812	48,699
Burial and Memorial Board	107,377	-	107,377	107,583
Events	5,307	-	5,307	12,373
Mother and Toddler	20	-	20	139
	<u>380,535</u>	<u>-</u>	<u>380,535</u>	<u>365,945</u>

	2010 Total Funds	2009 Total Funds
	£	£
Deferred Income:		
Brought forward and released in year		
Members fees	82,641	81,191
Burial Board	23,437	24,677
Carried forward to following year		
Membership fees	81,610	82,641
Burial Board	<u>22,966</u>	<u>23,437</u>

6. COSTS OF GENERATING VOLUNTARY INCOME

	2010	2009
	£	£
Cost of fundraising events	<u>3,546</u>	<u>7,239</u>

7. CHARITABLE ACTIVITIES COSTS

	Direct costs (See note 8)	Support costs (See note 9)	Totals
	£	£	£
Religious activities	248,453	150,619	399,072
Youth Centre	7,604	-	7,604
Ladies Guild	13,366	-	13,366
Kosher Meals on Wheels	9,613	-	9,613
	<u>279,036</u>	<u>150,619</u>	<u>429,655</u>

SOUTHEND & WESTCLIFF HEBREW CONGREGATION
(LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2010

8 DIRECT COSTS OF CHARITABLE ACTIVITIES

	2010	2009
	£	£
Staff costs	61,830	70,998
Visiting clergy fees	3,013	2,591
Premises	70,095	92,701
Cemetery and burial expenses	61,298	45,951
Consumable items and equipment	5,432	6,704
Community Voice expenses	12,931	8,030
Catering and function expenses	33,813	35,339
Courses	(149)	801
Chiefs Rabbi's Council	2,330	2,275
Board of Deputies	1,336	1,534
Donations	4,251	1,848
Sifrei Torah expenses	22,856	206
	<u>279,036</u>	<u>268,978</u>

9 SUPPORT COSTS

	General staff	Communication	Premises	Miscellaneous	Totals
	£	£	£	£	£
Religious activities	96,942	10,300	12,796	30,581	150,619
	<u>96,942</u>	<u>10,300</u>	<u>12,796</u>	<u>30,581</u>	<u>150,619</u>

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

10. GOVERNANCE COSTS

	2010	2009
	£	£
Staff costs	7,973	7,535
Auditors' remuneration	3,259	3,084
Auditors' remuneration for non-audit work	5,658	4,964
Insurance	1,891	2,046
Sundry	-	21
	<u>18,781</u>	<u>17,650</u>

11. NET INCOMING/(OUTGOING) RESOURCES

Net resources are stated after charging/(crediting)

	2010	2009
	£	£
Auditors' remuneration	3,259	3,084
	<u>3,259</u>	<u>3,084</u>

SOUTHEND & WESTCLIFF HEBREW CONGREGATION
(LIMITED BY GUARANTEE)

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2010

12. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2010 nor for the year ended 31 December 2009

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 2010 nor for the year ended 31 December 2009

13. STAFF COSTS

	2010 £	2009 £
Wages and salaries	146,048	145,861
Social security costs	11,118	10,614
Other pension costs	9,579	6,967
	<u>166,745</u>	<u>163,442</u>

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

	2010	2009
Direct charitable	10	11
Support	9	5
Administration	2	2
	<u>21</u>	<u>18</u>

No employees received emoluments of more than £60,000

14. TANGIBLE FIXED ASSETS

	Freehold property £	Equipment £	Totals £
COST			
At 1 January 2010 and 31 December 2010	<u>363,022</u>	<u>442</u>	<u>363,464</u>
DEPRECIATION			
At 1 January 2010 and 31 December 2010	<u>25,227</u>	<u>441</u>	<u>25,668</u>
NET BOOK VALUE			
At 31 December 2010	<u>337,795</u>	<u>1</u>	<u>337,796</u>
At 31 December 2009	<u>337,795</u>	<u>1</u>	<u>337,796</u>

SOUTHEND & WESTCLIFF HEBREW CONGREGATION
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NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2010

15. INVESTMENT PROPERTY

	£
MARKET VALUE	
At 1 January 2010 and 31 December 2010	262,722
NET BOOK VALUE	
At 31 December 2010	262,722
At 31 December 2009	262,722

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

16 DEBTORS

	2010 £	2009 £
Amounts falling due within one year		
Membership fees and other debtors	129,476	132,146
Prepayments and accrued income	4,593	34,726
	134,069	166,872
Amounts falling due after more than one year		
Membership fees and other debtors	16,435	9,000
Aggregate amounts	150,504	175,872

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

	2010 £	2009 £
Deferred membership fees	104,576	106,078
Other creditors	33,190	57,147
	137,766	163,225

18. CREDITORS AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	2010 £	2009 £
Other creditors	41,000	48,200

Other creditors include a loan, repayable by instalments, where the repayments due in more than five years total £41,000 (2009 - £48,200)

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NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
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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 (2009 - £3,015).

