

MERSEYSIDE JEWISH COMMUNITY CARE

England & Wales · Charity number 1122902

Details

Status	Registered
Legal form	Charitable company
Company number	06087087
Registered	2008-02-21
Register	View on the Charity Commission register

Contact

Address	Shifrin House 433 Smithdown Road Liverpool L15 3JL
Phone	01517332292
Email	info@mjcshifrin.co.uk
Website	www.mjccliverpool.co.uk

Activities

Objects: 1 THE ASSISTANCE OF JEWISH PEOPLE IN MERSEYSIDE WHO ARE IN NEED OF SUCH ASSISTANCE BYREASON OF POVERTY, HARDSHIP, DISTRESS, SOCIAL DISADVANTAGE, MENTAL OR PHYSICAL INFIRMITYOR DISABILITY OR OLD AGE; AND2 THE RELIEF OF SICKNESS AND THE PROMOTION AND PRESERVATION OF GOOD HEALTH OF JEWISHPEOPLE IN MERSEYSIDE BY THE PROVISION OF GOODS, SERVICES, SUPPORT AND ADVICE.(THE WORDS "JEWISH" AND "MERSEYSIDE" SHALL FROM TIME TO TIME BE DECIDED BY THE CHARITY ACCORDING TO THE INDIVIDUAL CIRCUMSTANCES AND AT ITS ABSOLUTE AND UNFETTERED DISCRETION.)

Activities: Merseyside Jewish Community Care aims to provide a comprehensive welfare service for Jewish individuals and families in Merseyside, and organisations and professionals who interact with the Community.

Classification

- **How:** Makes Grants To Individuals, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin

Geography

- **Area of benefit:** MERSEYSIDE
- Halton
- Knowsley
- Liverpool City
- Sefton
- St Helens
- Wirral

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£224,513	£402,425	-	-
2024-03-31	£276,741	£351,383	-	-
2023-03-31	£398,841	£392,470	-	-
2022-03-31	£541,820	£341,037	£2,282,314	12
2021-03-31	£368,663	£377,981	-	-

Trustees

Name	Role	Appointed
Andrew Ross		2020-06-30
David Laurence Shiffman		2015-03-25
GORDON SHERR GLOBE		
Janet Rosen		2014-10-02
LAURENCE MYLES LEE		2012-10-30
Lorna Baygot		2025-07-22
Michael Fraenkel		2014-09-30
Michelle Beaver		2018-09-04
Wendy Blumenow		2025-04-01

Accounts

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ANNUAL REPORT 2025

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MERSEYSIDE JEWISH COMMUNITY CARE

BOARD OF DIRECTORS 2024 – 2025

President	Mr Andrew Ross
Vice-President & Honorary Treasurer	Mr David Shiffman
Honorary Secretary	Mrs Michelle Beaver

DIRECTORS

Mrs Janet Rosen (Past President)
Dr Michael Fraenkel (Past President)
Gordon S Globe (Past President)
Ian Harris (Resigned)
Laurence Lee
Philip Sapiro (Resigned)
Wendy Blumenow
Lorna Baygot

STAFF 2024 – 2025

Chief Executive and Finance Manager	Mechelle Walker
Finance and Administration Officer	Linda Edwards
Operations Manager	Evelyn Ross
Administrator	Karen McIntyre
Administration and Information Officer	Carole McGirr
Administration and Support Worker	Lisa Alis
Community Care Manager	Sandra Ellenbogen
Community Care Co-ordinator	Anthea Simon
Community Care Co-ordinator	Susan Goldenberg
Community Care Co-Ordinator	Lucy Banning
Cook Co-ordinator	William Seston
Kitchen Assistant	Natasha Cohen
Relief Kitchen Assistant	Sara Goldsmith

MERSEYSIDE JEWISH COMMUNITY CARE

PRESIDENT'S REPORT 2024 – 2025

On behalf of Andrew Ross who cannot be here tonight, I (Janet Rosen Past President) am pleased to be able to present this report at the end of my second year as President of Merseyside Jewish Community Care. This report presents another successful year of welfare service provision from April 2024 to 31 March 2025. Throughout the year we have continued to reach out to individuals and families in Merseyside and provide them with the support and help they need wherever possible.

