

THE LIVERPOOL OLD HEBREW CONGREGATION

England & Wales · Charity number 1089175

Details

Other names PRINCES RD SYNAGOGUE

Status Registered

Legal form Other

Registered 2001-11-01

Register [View on the Charity Commission register](#)

Contact

Address Synagogue Chambers
Princes Road
Liverpool
L8 1TG

Phone 01517093431

Email office@princesroad.org

Website www.princesroad.org

Activities

Objects: THE ADVANCEMENT OF THE JEWISH RELIGION (THE RELIGIOUS OBJECT); AND TO MAINTAIN, REPAIR, RESTORE, PRESERVE, IMPROVE AND BEAUTIFY AND RECONSTRUCT FOR THE BENEFIT OF THE PUBLIC THE FABRIC OF THE SYNAGOGUE AT PRINCES ROAD LIVERPOOL, ITS MONUMENTS, FIXTURES, FITTINGS, FURNITURE, STAINED GLASS, ORNAMENTS, RECORDS AND OTHER CHATTELS AND ITS CEMETERIES (THE MAINTENANCE OBJECT).

Activities: Provision of services pertaining to the Jewish Religion

Classification

- **How:** Provides Buildings/facilities/open Space
- **What:** Religious Activities
- **Who:** People Of A Particular Ethnic Or Racial Origin

Geography

- **Area of benefit:** IN PRACTICE MERSEYSIDE
- Liverpool City

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£97,926	£145,874	-	-
2023-12-31	£85,000	£97,500	-	-
2022-12-31	£52,000	£76,000	-	-
2021-12-31	£117,007	£136,807	-	-
2020-12-31	£83,836	£125,066	-	-
2019-12-31	£103,069	£175,673	-	-

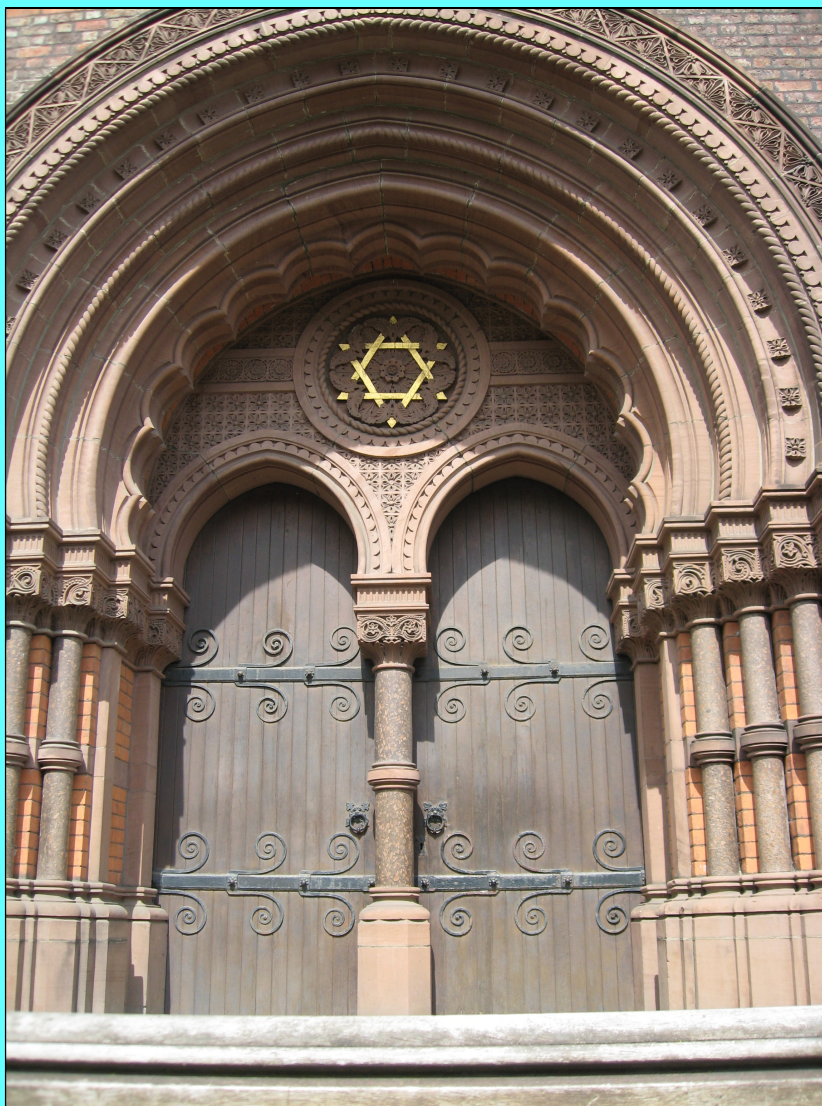
Trustees

Name	Role	Appointed
ALISON MARGOT COHEN	Chair	2022-04-10
EDWARD DAVID ROSENFELD		2015-03-29
JULIAN ROSENTHAL		2019-03-31
MALCOLM PAUL PHILLIPS		2022-04-10

Accounts

LIVERPOOL OLD HEBREW CONGREGATION

ANNUAL REPORT



2024-25

5784-85

HONORARY OFFICERS OF THE LIVERPOOL OLD HEBREW CONGREGATION 1831-2014

Year	Senior Warden	Junior Warden	Senior Treasurer	Junior Treasurer
1831-32	Israel Barned	Lewin Mozley	Abraham Abraham	Moss Joseph
1832-33	Israel Barned	Lewin Mozley	Moss Joseph	Joseph Hess
1833-34	Lewin Mozley	Moss Joseph	Abraham Jackson	Simpson Samuel
1834-35	Myer I Tobias	Abraham Abraham	David J Jackson	Samuel H Samuel
1835-36	Abraham Jackson	Joseph Hess	Barnett Joseph	Elias J Mozley
1836-37	Lewis Samuel	Elias J Mozley	Louis Samuel	Henry Lyon
1837-38	David J Jackson	Samuel H Samuel	Louis Samuel	Asher Cohen
1838-39	Israel Barned	Moss Joseph	Ellis S Yates	Henry Daniel
1839-40	Abraham Abraham	Joseph Hess	D Davieson	Barnet Levy
1840-41	Ellis S Yates	Louis Samuel	George W Tobias	Asher Cohen
1841-42	Elias J Mozley	Moss Joseph	Samuel H Samuel	John R Isaac
1842-43	Elias J Mozley	Samuel H Samuel	Barnett Joseph	John R Isaac
1843-44	Lewis Samuel	Barnett Joseph	Henry Lyon	Daniel Myers
1844-45	Abraham Abraham	Moss Joseph	AW Hart	Louis Samuel
1845-46	David J Jackson	Charles Mozley	David Behrend	Henry Hiams
1846-47	Joseph Hess	George W Tobias	Henry Hiams	Lewis H Samuel
1847-48	Joseph Hess	Henry Hiams	Ralph Hess	Daniel Myers
1848-49	Ellis S Yates	Ralph Hess	Henry S Samuel	Frederick A Jackson
1849-50	Abraham Abraham	Elias J Mozley	Henry S Samuel	George I Jackson
1850-51	Elias J Mozley	Henry S Samuel	George I Jackson	Barned Berrick
1851-52	David Behrend	George W Tobias	Barned Berrick	H Barnett
1852-53	Charles Mozley	George W Tobias	H Barnett	Henry Hess
1853-54	Charles Mozley	George W Tobias	Henry Hess	Sylvester L Samuel
1854-55	George W Tobias	Henry Hess	Ralph H Samuel	Charles S Samuel
1855-56	David Behrend	George I Jackson	Charles S Samuel	Bearman Gollin
1856-57	David Behrend	Charles S Samuel	Sylvester L Samuel	Lyon Goldsmith
1857-58	Charles S Samuel	Barnett Joseph	Sylvester L Samuel	Lyon Goldsmith
1858-59	Charles S Samuel	Sylvester L Samuel	George I Jackson	Edwin L Samuel
1859-60	Ralph H Samuel	Samuel Y Hess	Lewin B Mozley	Henry D Jackson
1860-61	Ralph H Samuel	Samuel Y Hess	Henry D Jackson	James Braham
1861-62	Lewin B Mozley	Henry D Jackson	George H Behrend	George S Yates
1862-63	Henry D Jackson	Bearman Gollin	George S Yates	Alfred S Samuel
1863-64	Edwin L Samuel	Benjamin R Isaac	Alfred S Samuel	Leon Marks
1864-65	Ralph H Samuel	Samuel Y Hess	Leon Marks	Jonas Reis
1865-66	George S Yates	Alfred S Samuel	Jonas Reis	David Lewis
1866-67	Harry S Samuel	Samuel Y Hess	Jonas Reis	David Lewis
1867-68	Harry S Samuel	Jonas Reis	David Lewis	Samuel Stern
1868-69	Harry S Samuel	Jonas Reis	Samuel Stern	S Salamons
1869-70	Harry S Samuel	Samuel Stern	Harry S Samuel	S Salamons
1870-71	Edwin L Samuel	George H Behrend	Abraham Hoffnung	L Robinson
1871-72	Abraham Hoffnung	Samuel Stern	Ralph Robinson	Edward W Yates
1872-73	Abraham Hoffnung	Harry S Samuel	Ralph Robinson	Louis S Cohen
1873-75	Abraham Hoffnung	Augustus S Levy	Louis S Cohen	Baron L Benas
1875-76	Augustus S Levy	Louis S Cohen	Baron L Benas	Abraham Lyons
1876-78	Augustus S Levy	Baron L Benas	Abraham Lyons	Maurice Aronsberg
1878-79	Baron L Benas	Abraham Lyons	Maurice Aronsberg	Edwin M Davis
1879-80	Baron L Benas	Abraham Lyons	Edwin M Davis	Alfred M Jackson
1880-81	Harry S Samuel	Edwin M Davis	Alfred M Jackson	Henry A Tobias
1881-82	Edwin M Davis	Alfred M Jackson	Henry A Tobias	Abraham Stern
1882-84	George S Yates	Ralph Robinson	Abraham Stern	Phillip S Levy
1884-85	Alfred M Jackson	Ralph Robinson	Phillip S Levy	Albert H Samuel
1885-86	Ralph Robinson	Phillip S Levy	Albert H Samuel	Alfred L Benas
1886-88	Ralph Robinson	Albert H Samuel	Alfred L Benas	D Morton Joseph
1888-89	Ralph Robinson	Albert H Samuel	Alfred L Benas	Adolph Meyer
1889-91	Albert H Samuel	Alfred L Benas	Adolph Meyer	Victor Goldberg
1891-92	Edward W Yates	Adolph Meyer	Victor Goldberg	Joseph Hess
1892-93	Edward W Yates	Victor Goldberg	Joseph Hess	David Gabrielsen
1893-94	Victor Goldberg	Joseph Hess	David Gabrielsen	Phineas A Benas
1894-95	Victor Goldberg	Abraham Stern	David Gabrielsen	Nathan Moss
1895-97	David Gabrielsen	Abraham Stern	Samuel J Henochsberg	Ellis K Yates
1897-99	David Gabrielsen	Edward W Yates	Ellis K Yates	Louis Solomon

(list concludes on inside back cover)

LIVERPOOL OLD HEBREW CONGREGATION

Reader

Edward Marks
9 Hereford Road, Liverpool, L15 9HJ

Burial Grounds

The Cemetery, Thomas Drive, Broad Green, Liverpool, L14 3LD
The Cemetery, Deane Road, Liverpool, L7 0ET

All congregational communications should be addressed to:

The Secretary, Liverpool Old Hebrew Congregation, Synagogue Chambers,
Princes Road, Liverpool, L8 1TG. Telephone: 0151-709 3431.
E-mail: office@princesroad.org. URL: <http://www.princesroad.org>.

OFFICERS

2024-25 5784-85

VARIOUSLY ELECTED AND APPOINTED AT THE AGM HELD ON 14 APRIL 2024

HONORARY OFFICERS

Chairman:	Mrs AM Cohen
Senior Warden:	(vacant)(ED Rosenfield acting)
Junior Warden:	(vacant)
Honorary Treasurer:	(vacant)(J Rosenthal acting)
Honorary Secretary:	ED Rosenfield

CHARITABLE TRUSTEES

MP Phillips
J Rosenthal
and the Honorary Officers

BURIAL BOARD

S Matalon (chairman) and volunteers

BOOKKEEPERS

KLAS

AUDITORS

Haines Watts

INVESTMENT ADVISORS

(no appointment made)

REPRESENTATIVES OF THE CONGREGATION

on the Liverpool Kashrut Commission

(no appointment made)

on the Hospital Visitation Committee

Mrs LP Maginn

on the Merseyside Jewish Representative Council

Chairman, Dr PJ Grant, RH Stone

at the Home for Aged Jews

(no appointment made)

at Cheder Etz Chaim

S Marks

to the Braham Trust

Chairman, Honorary Treasurer, Mrs GSH Stone (chair), Ms BJ Stone-Power, RH Stone

GENERAL INFORMATION FOR MEMBERS

Recital of Memorial Prayer

If members wish the recital of a memorial prayer in all Yizkor services each year, the names of such relatives may be inscribed on the memorial boards in the annexe and so recited in perpetuity. It is, however, necessary to make such arrangements with the office to facilitate this.

Prior to the Day of Atonement, a special notice is sent to all members calling their attention to the recital of a memorial prayer in memory of relatives. On receipt of a reply, the name or names of the deceased is recited with due solemnity on the Day of Atonement only.

Birth

Son – Information as to the services of a mohel is obtainable from the minister.

Daughter – It is customary for the father of the child to attend the synagogue service for calling-up to the reading of the law, at which time the baby is named.

Schooling

Parents are urged to enlist their children at the Cheder Etz Chaim at the time of their starting primary schooling. The principal will be pleased to interview parents and enrol children at Childwall Hebrew Congregation, Beauclair Drive, on Sundays at 10.00am.

Bar Mitzvah

Parents of a boy approaching his Bar Mitzvah year should confirm the correct date for the event and notify the minister of their wish for the ceremony to take place in the synagogue. It is a long-standing rule that the Bar Mitzvah present himself to the minister for an interview at least six weeks before the event.

Bat Mitzvah

Parents of a girl approaching her Bat Mitzvah year (12 years), and who wish to participate in the celebration of this important event should make contact with the minister.

Wedding

The bride and bridegroom should make a personal application to the minister, as the ecclesiastical authorities require certain information. The scale of fees, including those for the services of the choir and organist, is available at the synagogue chambers. Ideally, four months' notice is required to deal with the Chief Rabbinate's requirements.

Sickness

In case of sickness, a letter or telephone call to the synagogue office or to the minister will result in a visit to the sick, whether at home or in hospital.

Death

The religious rites and funeral arrangements at Broad Green cemetery are the responsibility of the Burial Board. A personal visit or telephone call to the chairman of the Burial Board (07932 460296) or the synagogue secretary (0151-709 3431) will receive immediate and sympathetic attention.

Yahrzeit Notice

Members will be notified of a yahrzeit annually by post if they communicate to the minister the Hebrew name and date of death of the deceased.

Broad Green Cemetery

The cemetery is open on the four Sundays prior to Rosh Hashanah and on the Sunday immediately prior to Yom Kippur. The entry code for the padlock on the front gates is available on request.

Deane Road Cemetery

The cemetery is opened on request.

Memorial Stone

The memorial stone is usually erected and consecrated for the first yahrzeit. The minister will readily assist in the arrangements, and fix a suitable time and date.

Kiddush

A member who wishes to sponsor a kiddush should contact the minister or secretary or contact the Senior Warden.

CHAIRMAN'S REPORT 2024-25

This has been an historic year in the life of the shul. In September, we began an amazing six-month programme of events with a wonderful celebration at St George's Hall, the site of the inaugural dinner in 1874. We could not quite stretch to the 17 courses that were served up at the first dinner but, nevertheless, we enjoyed a lunch/supper in the Concert Hall. Anne Robinson was the MC at the formal proceedings and we were treated to a superb presentation by the Chief Rabbi.

The next six months involved talks from many external visitors and lecturers who gave us a very full overview of Liverpool's Jewish History. We also had three very memorable concerts. Thanks must go to Robin Makin for using all his many contacts and masterminding and hosting all these events – he certainly earned a month's rest in Australia at the end of all this!

No major event can take place without our team of stewards, ably led by Jeremy Myers. I am aware that this is no easy task and I would like to thank each and every one of his team.

Concerts require a huge amount of work from Roy and Lynda Stone, plus help from Michael Swerdlow in setting up loudspeaker and sound systems. Without them, these events can't happen – thank you all.

In preparation for all the visitors who came through the shul during this six-month period, Linda Tragen researched and put together a superb exhibition in the annexe. This was displayed in part at St George's Hall in September. Alaster Burman helped her to assemble this; many thanks to both of you.

This year has seen a steady stream of tours coming to visit the shul, bringing in upwards of £15,000. The tourists range in age from five years old to 80+-year-olds. Peter Grant is our leader in this department and he relies on a small band of volunteers, each of whom bring their own strengths. We have managed to find a couple of new ones this year but, unfortunately, due to ill-health, we have also lost a couple. I am appealing to you all to offer to help or to try and encourage others to offer.

Edward Rosenfield has continued to strengthen our interfaith links in this area, something that I regard as extremely important. The interfaith walks continue twice yearly with visits and talks in the mosque behind us, the Greek Orthodox church opposite and the church next door. I spoke here in September to the group and got many interesting questions. There are usually around 150 people there is an opportunity to chat over food – kosher, halal or none of the above. The next one is on June 12th; it would be nice to have a bigger Jewish representation this time.

In May, we held a fascinating discussion between two Israelis on the current situation in the Middle East. They came from opposing points of view, one being Palestinian and one being Jewish. It was a collaboration between the Archbishop Desmond Tutu Centre for War and Peace, Liverpool Cathedral and LOHC. It was attended by people from different backgrounds and was a very thought-provoking and civilised evening. It is expected that there will be more such events; thank you, Edward, for forging these links.

Again this year, we held the Civic Service at the shul, but under the auspices of the Reform Shul. Nevertheless, people who have never been before marvel at the beauty of the building and some opt to come back on tours. Once again, our choir was outstanding for this event.

Obviously, first and foremost, we are a working shul and, in March this year, we saw a Bar Mitzvah – a rare event. Mazal Tov therefore to Saul and Leanne Marks and of course to Seth for his excellent rendition of the sedra. He, of course, can now swell the numbers for a minyan on Shabbat.

Yigal Wachmann continues to come from Manchester but on a less frequent basis. Services are now shared between Edward Marks, Saul Marks, Neil Nevitt, Les Lancaster, Edward Rosenfield, Rabbi

Fabian Sborovsky and Gordon Levy, who sometimes leads the service. The shul is now opened each week on a flexible rota basis involving Roy Stone, Martin Green, Saul Marks, Solly Matalon and Edward Rosenfield. Without this help and inter-co-operation between you, this would not be possible – thank you all so much.

The choir continues to delight and, talking of the choir, we had a lovely celebration to mark Ruth Raisman's 90th birthday very recently when the choir were in full voice. Mazal Tov, Ruth.

Hopefully, you will have noticed that the garden is being kept relatively under control by Malcolm Phillips and our most helpful non-member, Eric Cohen, which I know we all appreciate.

I am aware that there are people in the congregation who feel that the Trustees are not doing enough to support the shul and are not listening to them. I can assure you that we do listen but must remind you that there are only four of us, all of whom are just volunteers and who must prioritise that which we feel is most effective. Constant counter-suggestions begin to feel as if we are children not bringing up their grandchildren as they would like.

I am in the position to tell you that a Heritage Lottery Fund bid is being submitted in early June. Should this be won, it would fund a full structural survey of the shul, disabled access, improved toilet facilities and a tours and events co-ordinator. We have worked very hard to put this together with Alan Smith who head of Heritage Preservation and Development in the city. We have been extremely lucky to have benefited from his expertise in both seeing the bigger picture and having the know-how to put together a bid. He is also very keen to develop a Friends of Princes Road committee with his colleague Chris Brown who has done lots of work with Max Steinberg. Having considered all the options, the trustees feel that this is the best way forward for the synagogue.

Just to complete my "thank you"s:

- Solly Matalon continues to be the Burial Board and Alaster Burman looks after the site and keeps it looking in good order
- Michael Galley tirelessly tries to maximise the Gift Aid contributions to the shul.
- Steven Elackman is a most reliable member of the shul who helps out when Malcolm Phillips is either unavailable to sort out problems with the building, or when contractors need to be involved.
- Petula Nevitt, our general factotum, does an amazing job as administrator, telephonist and caretaker. Without her, we would not be able to cope.

I am grateful to you all, thank you.

Fellow Trustees, I haven't forgotten you! We see a huge amount of each other, probably around every two to three weeks. Thank you all for everything you do, both for the shul and for me. I value everything, but especially your friendship.

