

# **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](mailto: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 £
<b>INCOME AND ENDOWMENTS FROM</b>				
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>
<b>Total</b>	<b>80,664</b>	<b>3,172</b>	<b>83,836</b>	<b>103,069</b>
 <b>EXPENDITURE ON</b>				
Raising funds	1,446	1,384	2,830	2,299
<b>Charitable activities</b>				
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>
<b>Total</b>	<b>92,491</b>	<b>32,575</b>	<b>125,066</b>	<b>175,673</b>
Net gains/(losses) on investments	<u>(6,763)</u>	<u>(9,812)</u>	<u>(16,575)</u>	<u>5,401</u>
<b>NET INCOME/(EXPENDITURE)</b>	<b>(18,590)</b>	<b>(39,215)</b>	<b>(57,805)</b>	<b>(67,203)</b>
 <b>RECONCILIATION OF FUNDS</b>				
Total funds brought forward	144,926	89,283	234,209	301,412
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b><u>126,336</u></b>	<b><u>50,068</u></b>	<b><u>176,404</u></b>	<b><u>234,209</u></b>



**Balance Sheet**  
**(at 31 December 2020)**

	Unrestricted funds £	Restricted funds £	31.12.20 Total funds £	31.12.19 Total funds £
<b>FIXED ASSETS</b>				
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
<b>CURRENT ASSETS</b>				
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
<b>CREDITORS</b>				
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>
<b>NET CURRENT ASSETS</b>				
	<u>(5,014)</u>	<u>10,695</u>	<u>5,681</u>	<u>20,628</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>				
	126,336	50,068	176,404	234,209
<b>NET ASSETS</b>	<u>126,336</u>	<u>50,068</u>	<u>176,404</u>	<u>234,209</u>
<b>FUNDS</b>				
Unrestricted funds			126,336	144,926
Restricted funds			<u>50,068</u>	<u>89,283</u>
<b>TOTAL FUNDS</b>			<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)**

<b>Year</b>	<b>Chairman</b>	<b>Senior Warden</b>	<b>Junior Warden</b>	<b>Honorary Treasurer</b>	<b>Honorary Secretary</b>
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](mailto: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 £
<b>INCOME AND ENDOWMENTS FROM</b>				
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>
<b>Total</b>	<b>80,664</b>	<b>3,172</b>	<b>83,836</b>	<b>103,069</b>
 <b>EXPENDITURE ON</b>				
Raising funds	1,446	1,384	2,830	2,299
<b>Charitable activities</b>				
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>
<b>Total</b>	<b>92,491</b>	<b>32,575</b>	<b>125,066</b>	<b>175,673</b>
Net gains/(losses) on investments	<u>(6,763)</u>	<u>(9,812)</u>	<u>(16,575)</u>	<u>5,401</u>
<b>NET INCOME/(EXPENDITURE)</b>	<b>(18,590)</b>	<b>(39,215)</b>	<b>(57,805)</b>	<b>(67,203)</b>
 <b>RECONCILIATION OF FUNDS</b>				
Total funds brought forward	144,926	89,283	234,209	301,412
<b>TOTAL FUNDS CARRIED FORWARD</b>	<b><u>126,336</u></b>	<b><u>50,068</u></b>	<b><u>176,404</u></b>	<b><u>234,209</u></b>

**Balance Sheet**  
**(at 31 December 2020)**

	Unrestricted funds £	Restricted funds £	31.12.20 Total funds £	31.12.19 Total funds £
<b>FIXED ASSETS</b>				
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
<b>CURRENT ASSETS</b>				
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
<b>CREDITORS</b>				
Amounts falling due within one year	<u>(21,075)</u>	<u>-</u>	<u>(21,075)</u>	<u>(15,433)</u>
<b>NET CURRENT ASSETS</b>	<u>(5,014)</u>	<u>10,695</u>	<u>5,681</u>	<u>20,628</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>	<u>126,336</u>	<u>50,068</u>	<u>176,404</u>	<u>234,209</u>
<b>NET ASSETS</b>	<u>126,336</u>	<u>50,068</u>	<u>176,404</u>	<u>234,209</u>
<b>FUNDS</b>				
Unrestricted funds			126,336	144,926
Restricted funds			<u>50,068</u>	<u>89,283</u>
<b>TOTAL FUNDS</b>			<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)**