I now report some of the positive activities and achievements that have taken place throughout 2024 - 2025. The Charity had taken positive measures to meet identified community needs throughout the year whilst managing resources through strong and professional Board leadership.

Our Care Team provided support for 365 clients through person centred casework (372 last year). The team is headed by Sandra Ellenbogen together with Anthea Simon, Susan Goldenberg and Lucy Banning. Their endeavours actively improve the lives of so many people.

The Kosher meals service provided 4,156 meals (4,686 last year). The kitchen has gone through a lot of staffing changes, and I would like to thank our amazing volunteers who have stepped up to help us in this transition. Without them we could not continue this amazing service. We are in the process of rebranding our kosher meals deliveries to more reflect the modern times we live in. Food deliveries are now part of everyday life.

In April 2025, 54 Pesach Parcels were delivered to needy individuals and families in our community and hospitals. Merseyside Jewish Community Care was delighted to hold a daytime "Communal Seder Experience" for clients led by Rabbi Fagleman to whom we give our thanks.

This year, Merseyside Jewish Community Care celebrated its 150th anniversary, and we have held a number of events to mark this milestone. Since our humble beginnings in 1875, we have remained committed to a clear mission: caring for the most vulnerable people in our community.

To mark this occasion, we launched an Anniversary Appeal, asking members of our community, along with former residents who have since moved away, to support us by making a one-off donation, pledging a fixed monthly amount, or considering leaving a legacy gift. We rely solely on donations to provide our services, as we receive no financial support from the local authority or central government. On behalf of our service users, I sincerely thank all of you who have donated, and those who are yet to do so.

The Citizens Advice (Wavertree) continues to work with our Charity by providing an outreach service every Tuesday morning based at Shifrin House. Wavertree Citizen's Advice provided a service offering information and advice on a range of issues including Welfare benefits, Debt, Housing, Consumer and Legal Matters. They help members of the Community affected by redundancy, debt, divorce or general money worries to access urgent professional help. The Citizen's Advice has enabled Merseyside Jewish Community

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Care clients to access £51,000 in benefits, allowances and grants which they might not have otherwise received. These funds are ongoing and enable improved quality of life and a reduction of stress and anxiety. Our investment sub-committee meets regularly to monitor and review our policy and strategies whilst maintaining cautious and prudent controls.

I would like to express sincere thanks to all our staff whose caring approach, commitment to clients and the organisation have continued to be absolutely outstanding. Care Team, Sandra Ellenbogen, Susan Goldenberg, Anthea Simon and Lucy Banning. Admin Team, Evelyn Ross, Karen McIntyre, Lisa Alis, Carole McGirr and Linda Edwards. Kitchen Team, Will Seston, Natasha Cohen and Sara Goldsmith.

I have been privileged to have had David Shifman and Michelle Beaver on my Executive for the past year. Their experience and skills have been of considerable benefit to our charity. I also wish to sincerely thank Merseyside Jewish Community Care's Directors who have contributed to the leadership and management of the organisation during this challenging year.

Finally, to end my report I appeal to the Community to continue to support us in our worthy endeavours. It is inevitable that our role will continue to evolve as we meet the future challenges facing members of our community. I wish to thank everyone who has supported Merseyside Jewish Community Care, as volunteers or donors, for only with your help can we maintain, develop and secure our vital work and continue to meet future challenges.

Mrs Janet Rosen on behalf of Mr Andrew Ross President

MERSEYSIDE JEWISH COMMUNITY CARE

Honorary Treasurers Report 2024-2025

On behalf of David Shiffman who cannot be here tonight I (Mechelle Walker) am pleased to be able to present David's report having completed his second year as Honorary Treasurer, I am delighted to report that Merseyside Jewish Community Care continues to maintain a satisfactory financial position. We have exercised tight control of expenditure and have reviewed our investment policy and strategy.