ALISON COHEN

STATEMENT OF FINANCIAL ACTIVITIES
(for the Year Ended 31 December 2024)

	Unrestricted funds £	Restricted funds £	31.12.24 Total funds £	31.12.23 Total funds £
INCOME AND ENDOWMENTS FROM				
Donations and legacies	96,930	-	96,930	80,758
Investment income	996	-	996	4,531
Total	97,926	-	97,926	85,289
EXPENDITURE ON				
Raising funds	-	-	-	1,311
Charitable activities				
Princes Road Synagogue	145,874	765	146,639	96,298
Total	145,874	765	146,639	97,609
Net gains/(losses) on investments	-	-	-	(2,788)
NET INCOME/(EXPENDITURE)	(47,948)	(765)	(48,713)	(15,108)
RECONCILIATION OF FUNDS				
Total funds brought forward	103,403	5,724	109,127	124,235
TOTAL FUNDS CARRIED FORWARD	55,455	4,959	60,414	109,127

BALANCE SHEET
(at 31 December 2024)

	Unrestricted funds £	Restricted funds £	31.12.24 Total funds £	31.12.23 Total funds £
FIXED ASSETS				
Tangible assets	18,136	-	18,136	18,151
Investments	-	-	-	111,640
	18,136	-	18,136	129,791
CURRENT ASSETS				
Debtors	4,705	4,906	9,611	7,433
Cash at bank	51,712	53	51,765	6,082
	56,417	4,959	61,376	13,515
CREDITORS				
Amounts falling due within one year	(19,099)	-	(19,099)	(34,179)
NET CURRENT ASSETS	37,318	4,959	42,277	(20,664)
TOTAL ASSETS LESS CURRENT LIABILITIES	55,454	4,959	60,413	109,127
NET ASSETS	55,454	4,959	60,413	109,127
FUNDS				
Unrestricted funds			55,454	103,403
Restricted funds			4,959	5,724
TOTAL FUNDS			60,413	109,127

DEATHS

During the year between the AGMs of 2024 and 2025, the congregation was saddened by the deaths of members whose names are recorded below. We express our deepest sympathies to all who were bereaved.

Jack Levin
Philip Canter
Danielle Brookes
Norman Wolfson
Gill Solomon
Jeffrey Weltman
Clive Brookes

HONORARY OFFICERS OF THE LIVERPOOL OLD HEBREW CONGREGATION 2014 TO DATE **(dating from the SGM of 21 December 2014)**

Year	Chairman	Senior Warden	Junior Warden	Honorary Treasurer	Honorary Secretary
2014-15	Alaster L Burman	Laurence S Goldman	(vacant)	Edward M Mott-Cowan	Mrs Linda Bracey
2015-16	Alaster L Burman	Laurence S Goldman	(vacant)	Roy H Stone	Mrs Linda Bracey
2016-17	Alaster L Burman	Laurence S Goldman	Saul Marks	Roy H Stone	Mrs Linda Bracey Dr Peter J Grant
2017-18	Alaster L Burman	Saul Marks	(vacant)	Roy H Stone	Dr Peter J Grant
2018-19	Saul Marks	Saul Marks	Dr Peter J Grant	Roy H Stone	Daniel B Kay
2019-21	Saul Marks	Saul Marks	Dr Peter J Grant	Julian Rosenthal	Daniel B Kay
2021-22	Saul Marks	Saul Marks	(vacant)	Julian Rosenthal	Daniel B Kay
2022-23	Mrs Alison M Cohen	Saul Marks	(vacant)	Julian Rosenthal	Daniel B Kay
2023-24	Mrs Alison M Cohen	Saul Marks (vacant)	(vacant)	Julian Rosenthal	Daniel B Kay Edward D Rosenfield
2024-25	Mrs Alison M Cohen	(Edward D Rosenfield)	(vacant)	(Julian Rosenthal)	Edward D Rosenfield

(Brackets around a name indicate acting in that role without formally being elected)

(continued from inside front cover)

Year	Senior Warden	Junior Warden	Senior Treasurer	Junior Treasurer
1899-1900	David Gabrielsen	Eliot Levy	Ellis K Yates	Louis Solomon
1900-02	David Gabrielsen	Eliot Levy	Louis Solomon	Felix Rosenheim
1902-07	David Gabrielsen	Eliot Levy	Louis Solomon	Herbert J Davis
1907-08	Herbert J Davis	Ellis K Yates	Phineas A Benas	Herbert W Levy
1908-11	Herbert J Davis	Ellis K Yates	Herbert W Levy	Harold L Cohen
1911-13	Ellis K Yates	Herbert W Levy	Harold L Cohen	Henry Lyons
1913-15	Ellis K Yates	Herbert W Levy	Harold L Cohen	Edward A Behrend
1915-17	Alfred M Jackson	Herbert W Levy	Harold L Cohen	Edward A Behrend
1917-19	Alfred M Jackson	Harold L Cohen	Edward A Behrend	Lionel Collins
1919-22	Harold L Cohen	Lionel Collins	Edward A Behrend	David Harrinson
1922-23	Lionel Collins	Ellis K Yates	David Harrinson	Joseph Vos
1923-26	Lionel Collins	Herbert J Davis	David Harrinson	Joseph Vos
1926-27	David Harrinson	Herbert J Davis	Joseph Vos	Harold Lipkin
1927-28	David Harrinson	Herbert J Davis	Joseph Vos	Alfred Levy
1928-30	David Harrinson	Joseph Vos	Maurice Rathbone	Baron T Globe
1930-32	Joseph Vos	Baron T Globe	Maurice Rathbone	Alfred M Urding
1932-34	Joseph Vos	Baron T Globe	Alfred M Urding	Harry Solomon
1934-35	Baron T Globe	Alfred M Urding	Harry Solomon	Moss Greenberg
1935-36	Alfred M Urding	Alfred M Urding	Harry Solomon	Moss Greenberg
1936-39	Alfred M Urding	Harry Solomon	David Cantor	Max Levinson
1939-42	Harry Solomon	David Harrinson	Max Levinson	Lewis M Lyons
1942-45	Bertram BB Benas	Max Levinson	Lewis M Lyons	Henry Carr
1945-48	Max Levinson	Lewis M Lyons	Henry Carr	Henry G Finestone
1948-50	Lewis M Lyons	Henry Carr	Samuel Levy	J Phillip Jacobs
1950-53	Henry Carr	Samuel Levy	J Phillip Jacobs	Emmanuel Pearson
1953-56	Samuel Levy	J Phillip Jacobs	Emmanuel Pearson	Dr B Asher Cowan
1956-57	J Phillip Jacobs	Emmanuel Pearson	Dr B Asher Cowan	Israel Davies
1957-59	J Phillip Jacobs	Emmanuel Pearson	Israel Davies	Alexander Myerson
1959-62	Israel Davies	Alexander Myerson	Dr Morris Datnow	Dr Alexander Stone
1962-65	Alexander Myerson	Dr Alexander Stone	Neville C Goldrein	Jonathan A Roskin
1965-68	Dr Alexander Stone	Neville C Goldrein	Jonathan A Roskin	David Carr
1968-71	Neville C Goldrein	Jonathan A Roskin	David Carr	B Terry Lipson
1971-74	Jonathan A Roskin	David Carr	B Terry Lipson	Dr Oskar Dover
1974-76	David Carr	B Terry Lipson	Dr Oskar Dover	Stephen Ralph
1976-78	B Terry Lipson	Dr Oskar Dover	Stephen Ralph	Dr Leon Robinson
1978-80	Dr Oskar Dover	Stephen Ralph	Dr Leon Robinson	Mervin Kingston
1980-82	Stephen Ralph	Dr Leon Robinson	Mervin Kingston	Edward M Mott-Cowan
1982-83	Dr Leon Robinson	Mervin Kingston	Edward M Mott-Cowan	Dr Eric Levy
1983-85	Mervin Kingston	Edward M Mott-Cowan	Dr Eric Levy	Eric G Goldrein
1985-87	Edward M Mott-Cowan	Dr Eric Levy	Eric G Goldrein	David R Grantham
1987-89	Dr Eric Levy	Eric G Goldrein	David R Grantham	Michael A Maginn
1989-91	Eric G Goldrein	David R Grantham	Michael A Maginn	Martin W Green
1991-93	David R Grantham	Michael A Maginn	Martin W Green	Jeffrey L Bracey
1993-94	Michael A Maginn	Martin W Green	Jeffrey L Bracey	Cecil I Moss
1994-95	Martin W Green	Jeffrey L Bracey	Cecil I Moss	Norman Marks
1995-96	Jeffrey L Bracey	Cecil I Moss	Norman Marks	Alaster L Burman
1996-97	Cecil I Moss	Norman Marks	Alaster L Burman	Manny Boher
1997-98	Norman Marks	Alaster L Burman	Manny Boher	(vacant)
1998-99	Alaster L Burman	Manny Boher	Dr Sidney Grant	Michael P Abisgold
			Michael P Abisgold	Laurence S Goldman
			Laurence S Goldman	(vacant)
			Laurence S Goldman	Michael A Galley
1999-2000	Manny Boher	Dr Mervin Kingston	Michael A Galley	(vacant)
2000-01	Manny Boher	Laurence S Goldman	Michael A Galley	(vacant)
2001-02	Laurence S Goldman	Ronald Bracey	Michael A Galley	(vacant)
2002-03	Laurence S Goldman	Ronald Bracey	Michael A Galley	Harold Cowan
2003-04	Ronald Bracey	Harold Cowan	Michael A Galley	(vacant)
2004-05	Ronald Bracey	Michael A Galley	Laurence S Goldman	Ilan J Benjamin
2005-06	Michael A Galley	(vacant)	Laurence S Goldman	Ilan J Benjamin
2006-07	Laurence S Goldman	(vacant)	Neville C Goldrein	Saul Marks
2007-08	Laurence S Goldman	(vacant)	Neville C Goldrein	(vacant)
2008-09	Laurence S Goldman	Neville C Goldrein	Saul Marks	(vacant)
2009-10	Neville C Goldrein	Laurence S Goldman	Saul Marks	(vacant)
2010-11	Laurence S Goldman	Neville C Goldrein	Saul Marks	(vacant)
2011-14	Laurence S Goldman	(vacant)	Saul Marks	(vacant)

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 December 2024
for
The Liverpool Old Hebrew Congregation

Haines Watts
3rd Floor Pacific Chambers
11-13 Victoria Street
Liverpool
Merseyside
L2 5QQ

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for the Year Ended 31 December 2024

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The Liverpool Old Hebrew Congregation

Report of the Trustees for the Year Ended 31 December 2024

The trustees present their report with the financial statements of the charity for the year ended 31 December 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objects of the congregation

- a) The advancement of the Jewish religion,
- b) To maintain, repair and preserve, for the benefit of the public, the synagogue at Princes Road with all its artefacts and chattels and also its cemeteries.

FINANCIAL REVIEW

Principal funding sources

The majority of the Charity's income comes from donations and members contributions.

Reserves policy

Funds relative to the ongoing fabric of the synagogue together with any funds held for third parties are maintained as separate restricted funds.

FUTURE PLANS

The major challenge to the charity is to maintain its income and obtain funding for further necessary repairs and refurbishment to the Synagogue and upkeep of cemeteries.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust. It was originally registered on 19 September 1874 under the Place of Worship Registrations Act 1855 and was registered by the Charity Commission on 1 November 2001.

Organisational structure

The Congregation is administered by a Board of Charitable Trustees, which comprises the Honorary Officers (Senior and Junior Wardens, Chairman, Honorary Treasurer and Honorary Secretary) plus seven other Trustees.

The above Board meets to review current financial and administrative matters and to plan for the future.

Induction and training of new trustees

Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1089175

Principal address

Synagogue Chambers
Princes Road
Liverpool
L8 1TG

Trustees

J Rosenthal (Hon. Treasurer)
E D Rosenfield (Trustee), (Hon. Sec)
M P Phillips (Trustee)
Mrs A M Cohen (Trustee & Chairman)

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner

Haines Watts
3rd Floor Pacific Chambers
11-13 Victoria Street
Liverpool
Merseyside
L2 5QQ

Investment Advisers

Blankstone Sington Limited
Walker House
Exchange Flags
Liverpool
L2 3YL

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

.....
Mrs A M Cohen - Trustee

Independent Examiner's Report to the Trustees of
The Liverpool Old Hebrew Congregation

Independent examiner's report to the trustees of The Liverpool Old Hebrew Congregation

I report to the charity trustees on my examination of the accounts of The Liverpool Old Hebrew Congregation (the Trust) for the year ended 31 December 2024.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Michael Forshaw FCA

Haines Watts
3rd Floor Pacific Chambers
11-13 Victoria Street
Liverpool
Merseyside
L2 5QQ

Date:

The Liverpool Old Hebrew Congregation

Statement of Financial Activities
for the Year Ended 31 December 2024

		Unrestricted funds £	Restricted funds £	31.12.24 Total funds £	31.12.23 Total funds £
	Notes				
INCOME AND ENDOWMENTS FROM					
Donations and legacies		96,930	-	96,930	80,758
Investment income	2	996	-	996	4,531
Total		97,926	-	97,926	85,289
EXPENDITURE ON					
Raising funds	3	-	-	-	1,311
Charitable activities					
Princes Road Synagogue		145,874	765	146,639	96,298
Total		145,874	765	146,639	97,609
Net gains/(losses) on investments		-	-	-	(2,788)
NET INCOME/(EXPENDITURE)		(47,948)	(765)	(48,713)	(15,108)
RECONCILIATION OF FUNDS					
Total funds brought forward		103,403	5,724	109,127	124,235
TOTAL FUNDS CARRIED FORWARD		55,455	4,959	60,414	109,127

The notes form part of these financial statements

The Liverpool Old Hebrew Congregation

Balance Sheet

31 December 2024

	Notes	Unrestricted funds £	Restricted funds £	31.12.24 Total funds £	31.12.23 Total funds £
FIXED ASSETS					
Tangible assets	7	18,136	-	18,136	18,151
Investments	8	-	-	-	111,640
		18,136	-	18,136	129,791
CURRENT ASSETS					
Debtors	9	4,705	4,906	9,611	7,433
Cash at bank		51,712	53	51,765	6,082
		56,417	4,959	61,376	13,515
CREDITORS					
Amounts falling due within one year	10	(19,099)	-	(19,099)	(34,179)
NET CURRENT ASSETS		37,318	4,959	42,277	(20,664)
TOTAL ASSETS LESS CURRENT LIABILITIES		55,454	4,959	60,413	109,127
NET ASSETS		55,454	4,959	60,413	109,127
FUNDS	12				
Unrestricted funds				55,454	103,403
Restricted funds				4,959	5,724
TOTAL FUNDS				60,413	109,127

The financial statements were approved by the Board of Trustees and authorised for issue on and were signed on its behalf by:

.....
A M Cohen - Trustee

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income

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

Expenditure

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

Allocation and apportionment of costs

Costs for each fund are allocated according to the direct costs incurred by each fund.

Tangible fixed assets

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

Freehold property - see heritage assets policy below

Fixtures and fittings - 15% reducing balance

Fund accounting

The Unrestricted Funds comprise the General Fund and Designated Fund B.

The Restricted Funds comprise:

- a. Kol Nidre Fund represents charity collections not yet paid over.
- b. Restoration Fund represents funds donated specifically for the restoration of the synagogue and for the continuity of the Congregation.
- c. Deane Road Fund represents funds donated specifically for the restoration and maintenance of the closed cemetery.

Heritage assets

The freehold property, which consists of the Synagogue in Princes Road Liverpool, is considered to be an historic and inalienable asset. Its residual value is considered to be in excess of the cost shown in these accounts and therefore no depreciation is provided. The property has not been revalued because in the opinion of the trustees, the costs of professionally valuing this asset would outweigh the benefits to the users of these accounts.

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

2. INVESTMENT INCOME

	31.12.24	31.12.23
	£	£
Dividends & interest	996	4,531

3. RAISING FUNDS

Raising donations and legacies

31.12.24	31.12.23
£	£

Investment management costs

31.12.24	31.12.23
£	£
Portfolio management	739
Aggregate amounts	1,311

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2024 nor for the year ended 31 December 2023.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2024 nor for the year ended 31 December 2023.

5. STAFF COSTS

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

	31.12.24	31.12.23
Administrative	1	1

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

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	80,758	-	80,758
Investment income	4,531	-	4,531
Total	85,289	-	85,289
EXPENDITURE ON			
Raising funds	1,311	-	1,311
Charitable activities			
Princes Road Synagogue	94,136	2,162	96,298
Total	95,447	2,162	97,609
Net gains/(losses) on investments	(2,788)	-	(2,788)
NET INCOME/(EXPENDITURE)	(12,946)	(2,162)	(15,108)
Transfers between funds	1,435	(1,435)	-
Net movement in funds	(11,511)	(3,597)	(15,108)
RECONCILIATION OF FUNDS			
Total funds brought forward	114,914	9,321	124,235
TOTAL FUNDS CARRIED FORWARD	103,403	5,724	109,127

7. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1 January 2024 and 31 December 2024	18,050	3,694	894	22,638
DEPRECIATION				
At 1 January 2024	-	3,593	894	4,487
Charge for year	-	15	-	15
At 31 December 2024	-	3,608	894	4,502
NET BOOK VALUE				
At 31 December 2024	18,050	86	-	18,136
At 31 December 2023	18,050	101	-	18,151

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

8. FIXED ASSET INVESTMENTS

	Listed investments £	Cash and settlements pending £	Totals £
MARKET VALUE			
At 1 January 2024	106,878	4,762	111,640
Disposals	(107,874)	(4,762)	(112,636)
Dividends & Interest	996	-	996
At 31 December 2024	-	-	-
NET BOOK VALUE			
At 31 December 2024	-	-	-
At 31 December 2023	106,878	4,762	111,640

Cost or valuation at 31 December 2024 is represented by:

	Listed investments £	Cash and settlements pending £	Totals £
Valuation in 2023	106,878	4,762	111,640
Cost	(106,878)	(4,762)	(111,640)

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.24	31.12.23
	£	£
Trade debtors	-	6,240
Other debtors	9,611	1,193
	9,611	7,433

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.24	31.12.23
	£	£
Bank loans and overdrafts (see note 11)	-	14,448
Trade creditors	-	132
Other creditors	19,099	19,599
	<u>19,099</u>	<u>34,179</u>

11. LOANS

An analysis of the maturity of loans is given below:

	31.12.24	31.12.23
	£	£
Amounts falling due within one year on demand:		
Bank overdrafts	-	14,448
	<u>-</u>	<u>14,448</u>

12. MOVEMENT IN FUNDS

	At 1.1.24	Net movement in funds	At 31.12.24
	£	£	£
Unrestricted funds			
General fund	103,403	(47,949)	55,454
Restricted funds			
Deane Road	5,724	(765)	4,959
TOTAL FUNDS	<u>109,127</u>	<u>(48,714)</u>	<u>60,413</u>

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

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
General fund	97,926	(145,875)	(47,949)
Restricted funds			
Deane Road	-	(765)	(765)
TOTAL FUNDS	<u>97,926</u>	<u>(146,640)</u>	<u>(48,714)</u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

12. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.23 £	Net movement in funds £	Transfers between funds £	At 31.12.23 £
Unrestricted funds				
General fund	4,982	(12,946)	5,935	(2,029)
Fund B	109,932	-	(4,500)	105,432
	114,914	(12,946)	1,435	103,403
Restricted funds				
Restoration Fund	704	-	-	704
Kol Nidre Fund	2,010	-	-	2,010
Deane Road	6,607	(2,162)	(1,435)	3,010
	9,321	(2,162)	(1,435)	5,724
TOTAL FUNDS	124,235	(15,108)	-	109,127

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	85,289	(95,447)	(2,788)	(12,946)
Restricted funds				
Deane Road	-	(2,162)	-	(2,162)
TOTAL FUNDS	85,289	(97,609)	(2,788)	(15,108)

Notes to the Financial Statements - continued
for the Year Ended 31 December 2024

12. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.23 £	Net movement in funds £	Transfers between funds £	At 31.12.24 £
Unrestricted funds				
General fund	4,982	(60,895)	5,935	(49,978)
Fund B	109,932	-	(4,500)	105,432
	114,914	(60,895)	1,435	55,454
Restricted funds				
Restoration Fund	704	-	-	704
Kol Nidre Fund	2,010	-	-	2,010
Deane Road	6,607	(2,927)	(1,435)	2,245
	9,321	(2,927)	(1,435)	4,959
TOTAL FUNDS				
	124,235	(63,822)	-	60,413

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	183,215	(241,322)	(2,788)	(60,895)
Restricted funds				
Deane Road	-	(2,927)	-	(2,927)
TOTAL FUNDS				
	183,215	(244,249)	(2,788)	(63,822)

13. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2024.

14. BURIAL BOARD ACTIVITIES

The £7,206 net Burial Board income is made up of;

Funerals £26,043, Donations £8,065, Bank Interest £37.

Less £26,939 of other related funeral expense. (Losses brought forward are available).

15. GIFT AID REPAYMENTS

Gift Aid repayments for 2024 amounted to £14,097 (2023 £10,933).