The charity is committed to the payment of pensions totalling £ 6,382 (2009 - £6,496) over the next twelve months.

20. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds £	Restricted funds £	2010 Total funds £	2009 Total funds £
Fixed assets	337,796	-	337,796	337,796
Investments	262,722	-	262,722	262,722
Current assets	305,112	21,183	326,295	332,743
Current liabilities	(137,766)	-	(137,766)	(163,225)
Long term liabilities	(41,000)	-	(41,000)	(48,200)
	<u>726,864</u>	<u>21,183</u>	<u>748,047</u>	<u>721,836</u>

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NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2010

21. MOVEMENT IN FUNDS

	At 1/1/10 £	Net movement in funds £	Transfers between funds £	At 31/12/10 £
Unrestricted funds				
General fund	244,716	67,680	(41,381)	271,015
Revaluation	225,500	-	-	225,500
Burial Reserve fund	45,951	-	12,053	58,004
Burial Ground fund	119,000	-	10,000	129,000
Youth Centre fund	-	(2,703)	2,703	-
Ladies Guild fund	15,820	(44)	-	15,776
Kosher Meals on Wheels fund	14,985	(2,946)	-	12,039
Promotion of SWHC fund	5,500	-	(500)	5,000
Infrastructure fund	4,185	(2,296)	8,641	10,530
	<u>675,657</u>	<u>59,691</u>	<u>(8,484)</u>	<u>726,864</u>
Restricted funds				
Golda White fund	13,291	-	-	13,291
Talmud Torah cup fund	149	-	-	149
Siddurim fund	-	225	(225)	-
Beth Hamedrash fund	812	286	-	1,098
Mikveh fund	265	29	-	294
TRIBE Youth Centre	5,960	(10,347)	4,387	-
Cemetery Security fund	934	-	-	934
Care Committee fund	1,421	641	-	2,062
Sifrei Torah fund	18,330	(21,010)	2,680	-
Window fund	3,304	(3,304)	-	-
Ladies Projects fund	1,713	-	-	1,713
Kidz Shabbatum	-	-	500	500
Lottery	-	-	1,000	1,000
Social Sessions	-	-	142	142
	<u>46,179</u>	<u>(33,480)</u>	<u>8,484</u>	<u>21,183</u>
TOTAL FUNDS	<u><u>721,836</u></u>	<u><u>26,211</u></u>	<u><u>-</u></u>	<u><u>748,047</u></u>

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NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2010

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	438,843	(371,163)	67,680
Kosher Meals on Wheels fund	6,667	(9,613)	(2,946)
Youth Centre fund	4,901	(7,604)	(2,703)
Ladies Guild fund	13,322	(13,366)	(44)
Infrastructure fund	-	(2,296)	(2,296)
	<u>463,733</u>	<u>(404,042)</u>	<u>59,691</u>
Restricted funds			
Siddurim fund	225	-	225
Beth Hamedrash fund	286	-	286
Mikveh fund	29	-	29
Care Committee fund	764	(123)	641
Sifrei Torah fund	1,846	(22,856)	(21,010)
Window fund	3,210	(6,514)	(3,304)
TRIBE Youth Centre	8,100	(18,447)	(10,347)
	<u>14,460</u>	<u>(47,940)</u>	<u>(33,480)</u>
TOTAL FUNDS	<u><u>478,193</u></u>	<u><u>(451,982)</u></u>	<u><u>26,211</u></u>

SOUTHEND & WESTCLIFF HEBREW CONGREGATION
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NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2010

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	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 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 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 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.
Sifrei Torah fund	A fund was established from donations in 2008 to acquire new Torahs for the synagogue. This ceased in 2010.
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.
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 is a fund to create a Simichas commemoration board.

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NOTES TO THE FINANCIAL STATEMENTS - CONTINUED
FOR THE YEAR ENDED 31 DECEMBER 2010

22 POST BALANCE SHEET EVENTS

A former employee died in March 2010 and left his estate to three beneficiaries, one being the Southend and Westcliff Hebrew Congregation. The charity is waiting for confirmation from the executors as to when they are to receive their part of the estate which when received will be transferred to general reserves.

23 ULTIMATE CONTROLLING PARTY

There is no ultimate controlling party.

24. 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 £1,891 (2009 - £2,046) including insurance premium tax for an indemnity limit of £750,000.

25. SHOP

During the year, a shop was opened for the benefit of the community selling Kosher products. Turnover for the period amounted to £35,010.

All costs incurred by the Charity are reimbursed by the shop, which is operated by a third party, other than a small weekly contribution from the Charity which goes towards the cost of delivering fresh produce on a Sunday.