Our accounts show an operating deficit of £166,154 which is mostly due to increasing costs to run our everyday services, increased costs relating to charity funerals and a decline in donations and legacies. Going forward charity funerals will be funded by the community with the support of MJRC and all of the Shuls in Liverpool. We received a legacy totalling £2,000 from the Late Zena Ellenbogen. This level of support is vital to enable us to maintain our services in the future. Merseyside Jewish Community Care is extremely grateful to all those who give so generously. I cannot stress how much legacies, no matter the size, are important to MJCC. They can be either a fixed amount or the percentage of the estate. We are available to give advice in the strictest confidence to anyone who may be considering leaving us a legacy.

The Trustees' investment powers are governed by the Constitution, which permits them to "take all necessary steps for keeping property and funds invested". The Trustees act in accordance with Merseyside Jewish Community Care's Investment policy, which was approved in January 2025. The investments have been managed by Redmayne Bentley and I would like to express the Board's thanks to them and in particular to Ben Taxman for their continued services. Our aim is to generate a minimum annual investment income of £50,000. In the year ended 31 March 2025 this target was met and the investment income was £68,884.

Looking back over the last year the accounts show:

- The Major Appeal from 2018 saw donations totalling £14,715 which included Gift Aid of £2,327. The Pesach appeal, New Year appeal, general donations and subscriptions saw donations totalling £66,602 which included Gift Aid of £4,597. Gift Aid has been a major benefit to Merseyside Jewish Community Care and has brought in a total of £6,924. I must emphasize how important it is that Gift Aid forms are signed and returned by those who are eligible because we can then raise funds at no extra expense to donors and indeed, higher rate taxpayers actually receive extra tax relief.
- Community organisations including Shuls have donated a total of £3,550 which is often used for specific hardship cases and activities.

Merseyside Jewish Community Care continues to provide guidance, advice and support to members of the Jewish Community who are experiencing problems during the current economic situation. Coping at a time like this can be difficult but Merseyside Jewish Community Care is ready to assist in a crisis or with longer term support. Relief grants of £13,390 have been awarded during the year. The majority of these grants have funded basic essentials such as food and clothing for our clients.

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This year, MJCC celebrates its 150th anniversary, and both the Board and Staff Team have launched a 150 Year Appeal to honour the volunteers who have shaped MJCC into what it is today. On behalf of the Board and Staff, I thank each and every one of you here today for your ongoing support.

This is also the Annual General Meeting for Merseyside Jewish Community Care's trading company MJCC Services Ltd, (Registered Company Number 6107330 England).

Over the past year I have maintained a close working relationship with the staff team at Shifrin House who as always have displayed nothing other than total professionalism, commitment and enthusiasm. Together we have maintained financial procedures and reporting systems that have enabled the Board to monitor and control both income and expenditure.

The accounts have as last year been audited by DJH Audit Limited (formerly Haines Watts) and I would like to express the Board's thanks to them for their continued services.

Mrs Mechelle Walker on behalf of Mr David Shiffman
Hon. Treasurer

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Statement of Financial Activities For the Year Ended 31 March 2025

	Unrestricted Funds	Restricted Funds	2025 Total Funds	2024 Total Funds
	£	£	£	£
Income and Endowments From				
Donations and legacies	88,485	7,060	95,545	128,805
Charitable activities				
Kosher Meals	-	35,485	35,485	35,447
Charitable activities	3,290	5,450	8,740	8,272
Other trading activities	15,859	-	15,859	17,138
Investment Income	68,884	-	68,884	87,079
Total	176,518	47,995	224,513	276,741
Expenditure On				
Raising funds	57,442	-	57,442	37,982
Charitable activities				
Kosher Meals	-	75,519	75,519	93,769
Charitable activities	255,699	13,765	269,464	213,262
Other	-	-	-	6,370
Total	313,141	89,284	402,425	351,383
Net gains/(loses) on investments	11,758	-	11,758	(21,316)
Net Income /Expenditure	(124,865)	(41,289)	(166,154)	(95,958)
Transfer between funds	(33,587)	34,968	1,381	-
Net movement in funds	(158,452)	(6,321)	(164,773)	(95,958)
RECONCILIATION OF FUNDS				
Total funds brought forward	1,952,415	42,873	1,995,288	2,103,003
Total Funds Carried Forward	<u>1,793,963</u>	<u>36,552</u>	<u>1,830,515</u>	<u>2,007,045</u>