The Liverpool Old Hebrew Congregation

Detailed Statement of Financial Activities
for the Year Ended 31 December 2024

	31.12.24 £	31.12.23 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	36,237	3,033
Gift Aid repayments	7,857	10,933
Grants	9,262	1,965
Kol Nidre fund	188	863
Tours and Shop	15,100	13,366
Functions & Events	(773)	3,494
Annual contributions	27,495	44,766
Offerings	519	1,163
Kiddush receipts	145	325
Wedding receipts	900	850
	96,930	80,758
Investment income		
Dividends & interest	996	4,531
Total incoming resources	97,926	85,289
 EXPENDITURE		
Investment management costs		
Portfolio management	-	739
 Charitable activities		
Wage costs	17,746	16,622
Rates and water	813	(3,061)
Insurance	38,870	39,696
Light and heat	35,477	22,663
Telephone & Internet	1,578	1,959
Postage and stationery	492	1,083
Sundries	4,804	2,085
Security	10,341	9,253
Repairs & Maintenance	27,310	4,826
Festival & Kiddush expenses	20	1,920
Rabbi Costs	8,748	9,169
Service expenses	140	622
Travel expenses	-	5,738
Burial Board net expenditure	(7,206)	(25,480)
Deane Rd - Heritage expenditure	765	2,162
	139,898	89,257
 Support costs		

This page does not form part of the statutory financial statements

The Liverpool Old Hebrew Congregation

Detailed Statement of Financial Activities
for the Year Ended 31 December 2024

	31.12.24	31.12.23
	£	£
Support costs		
Other		
Bookkeeping	630	1,495
Bank Charges	2,200	2,014
Accountancy	2,500	3,500
Legal and professional fees	1,397	586
Fixtures and fittings	15	18
	<u>6,742</u>	<u>7,613</u>
Total resources expended	<u>146,640</u>	<u>97,609</u>
Net expenditure before gains and losses	(48,714)	(12,320)
Realised recognised gains and losses		
Unrealised gains/losses - fixed asset investments	-	(2,788)
Net expenditure	<u>(48,714)</u>	<u>(15,108)</u>

This page does not form part of the statutory financial statements

Accounts

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 December 2023
for
The Liverpool Old Hebrew Congregation

Haines Watts
3rd Floor Pacific Chambers
11-13 Victoria Street
Liverpool
Merseyside
L2 5QQ

The Liverpool Old Hebrew Congregation

Contents of the Financial Statements
for the Year Ended 31 December 2023

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Independent Examiner's Report	3
Statement of Financial Activities	4
Balance Sheet	5
Notes to the Financial Statements	6 to 12
Detailed Statement of Financial Activities	13 to 14

The Liverpool Old Hebrew Congregation

Report of the Trustees for the Year Ended 31 December 2023

The trustees present their report with the financial statements of the charity for the year ended 31 December 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objects of the congregation

- a) The advancement of the Jewish religion,
- b) To maintain, repair and preserve, for the benefit of the public, the synagogue at Princes Road with all its artefacts and chattels and also its cemeteries.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Expenditure on charitable activities amounted to £97,609 for the year (2022: £85,337).

FINANCIAL REVIEW

Principal funding sources

The majority of the Charity's income comes from donations and members contributions.

Reserves policy

Funds relative to the ongoing fabric of the synagogue together with any funds held for third parties are maintained as separate restricted funds.

FUTURE PLANS

The major challenge to the charity is to maintain its income and obtain funding for further necessary repairs and refurbishment to the Synagogue and upkeep of cemeteries.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust. It was originally registered on 19 September 1874 under the Place of Worship Registrations Act 1855 and was registered by the Charity Commission on 1 November 2001.

Organisational structure

The Congregation is administered by a Board of Charitable Trustees, which comprises the Honorary Officers (Senior and Junior Wardens, Chairman, Honorary Treasurer and Honorary Secretary) plus seven other Trustees.

The above Board meets to review current financial and administrative matters and to plan for the future.

Induction and training of new trustees

Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1089175

Principal address

Synagogue Chambers
Princes Road
Liverpool
L8 1TG

The Liverpool Old Hebrew Congregation

Report of the Trustees
for the Year Ended 31 December 2023

Trustees

J Rosenthal (Hon. Treasurer)
E D Rosenfield (Trustee), (Hon. Sec)
D B Kay (Hon. Sec) (deceased 8.5.23)
M P Phillips (Trustee)
Mrs A M Cohen (Trustee & Chairman)
S Marks (Trustee & Senior Warden) (resigned 1.9.23)

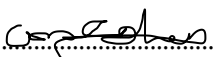
Independent Examiner

Haines Watts
3rd Floor Pacific Chambers
11-13 Victoria Street
Liverpool
Merseyside
L2 5QQ

Investment Advisers

Blankstone Sington Limited
Walker House
Exchange Flags
Liverpool
L2 3YL

Approved by order of the board of trustees on 14/04/2024..... and signed on its behalf by:

.....

Mrs A M Cohen - Trustee

Independent Examiner's Report to the Trustees of
The Liverpool Old Hebrew Congregation

Independent examiner's report to the trustees of The Liverpool Old Hebrew Congregation

I report to the charity trustees on my examination of the accounts of The Liverpool Old Hebrew Congregation (the Trust) for the year ended 31 December 2023.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Michael Forshaw FCA

Haines Watts
3rd Floor Pacific Chambers
11-13 Victoria Street
Liverpool
Merseyside
L2 5QQ

Date: 14/04/2024

The Liverpool Old Hebrew Congregation

Statement of Financial Activities
for the Year Ended 31 December 2023

	Notes	Unrestricted funds £	Restricted funds £	31.12.23 Total funds £	31.12.22 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		80,758	-	80,758	57,515
Investment income	2	4,531	-	4,531	4,135
Total		85,289	-	85,289	61,650
EXPENDITURE ON					
Raising funds	3	1,311	-	1,311	1,234
Charitable activities					
Princes Road Synagogue		94,136	2,162	96,298	84,103
Total		95,447	2,162	97,609	85,337
Net gains/(losses) on investments		(2,788)	-	(2,788)	(19,785)
NET INCOME/(EXPENDITURE)		(12,946)	(2,162)	(15,108)	(43,472)
Transfers between funds	12	1,435	(1,435)	-	-
Net movement in funds		(11,511)	(3,597)	(15,108)	(43,472)
RECONCILIATION OF FUNDS					
Total funds brought forward		114,914	9,321	124,235	167,707
TOTAL FUNDS CARRIED FORWARD		103,403	5,724	109,127	124,235

The notes form part of these financial statements

The Liverpool Old Hebrew Congregation

Balance Sheet

31 December 2023

	Notes	Unrestricted funds £	Restricted funds £	31.12.23 Total funds £	31.12.22 Total funds £
FIXED ASSETS					
Tangible assets	7	18,151	-	18,151	18,169
Investments	8	110,936	704	111,640	110,636
		129,087	704	129,791	128,805
CURRENT ASSETS					
Debtors	9	7,433	-	7,433	5,886
Cash at bank		1,062	5,020	6,082	22,722
		8,495	5,020	13,515	28,608
CREDITORS					
Amounts falling due within one year	10	(34,179)	-	(34,179)	(33,178)
NET CURRENT ASSETS		(25,684)	5,020	(20,664)	(4,570)
TOTAL ASSETS LESS CURRENT LIABILITIES		103,403	5,724	109,127	124,235
NET ASSETS		103,403	5,724	109,127	124,235
FUNDS	12				
Unrestricted funds				103,403	114,914
Restricted funds				5,724	9,321
TOTAL FUNDS				109,127	124,235

The financial statements were approved by the Board of Trustees and authorised for issue on
14/04/2024..... and were signed on its behalf by:

.....
 A M Cohen - Trustee

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income

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

Expenditure

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

Allocation and apportionment of costs

Costs for each fund are allocated according to the direct costs incurred by each fund.

Tangible fixed assets

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

Freehold property - see heritage assets policy below

Fixtures and fittings - 15% reducing balance

Fund accounting

The Unrestricted Funds comprise the General Fund and Designated Fund B.

The Restricted Funds comprise:

- a. Kol Nidre Fund represents charity collections not yet paid over.
- b. Restoration Fund represents funds donated specifically for the restoration of the synagogue and for the continuity of the Congregation.
- c. Deane Road Fund represents funds donated specifically for the restoration and maintenance of the closed cemetery.

Heritage assets

The freehold property, which consists of the Synagogue in Princes Road Liverpool, is considered to be an historic and inalienable asset. Its residual value is considered to be in excess of the cost shown in these accounts and therefore no depreciation is provided. The property has not been revalued because in the opinion of the trustees, the costs of professionally valuing this asset would outweigh the benefits to the users of these accounts.

Notes to the Financial Statements - continued
for the Year Ended 31 December 2023

2. INVESTMENT INCOME

	31.12.23	31.12.22
	£	£
Dividends & interest	<u>4,531</u>	<u>4,135</u>

3. RAISING FUNDS

Investment management costs

	31.12.23	31.12.22
	£	£
Portfolio management	<u>739</u>	<u>1,234</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2023 nor for the year ended 31 December 2022.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2023 nor for the year ended 31 December 2022.

5. STAFF COSTS

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

	31.12.23	31.12.22
	1	1
Administrative	<u>1</u>	<u>1</u>

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

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	57,515	-	57,515
Investment income	<u>4,115</u>	<u>20</u>	<u>4,135</u>
Total	<u>61,630</u>	<u>20</u>	<u>61,650</u>
EXPENDITURE ON			
Raising funds	1,234	-	1,234
Charitable activities			
Princes Road Synagogue	<u>81,542</u>	<u>2,561</u>	<u>84,103</u>
Total	<u>82,776</u>	<u>2,561</u>	<u>85,337</u>
Net gains/(losses) on investments	<u>(19,785)</u>	<u>-</u>	<u>(19,785)</u>

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
NET INCOME/(EXPENDITURE)	(40,931)	(2,541)	(43,472)
Transfers between funds	(105)	105	-
Net movement in funds	(41,036)	(2,436)	(43,472)
RECONCILIATION OF FUNDS			
Total funds brought forward	155,950	11,757	167,707
TOTAL FUNDS CARRIED FORWARD	<u>114,914</u>	<u>9,321</u>	<u>124,235</u>

7. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1 January 2023 and 31 December 2023	<u>18,050</u>	<u>3,694</u>	<u>894</u>	<u>22,638</u>
DEPRECIATION				
At 1 January 2023	-	3,575	894	4,469
Charge for year	-	18	-	18
At 31 December 2023	-	<u>3,593</u>	<u>894</u>	<u>4,487</u>
NET BOOK VALUE				
At 31 December 2023	<u>18,050</u>	<u>101</u>	-	<u>18,151</u>
At 31 December 2022	<u>18,050</u>	<u>119</u>	-	<u>18,169</u>

8. FIXED ASSET INVESTMENTS

	Listed investments £	Cash and settlements pending £	Totals £
MARKET VALUE			
At 1 January 2023	103,006	7,630	110,636
Additions	10,285	16,002	26,287
Disposals	(16,002)	(10,285)	(26,287)
Revaluations	9,589	(12,377)	(2,788)
Management costs	-	(739)	(739)
Dividends & Interest	-	4,531	4,531
At 31 December 2023	<u>106,878</u>	<u>4,762</u>	<u>111,640</u>
NET BOOK VALUE			
At 31 December 2023	<u>106,878</u>	<u>4,762</u>	<u>111,640</u>
At 31 December 2022	<u>103,006</u>	<u>7,630</u>	<u>110,636</u>

8. FIXED ASSET INVESTMENTS - continued

Cost or valuation at 31 December 2023 is represented by:

	Listed investments	Cash and settlements pending	Totals
	£	£	£
Valuation in 2023	106,878	-	106,878
Cost	-	4,762	4,762
	106,878	4,762	111,640

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.23	31.12.22
	£	£
Trade debtors	6,240	5,845
Other debtors	1,193	41
	7,433	5,886

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.23	31.12.22
	£	£
Bank loans and overdrafts (see note 11)	14,448	19,898
Trade creditors	132	90
Other creditors	19,599	13,190
	34,179	33,178

11. LOANS

An analysis of the maturity of loans is given below:

	31.12.23	31.12.22
	£	£
Amounts falling due within one year on demand:		
Bank overdrafts	14,448	19,898

Notes to the Financial Statements - continued
for the Year Ended 31 December 2023

12. MOVEMENT IN FUNDS

	At 1.1.23 £	Net movement in funds £	Transfers between funds £	At 31.12.23 £
Unrestricted funds				
General fund	4,982	(12,946)	5,935	(2,029)
Fund B	109,932	-	(4,500)	105,432
	<u>114,914</u>	<u>(12,946)</u>	<u>1,435</u>	<u>103,403</u>
Restricted funds				
Restoration Fund	704	-	-	704
Kol Nidre Fund	2,010	-	-	2,010
Deane Road	6,607	(2,162)	(1,435)	3,010
	<u>9,321</u>	<u>(2,162)</u>	<u>(1,435)</u>	<u>5,724</u>
TOTAL FUNDS	<u>124,235</u>	<u>(15,108)</u>	<u>-</u>	<u>109,127</u>

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	85,289	(95,447)	(2,788)	(12,946)
Restricted funds				
Deane Road	-	(2,162)	-	(2,162)
	<u>-</u>	<u>(2,162)</u>	<u>-</u>	<u>(2,162)</u>
TOTAL FUNDS	<u>85,289</u>	<u>(97,609)</u>	<u>(2,788)</u>	<u>(15,108)</u>

Comparatives for movement in funds

	At 1.1.22 £	Net movement in funds £	Transfers between funds £	At 31.12.22 £
Unrestricted funds				
General fund	29,113	(24,026)	(105)	4,982
Fund B	126,837	(16,905)	-	109,932
	<u>155,950</u>	<u>(40,931)</u>	<u>(105)</u>	<u>114,914</u>
Restricted funds				
Restoration Fund	684	20	-	704
Kol Nidre Fund	2,010	-	-	2,010
Deane Road	9,063	(2,561)	105	6,607
	<u>11,757</u>	<u>(2,541)</u>	<u>105</u>	<u>9,321</u>
TOTAL FUNDS	<u>167,707</u>	<u>(43,472)</u>	<u>-</u>	<u>124,235</u>

12. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	57,516	(81,542)	-	(24,026)
Fund B	4,114	(1,234)	(19,785)	(16,905)
	<u>61,630</u>	<u>(82,776)</u>	<u>(19,785)</u>	<u>(40,931)</u>
Restricted funds				
Restoration Fund	20	-	-	20
Deane Road	-	(2,561)	-	(2,561)
	<u>20</u>	<u>(2,561)</u>	<u>-</u>	<u>(2,541)</u>
TOTAL FUNDS	<u>61,650</u>	<u>(85,337)</u>	<u>(19,785)</u>	<u>(43,472)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.22 £	Net movement in funds £	Transfers between funds £	At 31.12.23 £
Unrestricted funds				
General fund	29,113	(36,972)	5,830	(2,029)
Fund B	126,837	(16,905)	(4,500)	105,432
	<u>155,950</u>	<u>(53,877)</u>	<u>1,330</u>	<u>103,403</u>
Restricted funds				
Restoration Fund	684	20	-	704
Kol Nidre Fund	2,010	-	-	2,010
Deane Road	9,063	(4,723)	(1,330)	3,010
	<u>11,757</u>	<u>(4,703)</u>	<u>(1,330)</u>	<u>5,724</u>
TOTAL FUNDS	<u>167,707</u>	<u>(58,580)</u>	<u>-</u>	<u>109,127</u>

12. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	142,805	(176,989)	(2,788)	(36,972)
Fund B	4,114	(1,234)	(19,785)	(16,905)
	<u>146,919</u>	<u>(178,223)</u>	<u>(22,573)</u>	<u>(53,877)</u>
Restricted funds				
Restoration Fund	20	-	-	20
Deane Road	-	(4,723)	-	(4,723)
	<u>20</u>	<u>(4,723)</u>	<u>-</u>	<u>(4,703)</u>
TOTAL FUNDS	<u>146,939</u>	<u>(182,946)</u>	<u>(22,573)</u>	<u>(58,580)</u>

13. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2023.

14. BURIAL BOARD ACTIVITIES

The £25,480 net Burial Board income is made up of;

Funerals £62,027, Donations £1,796, bank interest £175.

Less £38,518 of other related funeral expense. (Losses brought forward are available).

15. GIFT AID REPAYMENTS

Gift Aid repayments for 2023 amounted to £10,933 (2022 £7,200).

The Liverpool Old Hebrew Congregation

Detailed Statement of Financial Activities
for the Year Ended 31 December 2023

	31.12.23 £	31.12.22 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	3,034	3,181
Gift Aid repayments	10,933	7,200
Grants	1,965	5,674
Kol Nidre fund	863	993
Tours and Shop	13,365	8,390
Functions & Events	3,494	984
Annual contributions	44,766	28,468
Offerings	1,163	1,354
Kiddush receipts	325	756
Wedding receipts	850	515
	80,758	57,515
Investment income		
Dividends & interest	4,531	4,135
Total incoming resources	85,289	61,650
 EXPENDITURE		
Investment management costs		
Portfolio management	739	1,234
Charitable activities		
Wage costs	16,622	15,640
Rates and water	(3,061)	3,737
Insurance	39,696	27,083
Light and heat	22,663	13,893
Telephone & Internet	1,959	1,251
Postage and stationery	1,083	619
Advertising & marketing	-	8,880
Sundries	2,085	2,425
Security	9,253	7,200
Repairs & Maintenance	4,826	5,831
Festival & Kiddush expenses	1,920	346
Rabbi Costs	9,169	9,990
Service expenses	622	125
Travel expenses	5,738	-
Burial Board net expenditure	(25,480)	(23,672)
Deane Rd - Heritage expenditure	2,162	2,540
	89,257	75,888
Support costs		

This page does not form part of the statutory financial statements

The Liverpool Old Hebrew Congregation

Detailed Statement of Financial Activities
for the Year Ended 31 December 2023

	31.12.23 £	31.12.22 £
Support costs		
Other		
Bookkeeping	1,495	600
Bank Charges	2,014	1,244
Accountancy	3,500	2,817
Legal and professional fees	586	3,533
Fixtures and fittings	18	21
	<u>7,613</u>	<u>8,215</u>
Total resources expended	<u>97,609</u>	<u>85,337</u>
Net expenditure before gains and losses	(12,320)	(23,687)
Realised recognised gains and losses		
Unrealised gains/losses - fixed asset investments	<u>(2,788)</u>	<u>(19,785)</u>
Net expenditure	<u>(15,108)</u>	<u>(43,472)</u>

Accounts

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 December 2022
for
The Liverpool Old Hebrew Congregation

Haines Watts
3rd Floor Pacific Chambers
11-13 Victoria Street
Liverpool
Merseyside
L2 5QQ

Contents of the Financial Statements
for the Year Ended 31 December 2022

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Statement of Financial Activities	4
Balance Sheet	5
Notes to the Financial Statements	6 to 12
Detailed Statement of Financial Activities	13 to 14

Report of the Trustees
for the Year Ended 31 December 2022

The trustees present their report with the financial statements of the charity for the year ended 31 December 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objects of the congregation

- a) The advancement of the Jewish religion,
- b) To maintain, repair and preserve, for the benefit of the public, the synagogue at Princes Road with all its artefacts and chattels and also its cemeteries.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Expenditure on charitable activities amounted to £74,729 for the year (2021: £134,792).

FINANCIAL REVIEW

Principal funding sources

The majority of the Charity's income comes from donations and members contributions.

Reserves policy

Funds relative to the ongoing fabric of the synagogue together with any funds held for third parties are maintained as separate restricted funds.

FUTURE PLANS

The major challenge to the charity is to maintain its income and obtain funding for further necessary repairs and refurbishment to the Synagogue and upkeep of cemeteries.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust. It was originally registered on 19 September 1874 under the Place of Worship Registrations Act 1855 and was registered by the Charity Commission on 1 November 2001.

Organisational structure

The Congregation is administered by a Board of Charitable Trustees, which comprises the Honorary Officers (Senior and Junior Wardens, Chairman, Honorary Treasurer and Honorary Secretary) plus seven other Trustees.

The above Board meets to review current financial and administrative matters and to plan for the future.

Induction and training of new trustees

Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1089175

Principal address

Synagogue Chambers
Princes Road
Liverpool
L8 1TG

Trustees

Mrs L P Maginn (resigned 10.4.22)
S Marks (Chairman & Senior Warden) (resigned 10.4.22)
J Rosenthal (Hon. Treasurer)
E D Rosenfield
D B Kay (Hon. Sec)
M P Phillips Trustee (appointed 10.4.22)
Mrs A M Cohen (Trustee & Chairman) (appointed 10.4.22)
S Marks (Trustee & Senior Warden) (appointed 10.4.22)

The Liverpool Old Hebrew Congregation

Report of the Trustees
for the Year Ended 31 December 2022

REFERENCE AND ADMINISTRATIVE DETAILS

Independent Examiner

Haines Watts
3rd Floor Pacific Chambers
11-13 Victoria Street
Liverpool
Merseyside
L2 5QQ

Investment Advisers

Blankstone Sington Limited
Walker House
Exchange Flags
Liverpool
L2 3YL

Approved by order of the board of trustees on 29/03/2023..... and signed on its behalf by:

A M Cohen

.....
Mrs A M Cohen - Trustee

Independent examiner's report to the trustees of The Liverpool Old Hebrew Congregation

I report to the charity trustees on my examination of the accounts of The Liverpool Old Hebrew Congregation (the Trust) for the year ended 31 December 2022.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Michael Forshaw FCA
Haines Watts
3rd Floor Pacific Chambers
11-13 Victoria Street
Liverpool
Merseyside
L2 5QQ

Date: 29/03/2023.....