<b>Year</b>	<b>Chairman</b>	<b>Senior Warden</b>	<b>Junior Warden</b>	<b>Honorary Treasurer</b>	<b>Honorary Secretary</b>
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

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

The notes form part of these financial statements

Liverpool Old Hebrew Congregation

Balance Sheet

31 December 2020

	Notes	Unrestricted funds £	Restricted funds £	<b>31.12.20 Total funds £</b>	31.12.19 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	7	<b>18,214</b>	-	<b>18,214</b>	18,244
Investments	8	<b>113,136</b>	<b>39,373</b>	<b>152,509</b>	195,337
		<b>131,350</b>	<b>39,373</b>	<b>170,723</b>	213,581
<b>CURRENT ASSETS</b>					
Debtors	9	<b>15,300</b>	-	<b>15,300</b>	17,884
Cash at bank		<b>761</b>	<b>10,695</b>	<b>11,456</b>	18,177
		<b>16,061</b>	<b>10,695</b>	<b>26,756</b>	36,061
<b>CREDITORS</b>					
Amounts falling due within one year	10	<b>(21,075)</b>	-	<b>(21,075)</b>	(15,433)
<b>NET CURRENT ASSETS</b>		<b>(5,014)</b>	<b>10,695</b>	<b>5,681</b>	20,628
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<b>126,336</b>	<b>50,068</b>	<b>176,404</b>	234,209
<b>NET ASSETS</b>		<b>126,336</b>	<b>50,068</b>	<b>176,404</b>	234,209
<b>FUNDS</b>	12				
Unrestricted funds				<b>126,336</b>	144,926
Restricted funds				<b>50,068</b>	89,283
<b>TOTAL FUNDS</b>				<b>176,404</b>	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	2,830	2,299
	<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	3	2
	<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 £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	87,121	2,720	89,841
Investment income	5,687	7,541	13,228
<b>Total</b>	<u>92,808</u>	<u>10,261</u>	<u>103,069</u>
<b>EXPENDITURE ON</b>			
Raising funds	1,399	900	2,299
<b>Charitable activities</b>			
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 £
<b>Total</b>	148,007	27,666	175,673
Net gains/(losses) on investments	7,408	(2,007)	5,401
<b>NET INCOME/(EXPENDITURE)</b>	(47,791)	(19,412)	(67,203)

**RECONCILIATION OF FUNDS**

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

**7. TANGIBLE FIXED ASSETS**

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



**8. FIXED ASSET INVESTMENTS**

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

There were no investment assets outside the UK.

**9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>31.12.20</b>	31.12.19
	£	£
Prepayments and accrued income	<b>15,300</b>	17,884

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

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

**11. LOANS**

An analysis of the maturity of loans is given below:

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

**12. MOVEMENT IN FUNDS**

	At 1.1.20 £	Net movement in funds £	At 31.12.20 £
<b>Unrestricted funds</b>			
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>
<b>Restricted funds</b>			
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>
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>				
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>
<b>Restricted funds</b>				
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>
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>			
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>
<b>Restricted funds</b>			
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>
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>				
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>
<b>Restricted funds</b>				
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>
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>			
General fund	39,630	(26,430)	13,200
Fund B	153,087	(39,951)	113,136
	<u>192,717</u>	<u>(66,381)</u>	<u>126,336</u>
<b>Restricted funds</b>			
Restoration Fund	96,945	(57,572)	39,373
Kol Nidre Fund	2,175	(165)	2,010
Deane Road	9,575	(890)	8,685
	<u>108,695</u>	<u>(58,627)</u>	<u>50,068</u>
<b>TOTAL FUNDS</b>	<u>301,412</u>	<u>(125,008)</u>	<u>176,404</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 £
<b>Unrestricted funds</b>				
General fund	211,337	(237,767)	-	(26,430)
Fund B	(37,865)	(2,731)	645	(39,951)
	<u>173,472</u>	<u>(240,498)</u>	<u>645</u>	<u>(66,381)</u>
<b>Restricted funds</b>				
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)
	<u>13,433</u>	<u>(60,241)</u>	<u>(11,819)</u>	<u>(58,627)</u>
<b>TOTAL FUNDS</b>	<u>186,905</u>	<u>(300,739)</u>	<u>(11,174)</u>	<u>(125,008)</u>