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Balance Sheet At 31 March 2025

	Unrestricted Funds	Restricted Funds	2025	2024
	£	£	£	£
FIXED ASSETS				
Tangible Assets	610,194	-	610,194	619,001
Investments	1,121,570	36,552	1,158,122	1,161,752
	<u>1,731,764</u>	<u>36,552</u>	<u>1,768,316</u>	<u>1,780,753</u>
CURRENT ASSETS				
Debtors	43,419	-	43,419	72,146
Cash at bank	38,357	-	38,357	222,302
	<u>81,776</u>	<u>-</u>	<u>81,776</u>	<u>294,448</u>
CREDITORS				
Amounts falling due within one year	(19,577)	-	(19,577)	(68,156)
NET CURRENT ASSETS	<u>62,199</u>	<u>-</u>	<u>62,199</u>	<u>226,292</u>
TOTAL ASSETS LESS CURRENT LIABILITIES	<u>1,793,963</u>	<u>36,552</u>	<u>1,830,515</u>	<u>2,007,045</u>
NET ASSETS	<u>1,793,963</u>	<u>36,552</u>	<u>1,830,515</u>	<u>2,007,045</u>
FUNDS				
Unrestricted funds			1,793,963	1,964,172
Restricted funds			<u>36,552</u>	<u>42,873</u>
TOTAL FUNDS			<u>1,830,515</u>	<u>2,007,045</u>

MERSEYSIDE JEWISH COMMUNITY CARE

Merseyside Jewish Community Care
Services Limited No 6107330

Profit and Loss Account
For the Year Ended 31 March 2025

	31.3.25 Total	31.3.24 Total
	£	£
Turnover	23,998	28,558
Administrative Expenses	23,998	28,558
OPERATING PROFIT and PROFIT BEFORE TAXATION	(1)	(2)
Tax on profit	1	2
<u>PROFIT FOR THE FINANCIAL YEAR</u>	-	-

Balance Sheet
At 31 March 2025

	31.3.25	31.3.24
	£	£
CURRENT ASSETS		
Debtors	2,700	2,250
Cash at Bank	15,944	16,328
	18,644	18,578
CREDITORS		
Amounts falling due within one year	12,061	11,995
NET CURRENT ASSETS	6,583	6,583
TOTAL ASSETS LESS CURRENT LIABILITIES	<u>6,583</u>	<u>6,583</u>
CAPITAL AND RESERVES		
Called up share capital	1	1
Retained earnings	6,582	6,582
SHAREHOLDER'S FUNDS	<u>6,583</u>	<u>6,583</u>

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CHIEF EXECUTIVE'S REPORT 2024 - 2025

SERVICE PROVISION



Merseyside Jewish Community Care continues to provide administrative, welfare and wellbeing services to the Jewish community in Merseyside through a small staff team, supported by volunteers, based at Shifrin House. Our services enhance people's lives, support mental health and physical wellbeing, focus on the prevention of ill-health and provide "value added" community care.

(Mechelle Walker – *Chief Executive*)

The following information is a summary of Merseyside Jewish Community Care's activities over the past year:

1. CARE SERVICES

Our care services are provided by the Care Team and may include elements from one, several or all of the following points:

- Person centred casework (personalisation)
- Practical emotional support during a crisis or long-term
- Making arrangements for home care and personal services
- Referral to specialist social care agencies
- Advice and assistance for carers
- Maintaining and co-ordinating clubs and activities to meet the needs of the community
- Information, advice and support for people with health challenges and their families
- Information, advice and support for people with disabilities and their families
- We are a listening ear and can offer support when needed.