The Liverpool Old Hebrew Congregation

Statement of Financial Activities
for the Year Ended 31 December 2022

		Unrestricted funds £	Restricted funds £	31.12.22 Total funds £	31.12.21 Total funds £
Notes					
INCOME AND ENDOWMENTS FROM					
		48,141	-	48,141	112,583
		4,115	20	4,135	4,424
		52,256	20	52,276	117,007
EXPENDITURE ON					
		1,234	-	1,234	2,015
		72,168	2,561	74,729	134,792
		-	-	-	-
		73,402	2,561	75,963	136,807
		(19,785)	-	(19,785)	11,103
		(40,931)	(2,541)	(43,472)	(8,697)
		(105)	105	-	-
		(41,036)	(2,436)	(43,472)	(8,697)
RECONCILIATION OF FUNDS					
		155,950	11,757	167,707	176,404
		114,914	9,321	124,235	167,707

The notes form part of these financial statements

The Liverpool Old Hebrew Congregation

Balance Sheet

31 December 2022

	Notes	Unrestricted funds £	Restricted funds £	31.12.22 Total funds £	31.12.21 Total funds £
FIXED ASSETS					
Tangible assets	7	18,169	-	18,169	18,189
Investments	8	109,932	704	110,636	127,521
		<u>128,101</u>	<u>704</u>	<u>128,805</u>	<u>145,710</u>
CURRENT ASSETS					
Debtors	9	5,845	41	5,886	11,030
Cash at bank		14,146	8,576	22,722	28,859
		<u>19,991</u>	<u>8,617</u>	<u>28,608</u>	<u>39,889</u>
CREDITORS					
Amounts falling due within one year	10	(33,178)	-	(33,178)	(17,892)
		<u>(13,187)</u>	<u>8,617</u>	<u>(4,570)</u>	<u>21,997</u>
NET CURRENT ASSETS					
		<u>(13,187)</u>	<u>8,617</u>	<u>(4,570)</u>	<u>21,997</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>114,914</u>	<u>9,321</u>	<u>124,235</u>	<u>167,707</u>
NET ASSETS		<u>114,914</u>	<u>9,321</u>	<u>124,235</u>	<u>167,707</u>
FUNDS	12				
Unrestricted funds				114,914	155,950
Restricted funds				9,321	11,757
TOTAL FUNDS				<u>124,235</u>	<u>167,707</u>

29/03/2023

The financial statements were approved by the Board of Trustees and authorised for issue on and were signed on its behalf by:

.....
A M Cohen
A M Cohen - Trustee

Notes to the Financial Statements
for the Year Ended 31 December 2022

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income

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

Expenditure

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

Allocation and apportionment of costs

Costs for each fund are allocated according to the direct costs incurred by each fund.

Tangible fixed assets

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

Freehold property - see heritage assets policy below

Fixtures and fittings - 15% reducing balance

Fund accounting

The Unrestricted Funds comprise the General Fund and Designated Fund B.

The Restricted Funds comprise:

- a. Kol Nidre Fund represents charity collections not yet paid over.
- b. Restoration Fund represents funds donated specifically for the restoration of the synagogue and for the continuity of the Congregation.
- c. Deane Road Fund represents funds donated specifically for the restoration and maintenance of the closed cemetery.

Heritage assets

The freehold property, which consists of the Synagogue in Princes Road Liverpool, is considered to be an historic and inalienable asset. Its residual value is considered to be in excess of the cost shown in these accounts and therefore no depreciation is provided. The property has not been revalued because in the opinion of the trustees, the costs of professionally valuing this asset would outweigh the benefits to the users of these accounts.

2. INVESTMENT INCOME

	31.12.22	31.12.21
	£	£
Dividends & interest	<u>4,135</u>	<u>4,424</u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2022

3. RAISING FUNDS

Investment management costs

	31.12.22	31.12.21
	£	£
Portfolio management	<u>1,234</u>	<u>2,015</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2022 nor for the year ended 31 December 2021.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2022 nor for the year ended 31 December 2021.

5. STAFF COSTS

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

	31.12.22	31.12.21
	1	3
Administrative	<u>1</u>	<u>3</u>

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

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	111,982	601	112,583
Investment income	<u>4,135</u>	<u>289</u>	<u>4,424</u>
Total	<u>116,117</u>	<u>890</u>	<u>117,007</u>
EXPENDITURE ON			
Raising funds	1,291	724	2,015
Charitable activities			
Princes Road Synagogue	134,569	223	134,792
Other	<u>(38,500)</u>	<u>38,500</u>	<u>-</u>
Total	<u>97,360</u>	<u>39,447</u>	<u>136,807</u>
Net gains on investments	<u>10,857</u>	<u>246</u>	<u>11,103</u>
NET INCOME/(EXPENDITURE)	29,614	(38,311)	(8,697)
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>126,336</u>	<u>50,068</u>	<u>176,404</u>
TOTAL FUNDS CARRIED FORWARD	<u>155,950</u>	<u>11,757</u>	<u>167,707</u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2022

7. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1 January 2022 and 31 December 2022	<u>18,050</u>	<u>3,694</u>	<u>894</u>	<u>22,638</u>
DEPRECIATION				
At 1 January 2022	-	3,555	894	4,449
Charge for year	-	20	-	20
At 31 December 2022	<u>-</u>	<u>3,575</u>	<u>894</u>	<u>4,469</u>
NET BOOK VALUE				
At 31 December 2022	<u>18,050</u>	<u>119</u>	<u>-</u>	<u>18,169</u>
At 31 December 2021	<u>18,050</u>	<u>139</u>	<u>-</u>	<u>18,189</u>

8. FIXED ASSET INVESTMENTS

	Listed investments £	Cash and settlements pending £	Totals £
MARKET VALUE			
At 1 January 2022	117,959	9,562	127,521
Additions	25,644	20,832	46,476
Disposals	(20,812)	(25,645)	(46,457)
Revaluations	(19,785)	-	(19,785)
Management costs	-	(1,234)	(1,234)
Dividends & Interest	-	4,115	4,115
At 31 December 2022	<u>103,006</u>	<u>7,630</u>	<u>110,636</u>
NET BOOK VALUE			
At 31 December 2022	<u>103,006</u>	<u>7,630</u>	<u>110,636</u>
At 31 December 2021	<u>117,959</u>	<u>9,562</u>	<u>127,521</u>

Cost or valuation at 31 December 2022 is represented by:

	Listed investments £	Cash and settlements pending £	Totals £
Valuation in 2022	103,006	-	103,006
Cost	-	7,630	7,630
	<u>103,006</u>	<u>7,630</u>	<u>110,636</u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2022

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.22	31.12.21
	£	£
Trade debtors	5,845	9,030
Other debtors	41	-
Prepayments and accrued income	-	2,000
	<u>5,886</u>	<u>11,030</u>

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.22	31.12.21
	£	£
Bank loans and overdrafts (see note 11)	19,898	8,821
Trade creditors	90	6,000
Other creditors	13,190	3,071
	<u>33,178</u>	<u>17,892</u>

11. LOANS

An analysis of the maturity of loans is given below:

	31.12.22	31.12.21
	£	£
Amounts falling due within one year on demand:		
Bank overdrafts	<u>19,898</u>	<u>8,821</u>

12. MOVEMENT IN FUNDS

	At 1.1.22	Net movement in funds	Transfers between funds	At 31.12.22
	£	£	£	£
Unrestricted funds				
General fund	29,113	(24,026)	(105)	4,982
Fund B	126,837	(16,905)	-	109,932
	<u>155,950</u>	<u>(40,931)</u>	<u>(105)</u>	<u>114,914</u>
Restricted funds				
Restoration Fund	684	20	-	704
Kol Nidre Fund	2,010	-	-	2,010
Deane Road	9,063	(2,561)	105	6,607
	<u>11,757</u>	<u>(2,541)</u>	<u>105</u>	<u>9,321</u>
TOTAL FUNDS	<u>167,707</u>	<u>(43,472)</u>	<u>-</u>	<u>124,235</u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2022

12. MOVEMENT IN FUNDS - continued

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	48,142	(72,168)	-	(24,026)
Fund B	4,114	(1,234)	(19,785)	(16,905)
	<u>52,256</u>	<u>(73,402)</u>	<u>(19,785)</u>	<u>(40,931)</u>
Restricted funds				
Restoration Fund	20	-	-	20
Deane Road	-	(2,561)	-	(2,561)
	<u>20</u>	<u>(2,561)</u>	<u>-</u>	<u>(2,541)</u>
TOTAL FUNDS	<u>52,276</u>	<u>(75,963)</u>	<u>(19,785)</u>	<u>(43,472)</u>

Comparatives for movement in funds

	At 1.1.21 £	Net movement in funds £	At 31.12.21 £
Unrestricted funds			
General fund	13,200	15,913	29,113
Fund B	113,136	13,701	126,837
	<u>126,336</u>	<u>29,614</u>	<u>155,950</u>
Restricted funds			
Restoration Fund	39,373	(38,689)	684
Kol Nidre Fund	2,010	-	2,010
Deane Road	8,685	378	9,063
	<u>50,068</u>	<u>(38,311)</u>	<u>11,757</u>
TOTAL FUNDS	<u>176,404</u>	<u>(8,697)</u>	<u>167,707</u>

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	111,982	(96,069)	-	15,913
Fund B	4,135	(1,291)	10,857	13,701
	<u>116,117</u>	<u>(97,360)</u>	<u>10,857</u>	<u>29,614</u>
Restricted funds				
Restoration Fund	289	(39,224)	246	(38,689)
Deane Road	601	(223)	-	378
	<u>890</u>	<u>(39,447)</u>	<u>246</u>	<u>(38,311)</u>
TOTAL FUNDS	<u>117,007</u>	<u>(136,807)</u>	<u>11,103</u>	<u>(8,697)</u>

Notes to the Financial Statements - continued
for the Year Ended 31 December 2022

12. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.21 £	Net movement in funds £	Transfers between funds £	At 31.12.22 £
Unrestricted funds				
General fund	13,200	(8,113)	(105)	4,982
Fund B	113,136	(3,204)	-	109,932
	<u>126,336</u>	<u>(11,317)</u>	<u>(105)</u>	<u>114,914</u>
Restricted funds				
Restoration Fund	39,373	(38,669)	-	704
Kol Nidre Fund	2,010	-	-	2,010
Deane Road	8,685	(2,183)	105	6,607
	<u>50,068</u>	<u>(40,852)</u>	<u>105</u>	<u>9,321</u>
TOTAL FUNDS	<u>176,404</u>	<u>(52,169)</u>	<u>-</u>	<u>124,235</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	160,124	(168,237)	-	(8,113)
Fund B	8,249	(2,525)	(8,928)	(3,204)
	<u>168,373</u>	<u>(170,762)</u>	<u>(8,928)</u>	<u>(11,317)</u>
Restricted funds				
Restoration Fund	309	(39,224)	246	(38,669)
Deane Road	601	(2,784)	-	(2,183)
	<u>910</u>	<u>(42,008)</u>	<u>246</u>	<u>(40,852)</u>
TOTAL FUNDS	<u>169,283</u>	<u>(212,770)</u>	<u>(8,682)</u>	<u>(52,169)</u>

13. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2022.

14. BURIAL BOARD ACTIVITIES

The £23,672 net Burial Board income is made up of;

Funerals £56,283, Donations £841, bank interest £21.

Less £33,473 of other related funeral expense. (Losses brought forward are available).

15. GIFT AID REPAYMENTS

Gift Aid repayments for 2022 amounted to £7,200 (2021 £9,030).

The Liverpool Old Hebrew Congregation

Detailed Statement of Financial Activities
for the Year Ended 31 December 2022

	31.12.22 £	31.12.21 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	3,181	21,711
Gift Aid repayments	7,200	9,030
Grants	5,674	36,912
Kol Nidre fund	993	300
Tours and Shop	-	494
Furlough Grant	-	12,139
Annual contributions	28,468	31,697
Offerings	1,354	190
Kiddush receipts	756	110
Wedding receipts	515	-
	48,141	112,583
Investment income		
Dividends & interest	4,135	4,424
Total incoming resources	52,276	117,007
EXPENDITURE		
Investment management costs		
Portfolio management	1,234	2,015
Charitable activities		
Wage costs	15,640	41,515
Rates and water	3,737	230
Insurance	27,083	11,653
Light and heat	13,893	7,299
Telephone & Internet	1,251	1,213
Postage and stationery	619	1,637
Advertising & marketing	8,880	2,100
Sundries	2,425	191
Security	7,200	2,993
Repairs & Maintenance	5,831	2,328
Festival & Kiddush expenses	346	-
Rabbi Costs	9,990	3,487
Donations	-	600
Service expenses	125	38
Functions (net)	(9,374)	(5,752)
Burial Board net expenditure	(23,672)	40,285
Deane Rd - Heritage expenditure	2,540	-
	66,514	109,817
Support costs		
Other		
Bookkeeping	600	1,375
Bank Charges	1,244	1,131
Accountancy	2,817	3,000
Carried forward	4,661	5,506

The Liverpool Old Hebrew Congregation

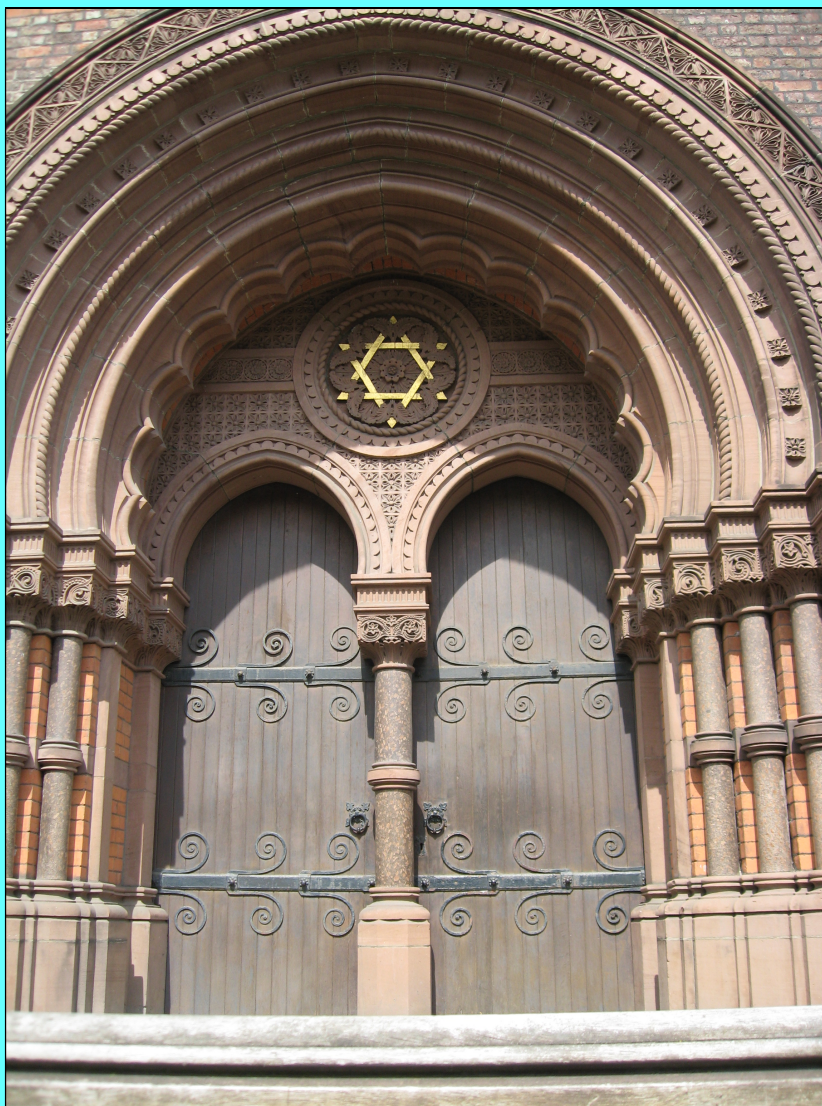
Detailed Statement of Financial Activities
for the Year Ended 31 December 2022

	31.12.22	31.12.21
	£	£
Other		
Brought forward	4,661	5,506
Legal and professional fees	3,533	19,444
Fixtures and fittings	21	25
	8,215	24,975
Total resources expended	75,963	136,807
Net expenditure before gains and losses	(23,687)	(19,800)
Realised recognised gains and losses		
Unrealised gains/losses - fixed asset investments	(19,785)	11,103
Net expenditure	(43,472)	(8,697)

Accounts

LIVERPOOL OLD HEBREW CONGREGATION

ANNUAL REPORT



2021-22

5781-82

HONORARY OFFICERS OF THE LIVERPOOL OLD HEBREW CONGREGATION 1831-2014

Year	Senior Warden	Junior Warden	Senior Treasurer	Junior Treasurer
1831-32	Israel Barned	Lewin Mozley	Abraham Abraham	Moss Joseph
1832-33	Israel Barned	Lewin Mozley	Moss Joseph	Joseph Hess
1833-34	Lewin Mozley	Moss Joseph	Abraham Jackson	Simpson Samuel
1834-35	Myer I Tobias	Abraham Abraham	David J Jackson	Samuel H Samuel
1835-36	Abraham Jackson	Joseph Hess	Barnett Joseph	Elias J Mozley
1836-37	Lewis Samuel	Elias J Mozley	Louis Samuel	Henry Lyon
1837-38	David J Jackson	Samuel H Samuel	Louis Samuel	Asher Cohen
1838-39	Israel Barned	Moss Joseph	Ellis S Yates	Henry Daniel
1839-40	Abraham Abraham	Joseph Hess	D Davieson	Barnet Levy
1840-41	Ellis S Yates	Louis Samuel	George W Tobias	Asher Cohen
1841-42	Elias J Mozley	Moss Joseph	Samuel H Samuel	John R Isaac
1842-43	Elias J Mozley	Samuel H Samuel	Barnett Joseph	John R Isaac
1843-44	Lewis Samuel	Barnett Joseph	Henry Lyon	Daniel Myers
1844-45	Abraham Abraham	Moss Joseph	AW Hart	Louis Samuel
1845-46	David J Jackson	Charles Mozley	David Behrend	Henry Hiams
1846-47	Joseph Hess	George W Tobias	Henry Hiams	Lewis H Samuel
1847-48	Joseph Hess	Henry Hiams	Ralph Hess	Daniel Myers
1848-49	Ellis S Yates	Ralph Hess	Henry S Samuel	Frederick A Jackson
1849-50	Abraham Abraham	Elias J Mozley	Henry S Samuel	George I Jackson
1850-51	Elias J Mozley	Henry S Samuel	George I Jackson	Barned Berrick
1851-52	David Behrend	George W Tobias	Barned Berrick	H Barnett
1852-53	Charles Mozley	George W Tobias	H Barnett	Henry Hess
1853-54	Charles Mozley	George W Tobias	Henry Hess	Sylvester L Samuel
1854-55	George W Tobias	Henry Hess	Ralph H Samuel	Charles S Samuel
1855-56	David Behrend	George I Jackson	Charles S Samuel	Bearman Gollin
1856-57	David Behrend	Charles S Samuel	Sylvester L Samuel	Lyon Goldsmith
1857-58	Charles S Samuel	Barnett Joseph	Sylvester L Samuel	Lyon Goldsmith
1858-59	Charles S Samuel	Sylvester L Samuel	George I Jackson	Edwin L Samuel
1859-60	Ralph H Samuel	Samuel Y Hess	Lewin B Mozley	Henry D Jackson
1860-61	Ralph H Samuel	Samuel Y Hess	Henry D Jackson	James Braham
1861-62	Lewin B Mozley	Henry D Jackson	George H Behrend	George S Yates
1862-63	Henry D Jackson	Bearman Gollin	George S Yates	Alfred S Samuel
1863-64	Edwin L Samuel	Benjamin R Isaac	Alfred S Samuel	Leon Marks
1864-65	Ralph H Samuel	Samuel Y Hess	Leon Marks	Jonas Reis
1865-66	George S Yates	Alfred S Samuel	Jonas Reis	David Lewis
1866-67	Harry S Samuel	Samuel Y Hess	Jonas Reis	David Lewis
1867-68	Harry S Samuel	Jonas Reis	David Lewis	Samuel Stern
1868-69	Harry S Samuel	Jonas Reis	Samuel Stern	S Salamons
1869-70	Harry S Samuel	Samuel Stern	Harry S Samuel	S Salamons
1870-71	Edwin L Samuel	George H Behrend	Abraham Hoffnung	L Robinson
1871-72	Abraham Hoffnung	Samuel Stern	Ralph Robinson	Edward W Yates
1872-73	Abraham Hoffnung	Harry S Samuel	Ralph Robinson	Louis S Cohen
1873-75	Abraham Hoffnung	Augustus S Levy	Louis S Cohen	Baron L Benas
1875-76	Augustus S Levy	Louis S Cohen	Baron L Benas	Abraham Lyons
1876-78	Augustus S Levy	Baron L Benas	Abraham Lyons	Maurice Aronsberg
1878-79	Baron L Benas	Abraham Lyons	Maurice Aronsberg	Edwin M Davis
1879-80	Baron L Benas	Abraham Lyons	Edwin M Davis	Alfred M Jackson
1880-81	Harry S Samuel	Edwin M Davis	Alfred M Jackson	Henry A Tobias
1881-82	Edwin M Davis	Alfred M Jackson	Henry A Tobias	Abraham Stern
1882-84	George S Yates	Ralph Robinson	Abraham Stern	Phillip S Levy
1884-85	Alfred M Jackson	Ralph Robinson	Phillip S Levy	Albert H Samuel
1885-86	Ralph Robinson	Phillip S Levy	Albert H Samuel	Alfred L Benas
1886-88	Ralph Robinson	Albert H Samuel	Alfred L Benas	D Morton Joseph
1888-89	Ralph Robinson	Albert H Samuel	Alfred L Benas	Adolph Meyer
1889-91	Albert H Samuel	Alfred L Benas	Adolph Meyer	Victor Goldberg
1891-92	Edward W Yates	Adolph Meyer	Victor Goldberg	Joseph Hess
1892-93	Edward W Yates	Victor Goldberg	Joseph Hess	David Gabrielsen
1893-94	Victor Goldberg	Joseph Hess	David Gabrielsen	Phineas A Benas
1894-95	Victor Goldberg	Abraham Stern	David Gabrielsen	Nathan Moss
1895-97	David Gabrielsen	Abraham Stern	Samuel J Henochsberg	Ellis K Yates
1897-99	David Gabrielsen	Edward W Yates	Ellis K Yates	Louis Solomon

(list concludes on inside back cover)

LIVERPOOL OLD HEBREW CONGREGATION

Reader

Edward Marks
9 Hereford Road, Liverpool, L15 9HJ

Burial Grounds

The Cemetery, Thomas Drive, Broad Green, Liverpool, L14 3LD
The Cemetery, Deane Road, Liverpool, L7 0ET

All congregational communications should be addressed to:

The Secretary, Liverpool Old Hebrew Congregation, Synagogue Chambers,
Princes Road, Liverpool, L8 1TG. Telephone: 0151-709 3431.
E-mail: office@princesroad.org. URL: <http://www.princesroad.org>.