## 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 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
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
	<b>77,259</b>	<b>89,841</b>
<b>Investment income</b>		
Dividends & interest	6,577	13,203
Deposit account interest	-	25
	<b>6,577</b>	<b>13,228</b>
<b>Total incoming resources</b>	<b>83,836</b>	<b>103,069</b>
<b>EXPENDITURE</b>		
<b>Investment management costs</b>		
Portfolio management	2,830	2,299
<b>Charitable activities</b>		
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	<b>116,624</b>	<b>122,234</b>

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

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

The notes form part of these financial statements

Liverpool Old Hebrew Congregation

Balance Sheet

31 December 2020

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

**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	2,830	2,299
	<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	3	2
	<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 £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	87,121	2,720	89,841
Investment income	5,687	7,541	13,228
<b>Total</b>	<u>92,808</u>	<u>10,261</u>	<u>103,069</u>
<b>EXPENDITURE ON</b>			
Raising funds	1,399	900	2,299
<b>Charitable activities</b>			
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 £
<b>Total</b>	148,007	27,666	175,673
Net gains/(losses) on investments	7,408	(2,007)	5,401
<b>NET INCOME/(EXPENDITURE)</b>	(47,791)	(19,412)	(67,203)

**RECONCILIATION OF FUNDS**

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

**7. TANGIBLE FIXED ASSETS**

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

**8. FIXED ASSET INVESTMENTS**

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

There were no investment assets outside the UK.

**9. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>31.12.20</b>	31.12.19
	£	£
Prepayments and accrued income	<b>15,300</b>	17,884

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

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

**11. LOANS**

An analysis of the maturity of loans is given below:

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

**12. MOVEMENT IN FUNDS**

	At 1.1.20 £	Net movement in funds £	At 31.12.20 £
<b>Unrestricted funds</b>			
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>
<b>Restricted funds</b>			
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>
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>				
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>
<b>Restricted funds</b>				
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>
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>			
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>
<b>Restricted funds</b>			
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>
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>				
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>
<b>Restricted funds</b>				
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>
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>			
General fund	39,630	(26,430)	13,200
Fund B	153,087	(39,951)	113,136
	<u>192,717</u>	<u>(66,381)</u>	<u>126,336</u>
<b>Restricted funds</b>			
Restoration Fund	96,945	(57,572)	39,373
Kol Nidre Fund	2,175	(165)	2,010
Deane Road	9,575	(890)	8,685
	<u>108,695</u>	<u>(58,627)</u>	<u>50,068</u>
<b>TOTAL FUNDS</b>	<u>301,412</u>	<u>(125,008)</u>	<u>176,404</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 £
<b>Unrestricted funds</b>				
General fund	211,337	(237,767)	-	(26,430)
Fund B	(37,865)	(2,731)	645	(39,951)
	<u>173,472</u>	<u>(240,498)</u>	<u>645</u>	<u>(66,381)</u>
<b>Restricted funds</b>				
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)
	<u>13,433</u>	<u>(60,241)</u>	<u>(11,819)</u>	<u>(58,627)</u>
<b>TOTAL FUNDS</b>	<u>186,905</u>	<u>(300,739)</u>	<u>(11,174)</u>	<u>(125,008)</u>

## 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 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
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
	<b>77,259</b>	<b>89,841</b>
<b>Investment income</b>		
Dividends & interest	6,577	13,203
Deposit account interest	-	25
	<b>6,577</b>	<b>13,228</b>
<b>Total incoming resources</b>	<b>83,836</b>	<b>103,069</b>
<b>EXPENDITURE</b>		
<b>Investment management costs</b>		
Portfolio management	2,830	2,299
<b>Charitable activities</b>		
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	<b>116,624</b>	<b>122,234</b>

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