Kosher Meals and Lunch Clubs - the meals service provided 4,156 Kosher meals this year (4,698 last year). One part time Cook Co-ordinator and one part time Kitchen Assistant are supported by a team of kitchen volunteers who are based at Rex Cohen Court.

Another important function of the meals service is the provision of the meals delivery service whereby fresh three course Kosher meals are prepared in our supervised meat kitchen under the supervision of the Liverpool Kashrut Commission. Monthly special events have been established at Lunch Clubs providing interesting and stimulating social occasions for seniors.

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Volunteers deliver meals to people's homes on a Wednesday and Friday each week. Kosher frozen meals are available from Shifrin House and these can also be supplied by Merseyside Jewish Community Care to local hospitals and nursing homes.

Yomim Tovim - Jewish festivals are celebrated during the year. Merseyside Jewish Community Care ensures that Lunch and Activity Clubs include a celebration meal and a party at Yomim Tovim, where Ministers are invited to come and speak to the groups. Examples of our celebrations include the Succot, Chanukah, Purim and Seder parties at Rex Cohen Court Hall. A total of 54 Pesach Parcels were delivered throughout the Community and hospitals.

We provide traditional food at the parties and through the meals delivery service twice per week. Every Friday, a traditional meal is delivered by volunteers for Shabbat. At Rosh Hashanah, cards, apple and honey are given to all those who use our meal services. At Purim and Chanukah, hamantashen and doughnuts, respectively, are distributed.

It is these community celebrations that make Merseyside Jewish Community Care so unique and ensure that people, especially those with no family in Merseyside or those who live outside the community, are not isolated at these important times of the Jewish year.

Carers Services – Merseyside Jewish Community Care provides short respite breaks, support and information for Carers. Short planned breaks enable Carers to cope better with the stress of looking after a loved one.

Carers particularly want to know how to access services and need signposting to appropriate local resources.



(The Care Team – Lucy Banning, Anthea Simon, Sandra Ellenbogen and Susan Goldenberg)

Hospital Visiting – Due to restrictions hospital visits have been reduced and we now rely on family members and friends to inform us of any Jewish patients in our local hospitals. Visits are arranged by Merseyside Jewish Community Care's Community Care Co-ordinator Susan Goldenberg at the Royal Liverpool Hospital.

Hospital visitors provide an effective and caring link between patients and Merseyside Jewish Community Care. *Please inform Shifrin House if someone would like a hospital visit (name and ward details are required).*

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Resources - Merseyside Jewish Community Care provides support and training resources for staff, volunteers and other individuals/agencies who care for Jewish people. We provide information about Jewish social, educational and rehabilitation activities and provide links with schools, synagogues, communal groups and statutory Social Services. Merseyside Jewish Community Care maintains contact with Jewish families who live outside of the Jewish community, those who may suffer isolation and need help in obtaining appropriate services. Also, we work on a daily basis with mainstream social workers, health professionals, housing providers and residential establishments who support Jewish clients to assist with cultural sensitivity and understanding. Our links with the wider community have grown stronger as organisations have become aware of our services and contact us to work in partnership with them.

Financial - Merseyside Jewish Community Care provides help with budgeting and other financial matters. Relief Grants of £13,390 were given to individuals and families in financial need. Merseyside Jewish Community Care has continued to work very successfully with Citizens Advice who hold appointments every Tuesday morning at Shifrin House. The demand for this service has continued and has enabled eligible clients from the community to access over £51,000 from benefits, allowances and grants.

The Gesher Group - provides a support group for adults who are differently able, have mental health or stress related challenges. Individuals are encouraged to improve their communication skills, helped to manage their difficulties and acknowledge achievements in their lives. The success of this service has to be attributed to the team of experienced volunteers who work closely with Merseyside Jewish Community Care's staff. The group has met on 35 occasions throughout the year for a range of activities and outings.