OFFICERS

2021-22 5782

VARIOUSLY ELECTED AND APPOINTED AT THE AGM HELD ON 21 MARCH 2021

HONORARY OFFICERS

Chairman & Senior Warden:	S Marks
Junior Warden:	(vacant)
Honorary Treasurer:	J Rosenthal
Honorary Secretary:	DB Kay

CHARITABLE TRUSTEES

Mrs LP Maginn
ED Rosenfield
and the Honorary Officers

BURIAL BOARD

HD Churney (chairman), AL Burman

BOOKKEEPERS

KLAS

AUDITORS

Haines Watts

INVESTMENT ADVISORS

Blankstone Sington

REPRESENTATIVES OF THE CONGREGATION

on the Liverpool Kashrut Commission

(no appointment made)

on the Hospital Visitation Committee

Mrs A Goodman, Mrs LP Maginn

on the Merseyside Jewish Representative Council

Chairman, Dr PJ Grant, RH Stone

at the Home for Aged Jews

(no appointment made)

at Cheder Etz Chaim

S Marks

to the Braham Trust

Chairman, Honorary Treasurer; S Kayne (to take chairmanship); DR Grantham (serves in another capacity)

GENERAL INFORMATION FOR MEMBERS

Recital of Memorial Prayer

If members wish the recital of a memorial prayer in all Yizkor services each year, the names of such relatives may be inscribed on the memorial boards in the annexe and so recited in perpetuity. It is, however, necessary to make such arrangements with the office to facilitate this.

Prior to the Day of Atonement, a special notice is sent to all members calling their attention to the recital of a memorial prayer in memory of relatives. On receipt of a reply, the name or names of the deceased is recited with due solemnity on the Day of Atonement only.

Birth

Son – Information as to the services of a mohel is obtainable from the minister.

Daughter – It is customary for the father of the child to attend the synagogue service for calling-up to the reading of the law, at which time the baby is named.

Schooling

Parents are urged to enlist their children at the Cheder Etz Chaim at the time of their starting primary schooling. The principal will be pleased to interview parents and enrol children at Childwall Hebrew Congregation, Beauclair Drive, on Sundays at 10.00am.

Bar Mitzvah

Parents of a boy approaching his Bar Mitzvah year should confirm the correct date for the event and notify the minister of their wish for the ceremony to take place in the synagogue. It is a long-standing rule that the Bar Mitzvah present himself to the minister for an interview at least six weeks before the event.

Bat Mitzvah

Parents of a girl approaching her Bat Mitzvah year (12 years), and who wish to participate in the celebration of this important event should make contact with the minister.

Wedding

The bride and bridegroom should make a personal application to the minister, as the ecclesiastical authorities require certain information. The scale of fees, including those for the services of the choir and organist, is available at the synagogue chambers. Ideally, four months' notice is required to deal with the Chief Rabbinate's requirements.

Sickness

In case of sickness, a letter or telephone call to the synagogue office or to the minister will result in a visit to the sick, whether at home or in hospital.

Death

The religious rites and funeral arrangements at Broad Green cemetery are the responsibility of the Burial Board. A personal visit or telephone call to the chairman of the Burial Board (0151-722 2006) or the synagogue secretary (0151-709 3431) will receive immediate and sympathetic attention.

Yahrzeit Notice

Members will be notified of a yahrzeit annually by post if they communicate to the minister the Hebrew name and date of death of the deceased.

Broad Green Cemetery

The cemetery is open on the four Sundays prior to Rosh Hashanah and on the Sunday immediately prior to Yom Kippur. The entry code for the padlock on the front gates is available on request.

Deane Road Cemetery

The cemetery is open for volunteer gardening days on the first Sunday of every month (weather permitting) and all volunteers are welcome. Open days are held on the third Sunday of every month from 12.00pm until 4.00pm and volunteers are welcomed to staff these events. Private tours are available on request. The tours co-ordinator, Mr David Grantham, can be contacted on 07791 872453.

Memorial Stone

The memorial stone is usually erected and consecrated for the first yahrzeit. The minister will readily assist in the arrangements, and fix a suitable time and date.

Kiddush

A member who wishes to sponsor a kiddush should contact the minister or secretary or contact the Senior Warden.

SENIOR WARDEN'S REPORT 2021-22

At the beginning of what I knew would be my last year as chairman, I identified three objectives: to resume weekly services, to appoint a minister and to complete the process of incorporation.

As the country emerged from the prevailing national lockdown, the resumption of services was deferred initially until the government restrictions on singing indoors were lifted in June. At that time, the refurbishment works to the annexe were in full swing so it was mid-August before we finally held a Shabbat service, over nine months since our last.

This was made possible by the kind offer by Rev Yigal Wachmann to lehn for us on a regular basis. Following the parting of ways with Rabbi Abel, it was vital to provide stability for our weekly services which are, after all, our principal *raison d'être*. In order to achieve this, we required a regular lehner, and Rev Wachmann's approach to us was perfectly timed and gratefully accepted.

Services ran throughout the Yamim Noraim season, although with attendances significantly lower than in pre-covid times. Problems were encountered towards the end of the season, when we began to be unable to provide services due to absence of lehnners and chazzanim. The refurbishment works were still unfinished and we took the decision to suspend services after Shemini Atzeret for a few weeks. During this time, it was erroneously reported in the press that we had closed permanently and much firefighting was required to put the record straight. This was not helped by person or persons unknown (and still unidentified!) passing every letter which I wrote to congregants directly to the press.

However, the publicity turned out to be a blessing in disguise, as we received an outpouring of support and offers to help and attend. In particular, the university J-Soc offered to attend in numbers and arrange events (although their interest has since waned). The upshot of the renewed interest was that we resumed services in mid-November with a fantastic attendance of 49 people!

Frustratingly, further problems with securing regular chazzanim and accommodation for Rev Wachmann meant another suspension of services over the civil New Year period until what we hope is now a more permanent return since the end of January.

The last few months have been a difficult time, with Edward Marks' leg injury, Edward Rosenfield's long term hospitalisation and Neil Nevitt's various injuries and illnesses, but alternative arrangements have been made and services are regular once again. We are particularly indebted to Peter Grant for his hard work in the thankless task of phoning and e-mailing congregants encouraging them to attend services. It is vital that people attend more often because, with no minyan, we would have no services.

With regard to a minister, Rev Wachmann made it clear from the beginning that he would not be in a position to move to Liverpool and take the job full-time due to his mother's care requirements in Manchester. However, he has put his heart into Princes Road in very difficult circumstances, especially with regard to his accommodation. He continues to deliver high quality lehning, interesting sermons and is enthusiastic about doing whatever it takes to ensure we continue to provide services to our congregants in our traditional style. With his mother's care requirements now fulfilled by another party, Rev Wachmann has expressed his interest in the role on a permanent basis as soon as we are in a position to offer it.

Unfortunately, that isn't yet. At last year's AGM, concerns were raised by a number of members about the precise state of the congregation's finances and, as a result, another general meeting was called for 25 April to discuss it. In preparation for this meeting, the Trustees worked with Malcolm Phillips and benefited from the expert advice of Steve Kayne in order to produce a detailed business plan, which was circulated in advance and then presented at the meeting. The main recommendation to arise from both the business plan and the meeting was that the congregation should engage a

marketing manager to maximise our income from tours, events and other sources, once covid was behind us.

Therefore, once all our functionality was fully restored and the Yamim Noraim completed, we engaged the services of Judith Kenyon, a professional events organiser and marketer. In her six months working for us so far, Judith has taken on the responsibility of updating and running the shul website and all its social media channels, and worked closely with the existing tours and events managers to try to expand their offerings. She has progressed negotiations with several acts and artists who may be willing to perform at Princes Road, and she has developed the idea that the shul could be used as a venue for hire by a variety of different types of performers.

But, central to all this is the need for more volunteers. The number of tours we offer, for example, could theoretically be easily increased with the professional marketing which Judith can provide, but without a raft of new guides and helpers, we wouldn't have the capacity to cope with them. Therefore, Judith's current focus is the establishment of a "Friends Of" group. This will include local people who are interested in history and culture, and who would be willing to give of their time in a volunteering role such as helpers on tours, staffing at events and management of the shop. Deane Road cemetery benefited from the involvement of exactly these sorts of people. Once this group is established, it will become much easier to increase our revenue from these longstanding income streams, which is vital for our continuation.

The third of my objectives at the beginning of the year was to complete the process of incorporation. From a technical and legal point of view, this took place in November, so there are currently two charities called "Liverpool Old Hebrew Congregation". This is the AGM of the original charity, which still contains all our assets. The new charity currently contains nothing and its trustees (who are broadly the same as those for the original charity) have not yet met. The reason for this delay lies squarely with Barclays, who insist that the new charity is a new customer as opposed to an existing one, and is taking several months to furnish us with new accounts. Julian Rosenthal, as Honorary Treasurer of both charities, continues to wrestle with the red tape to get us to a position where the assets of the original charity can be transferred *en bloc* to the new one.

This year has also seen the completion of the urgent repair and refurbishment works to the annexe, which now boasts considerably less damp and mould, and considerably better lighting. But somehow, even when the annexe is supposedly "fixed", it never quite is! The roof sprang two inexplicable leaks in December, and damp marks have appeared on the north wall since it has been painted. Needless to say, Malcolm Phillips, as *de facto* building manager, already has plans in hand to resolve both of these issues. The remaining works in there are now mostly cosmetic, including the reinstatement of the stained glass window pieces, the furniture, the exhibition and the shop. The memorial boards on the north wall are, hopefully at last, going to be extended in the next few weeks, assuming that our current contractor doesn't let us down like his two predecessors did...!

The kitchen, too, has seen its major works completed, and now includes better ventilation, extensive replastering and re-routed electrics. Once the CCTV monitor is reinstated, Petula will be returning to work in there on a permanent basis, after a two-year absence.

My thanks and that of all the Trustees must go to Roy Stone – who has liaised endlessly with contractors and often waited hours at shul for them to turn up, in vain – and Malcolm Phillips, who has instructed and overseen all the works.

Malcolm's sensible, practical contributions at Trustees' meetings this year, in his position as a Trustee-elect of the new charity, have been a great asset. His fellow Trustee-elect, Howard Winik, has also sat with us for part of this term of office but has since left us once again. Julian has had an exceedingly busy year as Treasurer and has kept pushing matters forward on a number fronts, most notably incorporation, as discussed. Danny has been as efficient as ever as Secretary and we've been very pleased to welcome back Edward Rosenfield, after several months of very serious ill-health in the autumn. Lynda Maginn has provided her usual brand of warm, calm, sensible input and

no small amount of hard work, and it is with sadness that we accept her surprise – and supposedly temporary – retirement, after seven-and-a-quarter years of loyal service in her most recent stint as Trustee. We, of course, wish her well.

Another stalwart who retired this year was caretaker Eddie McCall, who hung up his keys in November due to failing eyesight, just a few weeks short of completing 21 years in post. He will be remembered by us all as the smiling, positive face greeting us as we have arrived and left shul in all weathers. A collection has taken place for him, and we hope to invite him and his wife to shul in the next few weeks to be duly honoured.

We had a large number of applicants for the caretaker's vacancy when we advertised it and, following interviews, we were delighted to offer it to an excellent candidate, only to find he had withdrawn his application just four minutes earlier! Since then, Roy Stone and Peter Grant have been sharing the caretaking responsibilities on Shabbat, with Roy and Petula filling in midweek. We will be re-advertising the post immediately after Pesach to relieve all of them of yet another burden which they should not have to bear. The service these people give to the congregation is, quite simply, an inspiration.

And so, from Lynda's retirement and Eddie's to my own. I took on the chairmanship of the congregation four years ago, in the immediate wake of the unexpected loss of both my sister and my job. In my incoming statement that day, I made it clear that I would not have the time to devote to the role that it merited, but that I would do my best under the circumstances. The unforeseeable ministerial crisis of 2019 and the worldwide pandemic of the last two years have made the circumstances incredibly difficult for my colleagues and myself, but we have survived and can now look to the future.

My mother died a few weeks after I turned 21, and today, rather aptly, is her 21st yahrzeit. Like my successor as chairman, she was a magistrate and a strong-willed woman; Alison Cohen, will be the first female leader of this congregation in its long history. She has sat with the Trustees for two years as a Trustee-elect of the new charity and has always been source of common sense and efficient practicality. Her focus in the coming year will be on fundraising and initial preparations for the shul building's 150th anniversary, which is now just two-and-a-half years away. I urge you all to support her as much as possible, as she and our colleagues strive to maintain our wonderful shul as a viable place of worship, education and entertainment in the coming years.

SAUL MARKS

STATEMENT OF FINANCIAL ACTIVITIES
(for the Year Ended 31 December 2021)

	Notes	Unrestricted funds £	Restricted funds £	31.12.21 Total funds £	31.12.20 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		111,982	601	112,583	77,259
Investment income		<u>4,135</u>	<u>289</u>	<u>4,424</u>	<u>6,577</u>
Total		116,117	890	117,007	83,836
EXPENDITURE ON					
Raising funds		1,291	724	2,015	2,830
Charitable activities					
Princes Road Synagogue		134,569	223	134,792	123,186
Other		<u>(38,500)</u>	<u>38,500</u>	<u>-</u>	<u>(950)</u>
Total		97,360	39,447	136,807	125,066
Net gains/(losses) on investments		<u>10,857</u>	<u>246</u>	<u>11,103</u>	<u>(16,575)</u>
NET INCOME/(EXPENDITURE)		29,614	(38,311)	(8,697)	(57,805)
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>126,336</u>	<u>50,068</u>	<u>176,404</u>	<u>234,209</u>
TOTAL FUNDS CARRIED FORWARD		<u>155,950</u>	<u>11,757</u>	<u>167,707</u>	<u>176,404</u>

BALANCE SHEET
(at 31 December 2021)

	Notes	Unrestricted funds £	Restricted funds £	31.12.21 Total funds £	31.12.20 Total funds £
FIXED ASSETS					
Tangible assets		18,189	-	18,189	18,214
Investments		<u>126,837</u>	<u>684</u>	<u>127,521</u>	<u>152,509</u>
		145,026	684	145,710	170,723
CURRENT ASSETS					
Debtors		11,030	-	11,030	15,300
Cash at bank		<u>17,786</u>	<u>11,073</u>	<u>28,859</u>	<u>11,456</u>
		28,816	11,073	39,889	26,756
CREDITORS					
Amounts falling due within one year		<u>(17,892)</u>	-	<u>(17,892)</u>	<u>(21,075)</u>
NET CURRENT ASSETS		<u>10,924</u>	<u>11,073</u>	<u>21,997</u>	<u>5,681</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>155,950</u>	<u>11,757</u>	<u>167,707</u>	<u>176,404</u>
NET ASSETS		<u>155,950</u>	<u>11,757</u>	<u>167,707</u>	<u>176,404</u>
FUNDS					
Unrestricted funds				155,950	126,336
Restricted funds				<u>11,757</u>	<u>50,068</u>
TOTAL FUNDS				<u>167,707</u>	<u>176,404</u>

DEATHS

During the year between the AGMs of 2021 and 2022, the congregation was saddened by the deaths of members whose names are recorded below. We express our deepest sympathies to all who were bereaved.

Doreen Grossman
Ronald Elackman
Ruth Churney

HONORARY OFFICERS OF THE LIVERPOOL OLD HEBREW CONGREGATION 2014 TO DATE **(dating from the SGM of 21 December 2014)**

Year	Chairman	Senior Warden	Junior Warden	Honorary Treasurer	Honorary Secretary
2014-15	Alaster L Burman	Laurence S Goldman	(vacant)	Edward M Mott-Cowan	Mrs Linda Bracey
2015-16	Alaster L Burman	Laurence S Goldman	(vacant)	Roy H Stone	Mrs Linda Bracey
2016-17	Alaster L Burman	Laurence S Goldman	Saul Marks	Roy H Stone	Mrs Linda Bracey
					Dr Peter J Grant
2017-18	Alaster L Burman	Saul Marks	(vacant)	Roy H Stone	Dr Peter J Grant
2018-19	Saul Marks	Saul Marks	Dr Peter J Grant	Roy H Stone	Daniel B Kay
2019-21	Saul Marks	Saul Marks	Dr Peter J Grant	Julian Rosenthal	Daniel B Kay
2021-22	Saul Marks	Saul Marks	(vacant)	Julian Rosenthal	Daniel B Kay

(continued from inside front cover)