Visual Support Group (VSG) - formerly Merseyside Jewish Blind Society (JBS). Merseyside Jewish Community Care administers services on behalf of the Visual Support Group throughout the year. All our referrals include an assessment of visual impairment and where required appropriate support services are put in place e.g. shopping, transport and disability aids. The Visual Support Group meet as a support group on the first Wednesday afternoon of each month at Shalom Court and has developed a strong core group of members who share information and advice. Visual Support Group members have benefitted this year from a vibrant programme of activities and outings e.g. trips to the Empire theatre, garden centres, musical entertainment and keep fit with armchair exercises.

Merseyside Jewish Women's Welfare Society - This active and hard-working committee regularly visits women in our community and provides both moral and financial support which enables and empowers them. The committee works as a team and liaises closely with Merseyside Jewish Community Care's staff team.

Visits provide support and companionship and are vitally important for those without family in Liverpool or suffering from chronic or terminal health conditions. The committee offers practical assistance such as lifeline telephones and funding for essential household costs during periods of crisis and ill health. Many women have an improved quality of life due to the work of the Merseyside Jewish Women's Welfare Society.

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Shopping Service – We provide shopping for people who are unable to go shopping themselves. We have provided 217 shopping sessions throughout the year.

Transport - The transport bank service has been provided by volunteers who offer transport, in their own cars, for clients who need additional support to go to the Lunch Clubs/hospital appointments. This service has proven very popular with our community. Transport services have been provided by staff and volunteers on 378 occasions throughout the year assisting 29 Merseyside Jewish Community Care beneficiaries.

Bereavement Service - The Care team and Administration team have worked together to provide this service. In practice a letter and information leaflet is sent to the recently bereaved offering both bereavement advice and support services. Over the year Merseyside Jewish Community Care contacted 31 people regarding bereavement services.

Supported Living Scheme - Merseyside Jewish Community Care is operating the first Jewish Supported Living Service for adults in Liverpool who are differently able or have mental health challenges. This has been a positive new experience and the Scheme is proving to be successful in that our tenants are able to live independently and make their own lifestyle choices. Tenants have been supported to develop life skills and make lifestyle choices for themselves e.g. voluntary work. Merseyside Jewish Community Care has identified other adults in the Liverpool Jewish Community who may wish to access this service in the future. We continue to monitor the development of the scheme.

2. ADMINISTRATIVE SERVICES



(Evelyn Ross)

There is considerable experience and expertise within the highly efficient Administrative and Finance teams at Shifrin House, which gives confidence to the many communal organisations we support. Evelyn Ross was recruited in January 2023 as Operations Manager and has become a valuable member of the team. The charity continues to provide administrative and financial services to several small local community charities including the Merseyside Jewish Representative Council, the Liverpool Kashrut Commission and the Liverpool Hebrew Associated Charities Fund.

Administrative Support for the Care Team



(Administration/Finance Team – Carole McGirr, Lisa Alis, Karen McIntyre and Linda Edwards)

Professional administrative and finance support to assist the Care Team and ensure the smooth operation of welfare and wellbeing services is an essential ongoing requirement. The development of wellbeing services based at Shifrin House has extended the Administration Team's role with regard to regular liaison with clients and support for the Care Team.

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Funerals - Merseyside Jewish Community Care has historically been the communal contact with the local City Council ensuring that preparations for funerals can be arranged. Merseyside Jewish Community Care's administration staff arranged 5 funerals this year. In some cases the deceased may have no synagogue affiliation, relatives or friends. Under these circumstances, we organise the funeral and ensure a Jewish burial.

Chevra Kadisha - Merseyside Jewish Community Care work closely with the Chevra Kadisha co-ordinating and arranging all week day Taharas and providing administrative support services.

Rice Lane Cemetery - Merseyside Jewish Community Care provided administrative assistance and practical support to the Friends of Rice Lane (701573) until the Charity wound up, 31 December 2006. Merseyside Jewish Community Care has continued to maintain the grounds with the Friends of Rice Lane Fundraising Committee under the commendable Chairmanship of Mr Arnold Lewis and Phil Sapiro. We aim to keep the cemetery in an accessible and tidy state and maintain the security.

The maintenance work at Rice Lane had been provided by South Liverpool Cleaning Service (SLCS) who delivered a high standard of service for over 3 years for which we have been most appreciative. Standards are being monitored and reviewed by the Committee.



Repairs are now complete on the gate at Rice Lane to improve security. Donations are falling every year and the Friends of Rice Lane work tirelessly to continue to raise funds for further wall repairs and ground maintenance

Finance – Access to management reports and financial information has enabled close monitoring and control of expenditure. Managers are able to make decisions based on current and detailed financial information provided by our Finance Team - Linda Edwards and Carole McGirr.

Computers – Merseyside Jewish Community Care's systems have been taken over by the MCS Group and all new up-to-date equipment and software has been installed. The

MERSEYSIDE JEWISH COMMUNITY CARE

charity's databases are currently under review. GDPR went live on 25 May 2018 and continues to create a tremendous amount of administration work for the charity, particularly as we are a data controller for other small charities. Consent forms had to be distributed and collated and a new database had to be developed and managed. The administration team had to review all aspects of operational workload from a GDPR perspective. This work is on-going.

Training – A training programme has started again to support and develop staff, volunteers and board members. A rolling programme of training for volunteers ensured that courses in Food Safety in Catering Level 2, First Aid and how to use a defibrillator were provided by Merseyside Jewish Community Care.

3. SERVICE DEVELOPMENT

Jewish community members are living longer in their own homes and the charity is asked for different types of support from people who are lonely, bereaved, isolated or managing physical and mental health challenges. Although the size of the community is shrinking the demand for wellbeing services is increasing.

Merseyside Jewish Community Care has continued to support health and wellbeing clubs for senior citizens. Attendance at these clubs is declining slowly and each has a core group that attends regularly.

4. RISK MANAGEMENT

- Members of the Board, the Chief Executive and the staff team are aware of their responsibilities regarding risk management and keeping major strategic and operational risks under review. Merseyside has an ageing Jewish population which is reducing in size. As a consequence, the Community's financial resources are decreasing.
- It is essential that financial reserves are increased and maintained as they will enable the future of culturally Jewish welfare service provision in Merseyside. Services have not been supported by funding contracts since they were cut to zero by the local authority in 2011. It is only by maximising our reserves that we can ensure the long-term continuity of provision.
- The charity, which subsidises welfare services, raises funds every year through various appeals. Without the support of the donors, we cannot continue this valuable service.
- Merseyside Jewish Community Care's Reserves Policy is reviewed annually when preparing the Budget for the forthcoming year as expected income from reserve funds is a key factor for consideration when planning future service provision.

5. VOLUNTEERS

All the services above depend upon the support, time and skills of volunteers in the community. Merseyside Jewish Community Care is totally reliant upon our team of committed and trained volunteers who help us with cooking and serving in the kitchen, visits, delivering meals, providing transport, shopping and administration services.

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We have 143 dedicated and devoted volunteers, and I wish to thank everyone for their time, effort and commitment.

Over the past 12 months our number of volunteers has decreased. We do have incredibly supportive volunteers, but many loyal volunteers have moved away from Liverpool, have health problems themselves or look after grandchildren in school holidays so we always need to recruit new volunteers to add to our excellent team.

Most importantly, our volunteers provide the link with the Care Team and Shifrin House ensuring that individuals and families receive support and services as required.

Our teams of dedicated volunteers have enabled us to make the most cost effective use of our resources. We simply could not run our services without volunteer help.

Thank you!

Mechelle Walker
Chief Executive

REGISTERED COMPANY NUMBER: 06087087 (England and Wales)
REGISTERED CHARITY NUMBER: 1122902

Report of the Trustees and
Financial Statements for the Year Ended 31 March 2025
for
Merseyside Jewish Community Care

DJH Audit Limited
Pacific Chambers
11-13 Victoria Street
Liverpool
L25QQ

Merseyside Jewish Community Care

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for the Year Ended 31 March 2025

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Merseyside Jewish Community Care

Report of the Trustees
for the Year Ended 31 March 2025

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. 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).