Year	Senior Warden	Junior Warden	Senior Treasurer	Junior Treasurer
1899-1900	David Gabrielsen	Eliot Levy	Ellis K Yates	Louis Solomon
1900-02	David Gabrielsen	Eliot Levy	Louis Solomon	Felix Rosenheim
1902-07	David Gabrielsen	Eliot Levy	Louis Solomon	Herbert J Davis
1907-08	Herbert J Davis	Ellis K Yates	Phineas A Benas	Herbert W Levy
1908-11	Herbert J Davis	Ellis K Yates	Herbert W Levy	Harold L Cohen
1911-13	Ellis K Yates	Herbert W Levy	Harold L Cohen	Henry Lyons
1913-15	Ellis K Yates	Herbert W Levy	Harold L Cohen	Edward A Behrend
1915-17	Alfred M Jackson	Herbert W Levy	Harold L Cohen	Edward A Behrend
1917-19	Alfred M Jackson	Harold L Cohen	Edward A Behrend	Lionel Collins
1919-22	Harold L Cohen	Lionel Collins	Edward A Behrend	David Harrinson
1922-23	Lionel Collins	Ellis K Yates	David Harrinson	Joseph Vos
1923-26	Lionel Collins	Herbert J Davis	David Harrinson	Joseph Vos
1926-27	David Harrinson	Herbert J Davis	Joseph Vos	Harold Lipkin
1927-28	David Harrinson	Herbert J Davis	Joseph Vos	Alfred Levy
1928-30	David Harrinson	Joseph Vos	Maurice Rathbone	Baron T Globe
1930-32	Joseph Vos	Baron T Globe	Maurice Rathbone	Alfred M Urding
1932-34	Joseph Vos	Baron T Globe	Alfred M Urding	Harry Solomon
1934-35	Baron T Globe	Alfred M Urding	Harry Solomon	Moss Greenberg
1935-36	Alfred M Urding	Alfred M Urding	Harry Solomon	Moss Greenberg
1936-39	Alfred M Urding	Harry Solomon	David Cantor	Max Levinson
1939-42	Harry Solomon	David Harrinson	Max Levinson	Lewis M Lyons
1942-45	Bertram BB Benas	Max Levinson	Lewis M Lyons	Henry Carr
1945-48	Max Levinson	Lewis M Lyons	Henry Carr	Henry G Finestone
1948-50	Lewis M Lyons	Henry Carr	Samuel Levy	J Phillip Jacobs
1950-53	Henry Carr	Samuel Levy	J Phillip Jacobs	Emmanuel Pearson
1953-56	Samuel Levy	J Phillip Jacobs	Emmanuel Pearson	Dr B Asher Cowan
1956-57	J Phillip Jacobs	Emmanuel Pearson	Dr B Asher Cowan	Israel Davies
1957-59	J Phillip Jacobs	Emmanuel Pearson	Israel Davies	Alexander Myerson
1959-62	Israel Davies	Alexander Myerson	Dr Morris Datnow	Dr Alexander Stone
1962-65	Alexander Myerson	Dr Alexander Stone	Neville C Goldrein	Jonathan A Roskin
1965-68	Dr Alexander Stone	Neville C Goldrein	Jonathan A Roskin	David Carr
1968-71	Neville C Goldrein	Jonathan A Roskin	David Carr	B Terry Lipson
1971-74	Jonathan A Roskin	David Carr	B Terry Lipson	Dr Oskar Dover
1974-76	David Carr	B Terry Lipson	Dr Oskar Dover	Stephen Ralph
1976-78	B Terry Lipson	Dr Oskar Dover	Stephen Ralph	Dr Leon Robinson
1978-80	Dr Oskar Dover	Stephen Ralph	Dr Leon Robinson	Mervin Kingston
1980-82	Stephen Ralph	Dr Leon Robinson	Mervin Kingston	Edward M Mott-Cowan
1982-83	Dr Leon Robinson	Mervin Kingston	Edward M Mott-Cowan	Dr Eric Levy
1983-85	Mervin Kingston	Edward M Mott-Cowan	Dr Eric Levy	Eric G Goldrein
1985-87	Edward M Mott-Cowan	Dr Eric Levy	Eric G Goldrein	David R Grantham
1987-89	Dr Eric Levy	Eric G Goldrein	David R Grantham	Michael A Maginn
1989-91	Eric G Goldrein	David R Grantham	Michael A Maginn	Martin W Green
1991-93	David R Grantham	Michael A Maginn	Martin W Green	Jeffrey L Bracey
1993-94	Michael A Maginn	Martin W Green	Jeffrey L Bracey	Cecil I Moss
1994-95	Martin W Green	Jeffrey L Bracey	Cecil I Moss	Norman Marks
1995-96	Jeffrey L Bracey	Cecil I Moss	Norman Marks	Alaster L Burman
1996-97	Cecil I Moss	Norman Marks	Alaster L Burman	Manny Boher
1997-98	Norman Marks	Alaster L Burman	Manny Boher	(vacant)
1998-99	Alaster L Burman	Manny Boher	Dr Sidney Grant	Michael P Abisgold
			Michael P Abisgold	Laurence S Goldman
			Laurence S Goldman	(vacant)
1999-2000	Manny Boher	Dr Mervin Kingston	Laurence S Goldman	Michael A Galley
2000-01	Manny Boher	Laurence S Goldman	Michael A Galley	(vacant)
2001-02	Laurence S Goldman	Ronald Bracey	Michael A Galley	(vacant)
2002-03	Laurence S Goldman	Ronald Bracey	Michael A Galley	Harold Cowan
2003-04	Ronald Bracey	Harold Cowan	Michael A Galley	(vacant)
2004-05	Ronald Bracey	Michael A Galley	Laurence S Goldman	Ilan J Benjamin
2005-06	Michael A Galley	(vacant)	Laurence S Goldman	Ilan J Benjamin
2006-07	Laurence S Goldman	(vacant)	Neville C Goldrein	Saul Marks
2007-08	Laurence S Goldman	(vacant)	Neville C Goldrein	(vacant)
2008-09	Laurence S Goldman	Neville C Goldrein	Saul Marks	(vacant)
2009-10	Neville C Goldrein	Laurence S Goldman	Saul Marks	(vacant)
2010-11	Laurence S Goldman	Neville C Goldrein	Saul Marks	(vacant)
2011-14	Laurence S Goldman	(vacant)	Saul Marks	(vacant)

Accounts

LIVERPOOL OLD HEBREW CONGREGATION

Reader

Edward Marks
9 Hereford Road, Liverpool, L15 9HJ

Burial Grounds

The Cemetery, Thomas Drive, Broad Green, Liverpool, L14 3LD
The Cemetery, Deane Road, Liverpool, L7 0ET

All congregational communications should be addressed to:

The Secretary, Liverpool Old Hebrew Congregation, Synagogue Chambers,
Princes Road, Liverpool, L8 1TG. Telephone: 0151-709 3431.
E-mail: office@princesroad.org. URL: <http://www.princesroad.org>.

OFFICERS

2020-21 5781

VARIOUSLY ELECTED AND APPOINTED AT THE AGM HELD ON 29 NOVEMBER 2020

HONORARY OFFICERS

Chairman & Senior Warden:	S Marks
Junior Warden:	Dr PJ Grant
Honorary Treasurer:	J Rosenthal
Honorary Secretary:	DB Kay

CHARITABLE TRUSTEES

Mrs LP Maginn
ED Rosenfield
RH Stone
and the Honorary Officers

BURIAL BOARD

HD Churney (chairman), AL Burman

BOOKKEEPERS

KLAS

AUDITORS

Haines Watts

INVESTMENT ADVISORS

Blankstone Sington

REPRESENTATIVES OF THE CONGREGATION

on the Liverpool Kashrut Commission

AL Burman

on the Hospital Visitation Committee

Mrs A Goodman, Mrs LP Maginn

on the Merseyside Jewish Representative Council

Chairman, Dr PJ Grant, RH Stone

at the Home for Aged Jews

(no appointment made)

at Cheder Etz Chaim

S Marks

to the Braham Trust

Chairman, Honorary Treasurer; EM Mott-Cowan & DR Grantham serve in other capacities

GENERAL INFORMATION FOR MEMBERS

Recital of Memorial Prayer

If members wish the recital of a memorial prayer in all Yizkor services each year, the names of such relatives may be inscribed on the memorial boards in the annexe and so recited in perpetuity. It is, however, necessary to make such arrangements with the office to facilitate this.

Prior to the Day of Atonement, a special notice is sent to all members calling their attention to the recital of a memorial prayer in memory of relatives. On receipt of a reply, the name or names of the deceased is recited with due solemnity on the Day of Atonement only.

Birth

Son – Information as to the services of a mohel is obtainable from the minister.

Daughter – It is customary for the father of the child to attend the synagogue service for calling-up to the reading of the law, at which time the baby is named.

Schooling

Parents are urged to enlist their children at the Cheder Etz Chaim at the time of their starting primary schooling. The principal will be pleased to interview parents and enrol children at Childwall Hebrew Congregation, Beauclair Drive, on Sundays at 10.00am.

Bar Mitzvah

Parents of a boy approaching his Bar Mitzvah year should confirm the correct date for the event and notify the minister of their wish for the ceremony to take place in the synagogue. It is a long-standing rule that the Bar Mitzvah present himself to the minister for an interview at least six weeks before the event.

Bat Mitzvah

Parents of a girl approaching her Bat Mitzvah year (12 years), and who wish to participate in the celebration of this important event should make contact with the minister.

Wedding

The bride and bridegroom should make a personal application to the minister, as the ecclesiastical authorities require certain information. The scale of fees, including those for the services of the choir and organist, is available at the synagogue chambers. Ideally, four months' notice is required to deal with the Chief Rabbinate's requirements.

Sickness

In case of sickness, a letter or telephone call to the synagogue office or to the minister will result in a visit to the sick, whether at home or in hospital.

Death

The religious rites and funeral arrangements at Broad Green cemetery are the responsibility of the Burial Board. A personal visit or telephone call to the chairman of the Burial Board (0151-722 2006) or the synagogue secretary (0151-709 3431) will receive immediate and sympathetic attention.

Yahrzeit Notice

Members will be notified of a yahrzeit annually by post if they communicate to the minister the Hebrew name and date of death of the deceased.

Broad Green Cemetery

The cemetery is open on the four Sundays prior to Rosh Hashanah and on the Sunday immediately prior to Yom Kippur. The entry code for the padlock on the front gates is available on request.

Deane Road Cemetery

The cemetery is open for volunteer gardening days on the first Sunday of every month (weather permitting) and all volunteers are welcome. Open days are held on the third Sunday of every month from 12.00pm until 4.00pm and volunteers are welcomed to staff these events. Private tours are available on request. The tours co-ordinator, Mr David Grantham, can be contacted on 07791 872453.

Memorial Stone

The memorial stone is usually erected and consecrated for the first yahrzeit. The minister will readily assist in the arrangements, and fix a suitable time and date.

Kiddush

A member who wishes to sponsor a kiddush should contact the minister or secretary or contact the Senior Warden.

SENIOR WARDEN'S REPORT 2020-21

From one end of the spectrum to the other. Just under four months ago, I reported on a 20-month term of office; today I am reporting on a term less than one-fifth of that length. And yet, there is no dearth of items on which to report.

At the AGM in November, Julian proposed that we do not re-open for services the following week, for a number of reasons. It would help our difficult financial position to have Rabbi Abel and Petula on furlough, it allowed breathing space for urgent repair work to the shul building and, of course, it protected the congregation from the expected increase in coronavirus cases in the New Year. As usual, Julian was ahead of the curve because cases did increase and the country moved to a stricter lockdown, during which I understand that 80% of mainstream Orthodox shuls have been closed.

As you will now see, despite the lack of services, a great deal has been going on at LOHC over the last four months!

Following the conclusion of our discussions with Rabbi Abel in November, we moved on to the revision of the terms of his contract, which both he and we wanted to resolve. However, this brought into sharp focus the deep and potentially irreparable damage to the working relationship that had taken place in the preceding 18 months, and we sought to discuss this with him at a meeting which, after several postponements at his request, was scheduled for late January.

However, following contact from Rabbi Abel's union rep, it became clear that he shared our doubts as to whether the relationship could be saved. As a result, both parties agreed to part ways on amicable terms, which were arranged during February and backdated to the end of January. Unfortunately, the terms of the Settlement Agreement remain confidential in law, so I am unable to go into any specifics.

We are very disappointed that Rabbi Abel's second tenure with us was not more harmonious and longer-lasting, especially as his performance from the bimah and the pulpit has always been of the highest standard. From a personal perspective, I am particularly disappointed, as it was me who pioneered the idea in early 2018 that he should move to Liverpool from Darwen and work for us on as much of a full-time basis as possible, and it was me who insisted for a long time that he should stay when other Trustees later began to feel otherwise.

But some relationships are not meant to last forever and this was one of them. We wish Rabbi Abel and his family well in the future.

In October, I asked Malcolm Phillips and Tony Zeffert to take charge of a list of extremely urgent repairs required to the shul building and was very grateful that they accepted. The plan of works included addressing water ingress to the south side ladies' toilets, the foyer and the annexe, along with repairs to the corner of the boundary wall and the re-flooring of the kitchen. The start of this work was delayed because of an outbreak of covid in the building contractor's team, but much of it has now been completed.

The water entering the ladies' toilet area was due to damaged drainage piping on the exterior of the building, but this has been repaired and the area dried. The roof of the annexe and lobby had deteriorated to the extent that the ceilings were disintegrating and water was coming in. When part of the annexe roof was removed, some of the joists were revealed to be rotten, so these were replaced, and the entire roof (hopefully!) made water-tight once again. The damage to the boundary wall has been repaired and the replacement of the kitchen floor is next on the list, once the annexe has been redecorated, in the next few weeks.

As well as Malcolm and Tony for their oversight of these works, we must also give special thanks to Roy Stone and Lynda Maginn, for single-handedly (or should that be double-handedly?!) emptying

the annexe of almost every item in preparation for the builders' arrival, and taking some startling photos while the works were going on!

The process to convert LOHC into a Charitable Incorporated Organisation is continuing. As planned, we have formally engaged the services of a specialist charity lawyer and we have been working with her to prepare all the paperwork required. This has included some careful planning of the technicalities of how to dovetail the "birth" of the new charity with the "retirement" of the existing one.

It was hoped that everything would be complete in time for today's AGM, but that has not been possible. We hope the process will be completed in the early summer, at which point we will call an EGM of the congregation, in order bring the new charity into being and transfer the assets of the existing charity into the new one. We will simultaneously revise the constitution of the existing charity to reduce it to a shell, existing only to process any legacies left to us that omit certain details.

Although this might sound complicated, there will be no discernable difference for the congregation in terms of services, membership fees or in any other way. However, the status of the new charity will open up the potential for new grant funding and provide better protection for Trustees, as a result of which we look forward to welcoming Alison Cohen, Steve Kayne and Howard Winik as Trustees at last, following their nomination a year ago.

Talking of Trustees, today sees the retirement of two stalwarts of the last decade, Roy Stone and Peter Grant. Roy first served as a Trustee from 2010-11 but had already by that time involved himself in the running of events for some years, and provided a reliable source of grandchildren for Bar and Bat Mitzvahs! When administrative change came in 2014, Roy quickly became Alaster's right-hand man, serving as a Trustee from 2014 and Honorary Treasurer from 2015-19. He excelled in that role and has served a further two years as a Trustee since Julian relieved him. Thankfully, he is not retiring from working for the shul, and will still be helping Julian and others in various capacities in the background, without the requirement to attend meetings.

Peter Grant first joined the committee as Honorary Secretary in 2009, taking over from Ruth Raisman, and we enjoyed regular Sub- and Select Committee and Trustees meetings at his sister Carol's bungalow on Menlove Avenue. After three years, he retired as both Hon Sec and Trustee but threw himself into the tours programme and the secretaryship of the Deane Road committee. In 2016, he returned as a Trustee and resumed his former position as Hon Sec in the December of that year, when Lynda Bracey had to resign.

On Alaster's retirement in 2018, Peter finally donned the top hat which he had shunned for so long, in accepting the role of Junior Warden. Although the hat itself did not fit too well (!), the position suited Peter beautifully, and his regular attendance and skills as a gabbai were vital to his success.

But Peter's real value has been the inordinate amount of time he has devoted to shul work and, in particular, in the last three years, as the person to whom I have delegated a great deal of my workload as Chairman. His wry wit combined with utter devotion has made him an outstanding colleague and we will all miss him at meetings. Thankfully, he will remain head of tours and involved with Deane Road, and we wish both him and Roy an enjoyable retirement from formal committee work.

There are two other people who deserve a special mention at this AGM, a dashing duo without whom we would be definitely done-for: Eddy McCall, our caretaker, and Petula Nevitt, our administrator. In "normal times", they are literally the people who keep the shul going on a day-to-day basis, taking phone calls, dealing with post, cleaning, maintaining and arranging and all the other tasks which most of us never see.

Both Eddy and Petula have very recently completed 20 years employment at LOHC: Eddy in December and Petula in February. We were well aware of these milestones long in advance of the

pandemic, and have been frustrated that we have not been in a position to mark either achievement. However, we fully intend to organise events and gifts for both when circumstances allow.

And when will circumstances allow? Well the first step towards that is the resumption of Shabbat services, which we hope to take place in a few weeks' time. We are mindful of the national timescale for relaxation of restrictions every five weeks, but also that these step-by-step changes are reliant on whether the national infection rate does indeed decrease as predicted, as more of the population is vaccinated. We have therefore not yet set a date for the resumption of services but we hope it will be in the early summer. The restriction on communal singing indoors is expected to be lifted in the final stage of the government's plan, which is scheduled to be 21 June. We therefore very much hope that we will be in a position – financially, physically and hygienically – to be offering full and traditional services in plenty of time before the Yamim Noraim. I don't know about you, but that day can't come soon enough!

SAUL MARKS

Statement of Financial Activities
(for the Year Ended 31 December 2020)

	Unrestricted funds £	Restricted funds £	31.12.20 Total funds £	31.12.19 Total funds £
INCOME AND ENDOWMENTS FROM				
Donations and legacies	76,634	625	77,259	89,841
Investment income	<u>4,030</u>	<u>2,547</u>	<u>6,577</u>	<u>13,228</u>
Total	80,664	3,172	83,836	103,069
 EXPENDITURE ON				
Raising funds	1,446	1,384	2,830	2,299
Charitable activities				
Princes Road Synagogue	121,995	1,191	123,186	172,449
Other	<u>(30,950)</u>	<u>30,000</u>	<u>(950)</u>	<u>925</u>
Total	92,491	32,575	125,066	175,673
Net gains/(losses) on investments	<u>(6,763)</u>	<u>(9,812)</u>	<u>(16,575)</u>	<u>5,401</u>
NET INCOME/(EXPENDITURE)	(18,590)	(39,215)	(57,805)	(67,203)
 RECONCILIATION OF FUNDS				
Total funds brought forward	144,926	89,283	234,209	301,412
TOTAL FUNDS CARRIED FORWARD	<u>126,336</u>	<u>50,068</u>	<u>176,404</u>	<u>234,209</u>

Balance Sheet
(at 31 December 2020)

	Unrestricted funds £	Restricted funds £	31.12.20 Total funds £	31.12.19 Total funds £
FIXED ASSETS				
Tangible assets	18,214	-	18,214	18,244
Investments	<u>113,136</u>	<u>39,373</u>	<u>152,509</u>	<u>195,337</u>
	131,350	39,373	170,723	213,581
CURRENT ASSETS				
Debtors	15,300	-	15,300	17,884
Cash at bank	<u>761</u>	<u>10,695</u>	<u>11,456</u>	<u>18,177</u>
	16,061	10,695	26,756	36,061
CREDITORS				
Amounts falling due within one year	<u>(21,075)</u>	<u>-</u>	<u>(21,075)</u>	<u>(15,433)</u>
NET CURRENT ASSETS	<u>(5,014)</u>	<u>10,695</u>	<u>5,681</u>	<u>20,628</u>
TOTAL ASSETS LESS CURRENT LIABILITIES	<u>126,336</u>	<u>50,068</u>	<u>176,404</u>	<u>234,209</u>
NET ASSETS	<u>126,336</u>	<u>50,068</u>	<u>176,404</u>	<u>234,209</u>
FUNDS				
Unrestricted funds			126,336	144,926
Restricted funds			<u>50,068</u>	<u>89,283</u>
TOTAL FUNDS			<u>176,404</u>	<u>234,209</u>

DEATHS

During the four months between the AGMs of 2020 and 2021, the congregation was saddened by the deaths of one member whose name is recorded below. We express our deepest sympathies to her family.

Lilian Black

HONORARY OFFICERS OF THE LIVERPOOL OLD HEBREW CONGREGATION 2014 TO DATE
(dating from the SGM of 21 December 2014)

Year	Chairman	Senior Warden	Junior Warden	Honorary Treasurer	Honorary Secretary
2014-15	Alaster L Burman	Laurence S Goldman	(vacant)	Edward M Mott-Cowan	Mrs Linda Bracey
2015-16	Alaster L Burman	Laurence S Goldman	(vacant)	Roy H Stone	Mrs Linda Bracey
2016-17	Alaster L Burman	Laurence S Goldman	Saul Marks	Roy H Stone	Mrs Linda Bracey
2017-18	Alaster L Burman	Saul Marks	(vacant)	Roy H Stone	Dr Peter J Grant
2018-19	Saul Marks	Saul Marks	Dr Peter J Grant	Roy H Stone	Dr Peter J Grant
2019-21	Saul Marks	Saul Marks	Dr Peter J Grant	Julian Rosenthal	Daniel B Kay

LIVERPOOL OLD HEBREW CONGREGATION

Reader

Edward Marks
9 Hereford Road, Liverpool, L15 9HJ

Burial Grounds

The Cemetery, Thomas Drive, Broad Green, Liverpool, L14 3LD
The Cemetery, Deane Road, Liverpool, L7 0ET

All congregational communications should be addressed to:

The Secretary, Liverpool Old Hebrew Congregation, Synagogue Chambers,
Princes Road, Liverpool, L8 1TG. Telephone: 0151-709 3431.
E-mail: office@princesroad.org. URL: <http://www.princesroad.org>.

OFFICERS

2020-21 5781

VARIOUSLY ELECTED AND APPOINTED AT THE AGM HELD ON 29 NOVEMBER 2020

HONORARY OFFICERS

Chairman & Senior Warden:	S Marks
Junior Warden:	Dr PJ Grant
Honorary Treasurer:	J Rosenthal
Honorary Secretary:	DB Kay

CHARITABLE TRUSTEES

Mrs LP Maginn
ED Rosenfield
RH Stone
and the Honorary Officers

BURIAL BOARD

HD Churney (chairman), AL Burman

BOOKKEEPERS

KLAS

AUDITORS

Haines Watts

INVESTMENT ADVISORS

Blankstone Sington

REPRESENTATIVES OF THE CONGREGATION

on the Liverpool Kashrut Commission

AL Burman

on the Hospital Visitation Committee

Mrs A Goodman, Mrs LP Maginn

on the Merseyside Jewish Representative Council

Chairman, Dr PJ Grant, RH Stone

at the Home for Aged Jews

(no appointment made)

at Cheder Etz Chaim

S Marks

to the Braham Trust

Chairman, Honorary Treasurer; EM Mott-Cowan & DR Grantham serve in other capacities

GENERAL INFORMATION FOR MEMBERS

Recital of Memorial Prayer

If members wish the recital of a memorial prayer in all Yizkor services each year, the names of such relatives may be inscribed on the memorial boards in the annexe and so recited in perpetuity. It is, however, necessary to make such arrangements with the office to facilitate this.

Prior to the Day of Atonement, a special notice is sent to all members calling their attention to the recital of a memorial prayer in memory of relatives. On receipt of a reply, the name or names of the deceased is recited with due solemnity on the Day of Atonement only.

Birth

Son – Information as to the services of a mohel is obtainable from the minister.

Daughter – It is customary for the father of the child to attend the synagogue service for calling-up to the reading of the law, at which time the baby is named.

Schooling

Parents are urged to enlist their children at the Cheder Etz Chaim at the time of their starting primary schooling. The principal will be pleased to interview parents and enrol children at Childwall Hebrew Congregation, Beauclair Drive, on Sundays at 10.00am.

Bar Mitzvah

Parents of a boy approaching his Bar Mitzvah year should confirm the correct date for the event and notify the minister of their wish for the ceremony to take place in the synagogue. It is a long-standing rule that the Bar Mitzvah present himself to the minister for an interview at least six weeks before the event.

Bat Mitzvah

Parents of a girl approaching her Bat Mitzvah year (12 years), and who wish to participate in the celebration of this important event should make contact with the minister.

Wedding

The bride and bridegroom should make a personal application to the minister, as the ecclesiastical authorities require certain information. The scale of fees, including those for the services of the choir and organist, is available at the synagogue chambers. Ideally, four months' notice is required to deal with the Chief Rabbinate's requirements.

Sickness

In case of sickness, a letter or telephone call to the synagogue office or to the minister will result in a visit to the sick, whether at home or in hospital.

Death

The religious rites and funeral arrangements at Broad Green cemetery are the responsibility of the Burial Board. A personal visit or telephone call to the chairman of the Burial Board (0151-722 2006) or the synagogue secretary (0151-709 3431) will receive immediate and sympathetic attention.

Yahrzeit Notice

Members will be notified of a yahrzeit annually by post if they communicate to the minister the Hebrew name and date of death of the deceased.

Broad Green Cemetery

The cemetery is open on the four Sundays prior to Rosh Hashanah and on the Sunday immediately prior to Yom Kippur. The entry code for the padlock on the front gates is available on request.

Deane Road Cemetery

The cemetery is open for volunteer gardening days on the first Sunday of every month (weather permitting) and all volunteers are welcome. Open days are held on the third Sunday of every month from 12.00pm until 4.00pm and volunteers are welcomed to staff these events. Private tours are available on request. The tours co-ordinator, Mr David Grantham, can be contacted on 07791 872453.

Memorial Stone

The memorial stone is usually erected and consecrated for the first yahrzeit. The minister will readily assist in the arrangements, and fix a suitable time and date.

Kiddush

A member who wishes to sponsor a kiddush should contact the minister or secretary or contact the Senior Warden.

SENIOR WARDEN'S REPORT 2020-21

From one end of the spectrum to the other. Just under four months ago, I reported on a 20-month term of office; today I am reporting on a term less than one-fifth of that length. And yet, there is no dearth of items on which to report.

At the AGM in November, Julian proposed that we do not re-open for services the following week, for a number of reasons. It would help our difficult financial position to have Rabbi Abel and Petula on furlough, it allowed breathing space for urgent repair work to the shul building and, of course, it protected the congregation from the expected increase in coronavirus cases in the New Year. As usual, Julian was ahead of the curve because cases did increase and the country moved to a stricter lockdown, during which I understand that 80% of mainstream Orthodox shuls have been closed.

As you will now see, despite the lack of services, a great deal has been going on at LOHC over the last four months!

Following the conclusion of our discussions with Rabbi Abel in November, we moved on to the revision of the terms of his contract, which both he and we wanted to resolve. However, this brought into sharp focus the deep and potentially irreparable damage to the working relationship that had taken place in the preceding 18 months, and we sought to discuss this with him at a meeting which, after several postponements at his request, was scheduled for late January.

However, following contact from Rabbi Abel's union rep, it became clear that he shared our doubts as to whether the relationship could be saved. As a result, both parties agreed to part ways on amicable terms, which were arranged during February and backdated to the end of January. Unfortunately, the terms of the Settlement Agreement remain confidential in law, so I am unable to go into any specifics.

We are very disappointed that Rabbi Abel's second tenure with us was not more harmonious and longer-lasting, especially as his performance from the bimah and the pulpit has always been of the highest standard. From a personal perspective, I am particularly disappointed, as it was me who pioneered the idea in early 2018 that he should move to Liverpool from Darwen and work for us on as much of a full-time basis as possible, and it was me who insisted for a long time that he should stay when other Trustees later began to feel otherwise.

But some relationships are not meant to last forever and this was one of them. We wish Rabbi Abel and his family well in the future.

In October, I asked Malcolm Phillips and Tony Zeffert to take charge of a list of extremely urgent repairs required to the shul building and was very grateful that they accepted. The plan of works included addressing water ingress to the south side ladies' toilets, the foyer and the annexe, along with repairs to the corner of the boundary wall and the re-flooring of the kitchen. The start of this work was delayed because of an outbreak of covid in the building contractor's team, but much of it has now been completed.

The water entering the ladies' toilet area was due to damaged drainage piping on the exterior of the building, but this has been repaired and the area dried. The roof of the annexe and lobby had deteriorated to the extent that the ceilings were disintegrating and water was coming in. When part of the annexe roof was removed, some of the joists were revealed to be rotten, so these were replaced, and the entire roof (hopefully!) made water-tight once again. The damage to the boundary wall has been repaired and the replacement of the kitchen floor is next on the list, once the annexe has been redecorated, in the next few weeks.

As well as Malcolm and Tony for their oversight of these works, we must also give special thanks to Roy Stone and Lynda Maginn, for single-handedly (or should that be double-handedly?!) emptying

the annexe of almost every item in preparation for the builders' arrival, and taking some startling photos while the works were going on!

The process to convert LOHC into a Charitable Incorporated Organisation is continuing. As planned, we have formally engaged the services of a specialist charity lawyer and we have been working with her to prepare all the paperwork required. This has included some careful planning of the technicalities of how to dovetail the "birth" of the new charity with the "retirement" of the existing one.

It was hoped that everything would be complete in time for today's AGM, but that has not been possible. We hope the process will be completed in the early summer, at which point we will call an EGM of the congregation, in order bring the new charity into being and transfer the assets of the existing charity into the new one. We will simultaneously revise the constitution of the existing charity to reduce it to a shell, existing only to process any legacies left to us that omit certain details.

Although this might sound complicated, there will be no discernable difference for the congregation in terms of services, membership fees or in any other way. However, the status of the new charity will open up the potential for new grant funding and provide better protection for Trustees, as a result of which we look forward to welcoming Alison Cohen, Steve Kayne and Howard Winik as Trustees at last, following their nomination a year ago.

Talking of Trustees, today sees the retirement of two stalwarts of the last decade, Roy Stone and Peter Grant. Roy first served as a Trustee from 2010-11 but had already by that time involved himself in the running of events for some years, and provided a reliable source of grandchildren for Bar and Bat Mitzvahs! When administrative change came in 2014, Roy quickly became Alaster's right-hand man, serving as a Trustee from 2014 and Honorary Treasurer from 2015-19. He excelled in that role and has served a further two years as a Trustee since Julian relieved him. Thankfully, he is not retiring from working for the shul, and will still be helping Julian and others in various capacities in the background, without the requirement to attend meetings.

Peter Grant first joined the committee as Honorary Secretary in 2009, taking over from Ruth Raisman, and we enjoyed regular Sub- and Select Committee and Trustees meetings at his sister Carol's bungalow on Menlove Avenue. After three years, he retired as both Hon Sec and Trustee but threw himself into the tours programme and the secretaryship of the Deane Road committee. In 2016, he returned as a Trustee and resumed his former position as Hon Sec in the December of that year, when Lynda Bracey had to resign.

On Alaster's retirement in 2018, Peter finally donned the top hat which he had shunned for so long, in accepting the role of Junior Warden. Although the hat itself did not fit too well (!), the position suited Peter beautifully, and his regular attendance and skills as a gabbai were vital to his success.

But Peter's real value has been the inordinate amount of time he has devoted to shul work and, in particular, in the last three years, as the person to whom I have delegated a great deal of my workload as Chairman. His wry wit combined with utter devotion has made him an outstanding colleague and we will all miss him at meetings. Thankfully, he will remain head of tours and involved with Deane Road, and we wish both him and Roy an enjoyable retirement from formal committee work.

There are two other people who deserve a special mention at this AGM, a dashing duo without whom we would be definitely done-for: Eddy McCall, our caretaker, and Petula Nevitt, our administrator. In "normal times", they are literally the people who keep the shul going on a day-to-day basis, taking phone calls, dealing with post, cleaning, maintaining and arranging and all the other tasks which most of us never see.

Both Eddy and Petula have very recently completed 20 years employment at LOHC: Eddy in December and Petula in February. We were well aware of these milestones long in advance of the

pandemic, and have been frustrated that we have not been in a position to mark either achievement. However, we fully intend to organise events and gifts for both when circumstances allow.

And when will circumstances allow? Well the first step towards that is the resumption of Shabbat services, which we hope to take place in a few weeks' time. We are mindful of the national timescale for relaxation of restrictions every five weeks, but also that these step-by-step changes are reliant on whether the national infection rate does indeed decrease as predicted, as more of the population is vaccinated. We have therefore not yet set a date for the resumption of services but we hope it will be in the early summer. The restriction on communal singing indoors is expected to be lifted in the final stage of the government's plan, which is scheduled to be 21 June. We therefore very much hope that we will be in a position – financially, physically and hygienically – to be offering full and traditional services in plenty of time before the Yamim Noraim. I don't know about you, but that day can't come soon enough!

SAUL MARKS

Statement of Financial Activities
(for the Year Ended 31 December 2020)

	Unrestricted funds £	Restricted funds £	31.12.20 Total funds £	31.12.19 Total funds £
INCOME AND ENDOWMENTS FROM				
Donations and legacies	76,634	625	77,259	89,841
Investment income	<u>4,030</u>	<u>2,547</u>	<u>6,577</u>	<u>13,228</u>
Total	80,664	3,172	83,836	103,069
 EXPENDITURE ON				
Raising funds	1,446	1,384	2,830	2,299
Charitable activities				
Princes Road Synagogue	121,995	1,191	123,186	172,449
Other	<u>(30,950)</u>	<u>30,000</u>	<u>(950)</u>	<u>925</u>
Total	92,491	32,575	125,066	175,673
Net gains/(losses) on investments	<u>(6,763)</u>	<u>(9,812)</u>	<u>(16,575)</u>	<u>5,401</u>
NET INCOME/(EXPENDITURE)	(18,590)	(39,215)	(57,805)	(67,203)
 RECONCILIATION OF FUNDS				
Total funds brought forward	144,926	89,283	234,209	301,412
TOTAL FUNDS CARRIED FORWARD	<u>126,336</u>	<u>50,068</u>	<u>176,404</u>	<u>234,209</u>

Balance Sheet
(at 31 December 2020)

	Unrestricted funds £	Restricted funds £	31.12.20 Total funds £	31.12.19 Total funds £
FIXED ASSETS				
Tangible assets	18,214	-	18,214	18,244
Investments	<u>113,136</u>	<u>39,373</u>	<u>152,509</u>	<u>195,337</u>
	131,350	39,373	170,723	213,581
CURRENT ASSETS				
Debtors	15,300	-	15,300	17,884
Cash at bank	<u>761</u>	<u>10,695</u>	<u>11,456</u>	<u>18,177</u>
	16,061	10,695	26,756	36,061
CREDITORS				
Amounts falling due within one year	(21,075)	-	(21,075)	(15,433)
	<u>(5,014)</u>	<u>10,695</u>	<u>5,681</u>	<u>20,628</u>
NET CURRENT ASSETS				
	<u>(5,014)</u>	<u>10,695</u>	<u>5,681</u>	<u>20,628</u>
TOTAL ASSETS LESS CURRENT LIABILITIES				
	126,336	50,068	176,404	234,209
NET ASSETS	<u>126,336</u>	<u>50,068</u>	<u>176,404</u>	<u>234,209</u>
FUNDS				
Unrestricted funds			126,336	144,926
Restricted funds			<u>50,068</u>	<u>89,283</u>
TOTAL FUNDS			<u>176,404</u>	<u>234,209</u>

DEATHS

During the four months between the AGMs of 2020 and 2021, the congregation was saddened by the deaths of one member whose name is recorded below. We express our deepest sympathies to her family.

Lilian Black

HONORARY OFFICERS OF THE LIVERPOOL OLD HEBREW CONGREGATION 2014 TO DATE
(dating from the SGM of 21 December 2014)

Year	Chairman	Senior Warden	Junior Warden	Honorary Treasurer	Honorary Secretary
2014-15	Alaster L Burman	Laurence S Goldman	(vacant)	Edward M Mott-Cowan	Mrs Linda Bracey
2015-16	Alaster L Burman	Laurence S Goldman	(vacant)	Roy H Stone	Mrs Linda Bracey
2016-17	Alaster L Burman	Laurence S Goldman	Saul Marks	Roy H Stone	Mrs Linda Bracey
2017-18	Alaster L Burman	Saul Marks	(vacant)	Roy H Stone	Dr Peter J Grant
2018-19	Saul Marks	Saul Marks	Dr Peter J Grant	Roy H Stone	Dr Peter J Grant
2019-21	Saul Marks	Saul Marks	Dr Peter J Grant	Julian Rosenthal	Daniel B Kay

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 December 2020
for
Liverpool Old Hebrew Congregation

Haines Watts
3rd Floor Pacific Chambers
11-13 Victoria Street
Liverpool
Merseyside
L2 5QQ

Contents of the Financial Statements
for the Year Ended 31 December 2020

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Statement of Financial Activities	4
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Notes to the Financial Statements	6 to 13
Detailed Statement of Financial Activities	14 to 15

The trustees present their report with the financial statements of the charity for the year ended 31 December 2020. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objects of the congregation

- a) The advancement of the Jewish religion,
- b) To maintain, repair and preserve, for the benefit of the public, the synagogue at Princes Road with all its artefacts and chattels and also its cemeteries.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Expenditure on charitable activities amounted to £120,794 for the year (2019: £158,323).

FINANCIAL REVIEW

Principal funding sources

The majority of the Charity's income comes from donations and members contributions.

Reserves policy

Funds relative to the ongoing fabric of the synagogue together with any funds held for third parties are maintained as separate restricted funds.

FUTURE PLANS

The major challenge to the charity is to maintain its income and obtain funding for further necessary repairs and refurbishment to the Synagogue and upkeep of cemeteries.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust. It was originally registered on 19 September 1874 under the Place of Worship Registrations Act 1855 and was registered by the Charity Commission on 1 November 2001.

Organisational structure

The Congregation is administered by a Board of Charitable Trustees, which comprises the Honorary Officers (Senior and Junior Wardens, Chairman, Honorary Treasurer and Honorary Secretary) plus seven other Trustees.

The above Board meets to review current financial and administrative matters and to plan for the future.

Induction and training of new trustees

Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1089175

Principal address

Synagogue Chambers
Princes Road
Liverpool
L8 1TG

Liverpool Old Hebrew Congregation

Report of the Trustees
for the Year Ended 31 December 2020

Trustees

Mrs L P Maginn
S Marks (Chairman & Senior Warden)
J Rosenthal (Hon. Treasurer)
Dr P J Grant (Jnr Warden)
R H Stone
E D Rosenfield
G Charing (resigned 29.11.20)
D B Kay (Hon. Sec)

Independent Examiner

Haines Watts
3rd Floor Pacific Chambers
11-13 Victoria Street
Liverpool
Merseyside
L2 5QQ

Investment Advisers

Blankstone Sington Limited
Walker House
Exchange Flags
Liverpool
L2 3YL

Approved by order of the board of trustees on 16 March 2021 and signed on its behalf by:

S Marks - Trustee

Independent examiner's report to the trustees of Liverpool Old Hebrew Congregation

I report to the charity trustees on my examination of the accounts of Liverpool Old Hebrew Congregation (the Trust) for the year ended 31 December 2020.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Michael Forshaw FCA
Haines Watts
3rd Floor Pacific Chambers
11-13 Victoria Street
Liverpool
Merseyside
L2 5QQ

16 March 2021

Liverpool Old Hebrew Congregation

Statement of Financial Activities
for the Year Ended 31 December 2020

	Notes	Unrestricted funds £	Restricted funds £	31.12.20 Total funds £	31.12.19 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		76,634	625	77,259	89,841
Investment income	2	4,030	2,547	6,577	13,228
Total		80,664	3,172	83,836	103,069
EXPENDITURE ON					
Raising funds	3	1,446	1,384	2,830	2,299
Charitable activities					
Princes Road Synagogue		121,995	1,191	123,186	172,449
Other		(30,950)	30,000	(950)	925
Total		92,491	32,575	125,066	175,673
Net gains/(losses) on investments		(6,763)	(9,812)	(16,575)	5,401
NET INCOME/(EXPENDITURE)		(18,590)	(39,215)	(57,805)	(67,203)
RECONCILIATION OF FUNDS					
Total funds brought forward		144,926	89,283	234,209	301,412
TOTAL FUNDS CARRIED FORWARD		126,336	50,068	176,404	234,209

The notes form part of these financial statements

Liverpool Old Hebrew Congregation

Balance Sheet

31 December 2020

	Notes	Unrestricted funds £	Restricted funds £	31.12.20 Total funds £	31.12.19 Total funds £
FIXED ASSETS					
Tangible assets	7	18,214	-	18,214	18,244
Investments	8	113,136	39,373	152,509	195,337
		131,350	39,373	170,723	213,581
CURRENT ASSETS					
Debtors	9	15,300	-	15,300	17,884
Cash at bank		761	10,695	11,456	18,177
		16,061	10,695	26,756	36,061
CREDITORS					
Amounts falling due within one year	10	(21,075)	-	(21,075)	(15,433)
NET CURRENT ASSETS		(5,014)	10,695	5,681	20,628
TOTAL ASSETS LESS CURRENT LIABILITIES		126,336	50,068	176,404	234,209
NET ASSETS		126,336	50,068	176,404	234,209
FUNDS	12				
Unrestricted funds				126,336	144,926
Restricted funds				50,068	89,283
TOTAL FUNDS				176,404	234,209

The financial statements were approved by the Board of Trustees and authorised for issue on 16 March 2021 and were signed on its behalf by:

S Marks - Trustee

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income

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

Expenditure

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

Allocation and apportionment of costs

Costs for each fund are allocated according to the direct costs incurred by each fund.

Tangible fixed assets

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

Freehold property	- not provided
Fixtures and fittings	- 15% on reducing balance

Fund accounting

The Unrestricted Funds comprise the General Fund and Designated Fund B.

The Restricted Funds comprise:

- a. Kol Nidre Fund represents charity collections not yet paid over.
- b. Restoration Fund represents funds donated specifically for the restoration of the synagogue and for the continuity of the Congregation.
- c. Deane Road Fund.

Heritage assets

The freehold property, which consists of the Synagogue in Princes Road Liverpool, is considered to be an historic and inalienable asset. Its residual value is considered to be in excess of the cost shown in these accounts and therefore no depreciation is provided. The property has not been revalued because in the opinion of the trustees, the costs of professionally valuing this asset would outweigh the benefits to the users of these accounts.

Notes to the Financial Statements - continued
for the Year Ended 31 December 2020

2. INVESTMENT INCOME

	31.12.20	31.12.19
	£	£
Dividends & interest	6,577	13,203
Deposit account interest	-	25
	<u>6,577</u>	<u>13,228</u>

3. RAISING FUNDS

Investment management costs

	31.12.20	31.12.19
	£	£
Portfolio management	<u>2,830</u>	<u>2,299</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2020 nor for the year ended 31 December 2019.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2020 nor for the year ended 31 December 2019.

5. STAFF COSTS

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

	31.12.20	31.12.19
	3	2
Administrative	<u>3</u>	<u>2</u>

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

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	87,121	2,720	89,841
Investment income	<u>5,687</u>	<u>7,541</u>	<u>13,228</u>
Total	92,808	10,261	103,069
EXPENDITURE ON			
Raising funds	1,399	900	2,299
Charitable activities			
Princes Road Synagogue	170,165	2,284	172,449
Other	(23,557)	24,482	925

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
Total	148,007	27,666	175,673
Net gains/(losses) on investments	7,408	(2,007)	5,401
NET INCOME/(EXPENDITURE)	(47,791)	(19,412)	(67,203)

RECONCILIATION OF FUNDS

Total funds brought forward	192,717	108,695	301,412
TOTAL FUNDS CARRIED FORWARD	144,926	89,283	234,209

7. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1 January 2020 and 31 December 2020	18,050	3,694	894	22,638
DEPRECIATION				
At 1 January 2020	-	3,500	894	4,394
Charge for year	-	30	-	30
At 31 December 2020	-	3,530	894	4,424
NET BOOK VALUE				
At 31 December 2020	18,050	164	-	18,214
At 31 December 2019	18,050	194	-	18,244

8. FIXED ASSET INVESTMENTS

	Listed investments £	Cash and settlements pending £	Totals £
MARKET VALUE			
At 1 January 2020	184,709	10,628	195,337
Additions	27,454	54,176	81,630
Disposals	(54,177)	(57,453)	(111,630)
Revaluations	(16,575)	-	(16,575)
Management costs	-	(2,830)	(2,830)
Dividends & Interest	-	6,577	6,577
At 31 December 2020	141,411	11,098	152,509
NET BOOK VALUE			
At 31 December 2020	141,411	11,098	152,509
At 31 December 2019	184,709	10,628	195,337

There were no investment assets outside the UK.

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.20	31.12.19
	£	£
Prepayments and accrued income	15,300	17,884

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.20	31.12.19
	£	£
Bank loans and overdrafts (see note 11)	14,698	2,539
Other creditors	6,377	12,894
	21,075	15,433

11. LOANS

An analysis of the maturity of loans is given below:

	31.12.20	31.12.19
	£	£
Amounts falling due within one year on demand:		
Bank overdraft	14,698	2,539

12. MOVEMENT IN FUNDS

	At 1.1.20 £	Net movement in funds £	At 31.12.20 £
Unrestricted funds			
General fund	27,611	(14,411)	13,200
Fund B	117,315	(4,179)	113,136
	144,926	(18,590)	126,336
Restricted funds			
Restoration Fund	78,022	(38,649)	39,373
Kol Nidre Fund	1,985	25	2,010
Deane Road	9,276	(591)	8,685
	89,283	(39,215)	50,068
TOTAL FUNDS	234,209	(57,805)	176,404

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	76,634	(91,045)	-	(14,411)
Fund B	4,030	(1,446)	(6,763)	(4,179)
	80,664	(92,491)	(6,763)	(18,590)
Restricted funds				
Restoration Fund	2,547	(31,384)	(9,812)	(38,649)
Kol Nidre Fund	25	-	-	25
Deane Road	600	(1,191)	-	(591)
	3,172	(32,575)	(9,812)	(39,215)
TOTAL FUNDS	83,836	(125,066)	(16,575)	(57,805)

12. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.19 £	Net movement in funds £	At 31.12.19 £
Unrestricted funds			
General fund	39,630	(12,019)	27,611
Fund B	153,087	(35,772)	117,315
	<u>192,717</u>	<u>(47,791)</u>	<u>144,926</u>
Restricted funds			
Restoration Fund	96,945	(18,923)	78,022
Kol Nidre Fund	2,175	(190)	1,985
Deane Road	9,575	(299)	9,276
	<u>108,695</u>	<u>(19,412)</u>	<u>89,283</u>
TOTAL FUNDS	<u>301,412</u>	<u>(67,203)</u>	<u>234,209</u>

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	134,703	(146,722)	-	(12,019)
Fund B	(41,895)	(1,285)	7,408	(35,772)
	<u>92,808</u>	<u>(148,007)</u>	<u>7,408</u>	<u>(47,791)</u>
Restricted funds				
Restoration Fund	7,541	(24,457)	(2,007)	(18,923)
Kol Nidre Fund	1,985	(2,175)	-	(190)
Deane Road	735	(1,034)	-	(299)
	<u>10,261</u>	<u>(27,666)</u>	<u>(2,007)</u>	<u>(19,412)</u>
TOTAL FUNDS	<u>103,069</u>	<u>(175,673)</u>	<u>5,401</u>	<u>(67,203)</u>

12. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.19 £	Net movement in funds £	At 31.12.20 £
Unrestricted funds			
General fund	39,630	(26,430)	13,200
Fund B	153,087	(39,951)	113,136
	192,717	(66,381)	126,336
Restricted funds			
Restoration Fund	96,945	(57,572)	39,373
Kol Nidre Fund	2,175	(165)	2,010
Deane Road	9,575	(890)	8,685
	108,695	(58,627)	50,068
TOTAL FUNDS	301,412	(125,008)	176,404

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	211,337	(237,767)	-	(26,430)
Fund B	(37,865)	(2,731)	645	(39,951)
	173,472	(240,498)	645	(66,381)
Restricted funds				
Restoration Fund	10,088	(55,841)	(11,819)	(57,572)
Kol Nidre Fund	2,010	(2,175)	-	(165)
Deane Road	1,335	(2,225)	-	(890)
	13,433	(60,241)	(11,819)	(58,627)
TOTAL FUNDS	186,905	(300,739)	(11,174)	(125,008)

13. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2020.

14. BURIAL BOARD ACTIVITIES

The £1739 net Burial Board income is made up of;

£12,736 Cemetery Costs

LESS £13,445 Funeral and related fees and £1030 Donations.

15. GIFT AID REPAYMENTS

Gift Aid repayments for 2020 amounted to £8,823. (2019 £12,410).

Liverpool Old Hebrew Congregation

Detailed Statement of Financial Activities
for the Year Ended 31 December 2020

	31.12.20 £	31.12.19 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	6,491	7,049
Gift Aid repayments	8,823	12,410
Grants	10,851	2,728
Kol Nidre fund	25	1,985
Tours and Shop	70	16,422
Annual contributions	49,825	42,650
Offerings	90	2,176
Kiddush receipts	159	3,035
Wedding receipts	-	461
Building fund appeal	925	925
	77,259	89,841
Investment income		
Dividends & interest	6,577	13,203
Deposit account interest	-	25
	6,577	13,228
Total incoming resources	83,836	103,069
EXPENDITURE		
Investment management costs		
Portfolio management	2,830	2,299
Charitable activities		
Wage costs	56,787	55,564
Rates and water	44	253
Insurance	12,112	12,183
Light and heat	8,611	11,468
Telephone & Internet	1,336	972
Postage and stationery	2,680	1,829
Sundries	463	684
Security	4,504	13,544
Repairs & Maintenance	16,118	2,759
Choir expenses	-	3,108
Festival & Kiddush expenses	360	3,972
Members levies remitted	400	350
Rabbi Costs	10,200	11,913
Publications	-	870
Donations	600	1,830
Service expenses	130	205
Functions (net)	2,279	(1,445)
Kol Nidre	-	2,175
Carried forward	116,624	122,234

This page does not form part of the statutory financial statements

Liverpool Old Hebrew Congregation

Detailed Statement of Financial Activities
for the Year Ended 31 December 2020

	31.12.20 £	31.12.19 £
Charitable activities		
Brought forward	116,624	122,234
Burial Board net expenditure	(1,739)	36,089
	114,885	158,323
Other		
Restoration expenditure	-	925
Support costs		
Other		
Bookkeeping	1,390	1,435
Bank Charges	692	885
Accountancy	3,360	2,940
Legal and professional fees	1,879	8,832
Fixtures and fittings	30	34
	7,351	14,126
Total resources expended	125,066	175,673
Net expenditure before gains and losses	(41,230)	(72,604)
Realised recognised gains and losses		
Unrealised gains/losses - fixed asset investments	(16,575)	5,401
Net expenditure	(57,805)	(67,203)

Report of the Trustees and
Unaudited Financial Statements for the Year Ended 31 December 2020
for
Liverpool Old Hebrew Congregation

Haines Watts
3rd Floor Pacific Chambers
11-13 Victoria Street
Liverpool
Merseyside
L2 5QQ

Contents of the Financial Statements
for the Year Ended 31 December 2020

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Report of the Trustees	1 to 2
Independent Examiner's Report	3
Statement of Financial Activities	4
Balance Sheet	5
Notes to the Financial Statements	6 to 13
Detailed Statement of Financial Activities	14 to 15

The trustees present their report with the financial statements of the charity for the year ended 31 December 2020. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objects of the congregation

- a) The advancement of the Jewish religion,
- b) To maintain, repair and preserve, for the benefit of the public, the synagogue at Princes Road with all its artefacts and chattels and also its cemeteries.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

Expenditure on charitable activities amounted to £120,794 for the year (2019: £158,323).

FINANCIAL REVIEW

Principal funding sources

The majority of the Charity's income comes from donations and members contributions.

Reserves policy

Funds relative to the ongoing fabric of the synagogue together with any funds held for third parties are maintained as separate restricted funds.

FUTURE PLANS

The major challenge to the charity is to maintain its income and obtain funding for further necessary repairs and refurbishment to the Synagogue and upkeep of cemeteries.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust. It was originally registered on 19 September 1874 under the Place of Worship Registrations Act 1855 and was registered by the Charity Commission on 1 November 2001.

Organisational structure

The Congregation is administered by a Board of Charitable Trustees, which comprises the Honorary Officers (Senior and Junior Wardens, Chairman, Honorary Treasurer and Honorary Secretary) plus seven other Trustees.

The above Board meets to review current financial and administrative matters and to plan for the future.

Induction and training of new trustees

Trustees are encouraged to attend appropriate external training events where these will facilitate the undertaking of their role.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number

1089175

Principal address

Synagogue Chambers
Princes Road
Liverpool
L8 1TG

Liverpool Old Hebrew Congregation

Report of the Trustees
for the Year Ended 31 December 2020

Trustees

Mrs L P Maginn
S Marks (Chairman & Senior Warden)
J Rosenthal (Hon. Treasurer)
Dr P J Grant (Jnr Warden)
R H Stone
E D Rosenfield
G Charing (resigned 29.11.20)
D B Kay (Hon. Sec)

Independent Examiner

Haines Watts
3rd Floor Pacific Chambers
11-13 Victoria Street
Liverpool
Merseyside
L2 5QQ

Investment Advisers

Blankstone Sington Limited
Walker House
Exchange Flags
Liverpool
L2 3YL

Approved by order of the board of trustees on 16 March 2021 and signed on its behalf by:

S Marks - Trustee

Independent examiner's report to the trustees of Liverpool Old Hebrew Congregation

I report to the charity trustees on my examination of the accounts of Liverpool Old Hebrew Congregation (the Trust) for the year ended 31 December 2020.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Michael Forshaw FCA
Haines Watts
3rd Floor Pacific Chambers
11-13 Victoria Street
Liverpool
Merseyside
L2 5QQ

16 March 2021

Liverpool Old Hebrew Congregation

Statement of Financial Activities
for the Year Ended 31 December 2020

	Notes	Unrestricted funds £	Restricted funds £	31.12.20 Total funds £	31.12.19 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		76,634	625	77,259	89,841
Investment income	2	4,030	2,547	6,577	13,228
Total		80,664	3,172	83,836	103,069
EXPENDITURE ON					
Raising funds	3	1,446	1,384	2,830	2,299
Charitable activities					
Princes Road Synagogue		121,995	1,191	123,186	172,449
Other		(30,950)	30,000	(950)	925
Total		92,491	32,575	125,066	175,673
Net gains/(losses) on investments		(6,763)	(9,812)	(16,575)	5,401
NET INCOME/(EXPENDITURE)		(18,590)	(39,215)	(57,805)	(67,203)
RECONCILIATION OF FUNDS					
Total funds brought forward		144,926	89,283	234,209	301,412
TOTAL FUNDS CARRIED FORWARD		126,336	50,068	176,404	234,209

The notes form part of these financial statements

Liverpool Old Hebrew Congregation

Balance Sheet

31 December 2020

	Notes	Unrestricted funds £	Restricted funds £	31.12.20 Total funds £	31.12.19 Total funds £
FIXED ASSETS					
Tangible assets	7	18,214	-	18,214	18,244
Investments	8	113,136	39,373	152,509	195,337
		131,350	39,373	170,723	213,581
CURRENT ASSETS					
Debtors	9	15,300	-	15,300	17,884
Cash at bank		761	10,695	11,456	18,177
		16,061	10,695	26,756	36,061
CREDITORS					
Amounts falling due within one year	10	(21,075)	-	(21,075)	(15,433)
NET CURRENT ASSETS		(5,014)	10,695	5,681	20,628
TOTAL ASSETS LESS CURRENT LIABILITIES		126,336	50,068	176,404	234,209
NET ASSETS		126,336	50,068	176,404	234,209
FUNDS	12				
Unrestricted funds				126,336	144,926
Restricted funds				50,068	89,283
TOTAL FUNDS				176,404	234,209

The financial statements were approved by the Board of Trustees and authorised for issue on 16 March 2021 and were signed on its behalf by:

S Marks - Trustee

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income

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

Expenditure

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

Allocation and apportionment of costs

Costs for each fund are allocated according to the direct costs incurred by each fund.

Tangible fixed assets

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

Freehold property	- not provided
Fixtures and fittings	- 15% on reducing balance

Fund accounting

The Unrestricted Funds comprise the General Fund and Designated Fund B.

The Restricted Funds comprise:

- a. Kol Nidre Fund represents charity collections not yet paid over.
- b. Restoration Fund represents funds donated specifically for the restoration of the synagogue and for the continuity of the Congregation.
- c. Deane Road Fund.

Heritage assets

The freehold property, which consists of the Synagogue in Princes Road Liverpool, is considered to be an historic and inalienable asset. Its residual value is considered to be in excess of the cost shown in these accounts and therefore no depreciation is provided. The property has not been revalued because in the opinion of the trustees, the costs of professionally valuing this asset would outweigh the benefits to the users of these accounts.

Notes to the Financial Statements - continued
for the Year Ended 31 December 2020

2. INVESTMENT INCOME

	31.12.20	31.12.19
	£	£
Dividends & interest	6,577	13,203
Deposit account interest	-	25
	<u>6,577</u>	<u>13,228</u>

3. RAISING FUNDS

Investment management costs

	31.12.20	31.12.19
	£	£
Portfolio management	<u>2,830</u>	<u>2,299</u>

4. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2020 nor for the year ended 31 December 2019.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2020 nor for the year ended 31 December 2019.

5. STAFF COSTS

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

	31.12.20	31.12.19
	3	2
Administrative	<u>3</u>	<u>2</u>

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

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	87,121	2,720	89,841
Investment income	<u>5,687</u>	<u>7,541</u>	<u>13,228</u>
Total	92,808	10,261	103,069
EXPENDITURE ON			
Raising funds	1,399	900	2,299
Charitable activities			
Princes Road Synagogue	170,165	2,284	172,449
Other	(23,557)	24,482	925

6. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
Total	148,007	27,666	175,673
Net gains/(losses) on investments	7,408	(2,007)	5,401
NET INCOME/(EXPENDITURE)	(47,791)	(19,412)	(67,203)

RECONCILIATION OF FUNDS

Total funds brought forward	192,717	108,695	301,412
TOTAL FUNDS CARRIED FORWARD	144,926	89,283	234,209

7. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1 January 2020 and 31 December 2020	18,050	3,694	894	22,638
DEPRECIATION				
At 1 January 2020	-	3,500	894	4,394
Charge for year	-	30	-	30
At 31 December 2020	-	3,530	894	4,424
NET BOOK VALUE				
At 31 December 2020	18,050	164	-	18,214
At 31 December 2019	18,050	194	-	18,244

8. FIXED ASSET INVESTMENTS

	Listed investments £	Cash and settlements pending £	Totals £
MARKET VALUE			
At 1 January 2020	184,709	10,628	195,337
Additions	27,454	54,176	81,630
Disposals	(54,177)	(57,453)	(111,630)
Revaluations	(16,575)	-	(16,575)
Management costs	-	(2,830)	(2,830)
Dividends & Interest	-	6,577	6,577
At 31 December 2020	141,411	11,098	152,509
NET BOOK VALUE			
At 31 December 2020	141,411	11,098	152,509
At 31 December 2019	184,709	10,628	195,337

There were no investment assets outside the UK.

9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.20	31.12.19
	£	£
Prepayments and accrued income	15,300	17,884

10. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.12.20	31.12.19
	£	£
Bank loans and overdrafts (see note 11)	14,698	2,539
Other creditors	6,377	12,894
	21,075	15,433

11. LOANS

An analysis of the maturity of loans is given below:

	31.12.20	31.12.19
	£	£
Amounts falling due within one year on demand:		
Bank overdraft	14,698	2,539

12. MOVEMENT IN FUNDS

	At 1.1.20 £	Net movement in funds £	At 31.12.20 £
Unrestricted funds			
General fund	27,611	(14,411)	13,200
Fund B	117,315	(4,179)	113,136
	<u>144,926</u>	<u>(18,590)</u>	<u>126,336</u>
Restricted funds			
Restoration Fund	78,022	(38,649)	39,373
Kol Nidre Fund	1,985	25	2,010
Deane Road	9,276	(591)	8,685
	<u>89,283</u>	<u>(39,215)</u>	<u>50,068</u>
TOTAL FUNDS	<u>234,209</u>	<u>(57,805)</u>	<u>176,404</u>

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	76,634	(91,045)	-	(14,411)
Fund B	4,030	(1,446)	(6,763)	(4,179)
	<u>80,664</u>	<u>(92,491)</u>	<u>(6,763)</u>	<u>(18,590)</u>
Restricted funds				
Restoration Fund	2,547	(31,384)	(9,812)	(38,649)
Kol Nidre Fund	25	-	-	25
Deane Road	600	(1,191)	-	(591)
	<u>3,172</u>	<u>(32,575)</u>	<u>(9,812)</u>	<u>(39,215)</u>
TOTAL FUNDS	<u>83,836</u>	<u>(125,066)</u>	<u>(16,575)</u>	<u>(57,805)</u>

12. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.19 £	Net movement in funds £	At 31.12.19 £
Unrestricted funds			
General fund	39,630	(12,019)	27,611
Fund B	153,087	(35,772)	117,315
	<u>192,717</u>	<u>(47,791)</u>	<u>144,926</u>
Restricted funds			
Restoration Fund	96,945	(18,923)	78,022
Kol Nidre Fund	2,175	(190)	1,985
Deane Road	9,575	(299)	9,276
	<u>108,695</u>	<u>(19,412)</u>	<u>89,283</u>
TOTAL FUNDS	<u>301,412</u>	<u>(67,203)</u>	<u>234,209</u>

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	134,703	(146,722)	-	(12,019)
Fund B	(41,895)	(1,285)	7,408	(35,772)
	<u>92,808</u>	<u>(148,007)</u>	<u>7,408</u>	<u>(47,791)</u>
Restricted funds				
Restoration Fund	7,541	(24,457)	(2,007)	(18,923)
Kol Nidre Fund	1,985	(2,175)	-	(190)
Deane Road	735	(1,034)	-	(299)
	<u>10,261</u>	<u>(27,666)</u>	<u>(2,007)</u>	<u>(19,412)</u>
TOTAL FUNDS	<u>103,069</u>	<u>(175,673)</u>	<u>5,401</u>	<u>(67,203)</u>

12. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.19 £	Net movement in funds £	At 31.12.20 £
Unrestricted funds			
General fund	39,630	(26,430)	13,200
Fund B	153,087	(39,951)	113,136
	192,717	(66,381)	126,336
Restricted funds			
Restoration Fund	96,945	(57,572)	39,373
Kol Nidre Fund	2,175	(165)	2,010
Deane Road	9,575	(890)	8,685
	108,695	(58,627)	50,068
TOTAL FUNDS	301,412	(125,008)	176,404

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	211,337	(237,767)	-	(26,430)
Fund B	(37,865)	(2,731)	645	(39,951)
	173,472	(240,498)	645	(66,381)
Restricted funds				
Restoration Fund	10,088	(55,841)	(11,819)	(57,572)
Kol Nidre Fund	2,010	(2,175)	-	(165)
Deane Road	1,335	(2,225)	-	(890)
	13,433	(60,241)	(11,819)	(58,627)
TOTAL FUNDS	186,905	(300,739)	(11,174)	(125,008)

13. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2020.

14. BURIAL BOARD ACTIVITIES

The £1739 net Burial Board income is made up of;

£12,736 Cemetery Costs

LESS £13,445 Funeral and related fees and £1030 Donations.

15. GIFT AID REPAYMENTS

Gift Aid repayments for 2020 amounted to £8,823. (2019 £12,410).

Liverpool Old Hebrew Congregation

Detailed Statement of Financial Activities
for the Year Ended 31 December 2020

	31.12.20 £	31.12.19 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	6,491	7,049
Gift Aid repayments	8,823	12,410
Grants	10,851	2,728
Kol Nidre fund	25	1,985
Tours and Shop	70	16,422
Annual contributions	49,825	42,650
Offerings	90	2,176
Kiddush receipts	159	3,035
Wedding receipts	-	461
Building fund appeal	925	925
	77,259	89,841
Investment income		
Dividends & interest	6,577	13,203
Deposit account interest	-	25
	6,577	13,228
Total incoming resources	83,836	103,069
EXPENDITURE		
Investment management costs		
Portfolio management	2,830	2,299
Charitable activities		
Wage costs	56,787	55,564
Rates and water	44	253
Insurance	12,112	12,183
Light and heat	8,611	11,468
Telephone & Internet	1,336	972
Postage and stationery	2,680	1,829
Sundries	463	684
Security	4,504	13,544
Repairs & Maintenance	16,118	2,759
Choir expenses	-	3,108
Festival & Kiddush expenses	360	3,972
Members levies remitted	400	350
Rabbi Costs	10,200	11,913
Publications	-	870
Donations	600	1,830
Service expenses	130	205
Functions (net)	2,279	(1,445)
Kol Nidre	-	2,175
Carried forward	116,624	122,234

This page does not form part of the statutory financial statements

Liverpool Old Hebrew Congregation

Detailed Statement of Financial Activities
for the Year Ended 31 December 2020

	31.12.20 £	31.12.19 £
Charitable activities		
Brought forward	116,624	122,234
Burial Board net expenditure	(1,739)	36,089
	114,885	158,323
Other		
Restoration expenditure	-	925
Support costs		
Other		
Bookkeeping	1,390	1,435
Bank Charges	692	885
Accountancy	3,360	2,940
Legal and professional fees	1,879	8,832
Fixtures and fittings	30	34
	7,351	14,126
Total resources expended	125,066	175,673
Net expenditure before gains and losses	(41,230)	(72,604)
Realised recognised gains and losses		
Unrealised gains/losses - fixed asset investments	(16,575)	5,401
Net expenditure	(57,805)	(67,203)