Merseyside Jewish Community Care

Report of the Trustees for the Year Ended 31 March 2025

OBJECTIVES AND ACTIVITIES

Objectives and aims

Merseyside Jewish Community Care aims to provide a comprehensive welfare service for Jewish individuals and families in Merseyside, and organisations and professionals who interact with the Community.

How our activities deliver public benefit

The trustees have given due consideration to the Charity Commission guidance on the operation of the Public Benefit requirement. Our main activities and who we try to help are described below. All our charitable activities enhance people's lives, support mental and physical wellbeing, focus on the prevention of ill-health and provide "value added" community care and are undertaken to further our charitable purposes for the public benefit.

The relief of poverty and distress

Small grants are made available to individuals and families in urgent financial need. Holiday and respite grants are provided for children, people with a disability or terminal illness. Grants are made to enable people to improve their quality of life, health, well-being and circumstances.

Financial strength and efficiency

Managing the organisation to maintain financial strength and stability through prudent budgeting and the careful management of income and expenditure.

Identifying and meet the welfare needs of the Community

Merseyside Jewish community Care provides welfare services that can be accessed, Monday to Thursday 8.00 am - 4.00 pm, Friday 8.00 am - 1.00 pm. Clients may utilise as many services as required e.g. daily, weekly, monthly. Referrals can come from the individual, their general practitioner, health professional, relative or friend. Every potential client is assessed by the Community Care team. Service provision and performance are measured through review and evaluation which is reported to the trustees. Improvements to current services and new developments are strategically planned to meet identified need.

Providing a range of culturally sensitive services

All activities and services are provided in a culturally sensitive manner. Jewish festivals are celebrated throughout the year. Pesach parcels were delivered throughout the community and hospitals.

Providing an administrative and cultural resource

Merseyside Jewish Community Care provides a range of administrative services to other communal organisations and offer cultural information to the wider community. There is considerable experience and expertise within the highly efficient administrative and finance team at Shifrin House, which gives confidence to the many Jewish charitable organisations that we support.

Equality and diversity

Merseyside Jewish Community Care has a strong commitment to equal opportunities and all Jewish people referred to Merseyside Jewish Community Care are treated impartially, fairly and positively. Access is enabled to activities by utilising disability accessible venues in the community. Diversity is welcomed through the activities. The opportunity to work with people of different race, nationality, ethnic or national origins, gender, marital status, physical or mental disability, religious beliefs and practices, age, class and sexuality is welcomed.

Kosher meals, lunch and activity clubs

This service works to provide what may be for some recipients the only hot kosher meal they receive each week. Our meals on wheels and weekly senior citizens activity clubs at Rex Cohen Court provide a nutritious meal in a social and safe environment. Other wellbeing activities for senior citizens take place at Shifrin House and Allerton Shul. A full programme of activities is provided throughout the year to enable socialisation to prevent loneliness and isolation

Mental health support group

Merseyside Jewish Community Care

Report of the Trustees for the Year Ended 31 March 2025

This supports adults with mental health or stress related problems. Individuals are encouraged to improve their communication skills, manage the symptoms of their difficulties and acknowledge achievements in their lives.

Visual support group

This provides a monthly support group for the visually impaired in the Jewish community. All our referrals include an assessment of visual impairment and where required appropriate support services such as shopping, transport and disability aids are put in place. The group has a vibrant programme of activities, outings and inter-functions.

Carers Services

Carers Services provide short respite breaks, support and information for carers. There is an increasing demand for this service. Carers particularly want to know how to access services and need signposting to appropriate local resources.

Hospital visiting

Merseyside Jewish Community Care operates dedicated hospital visitation teams at the Royal Liverpool, Whiston, and Broadgreen hospitals. However, as of the year ended 31 March 2022, government Covid-19 restrictions have prevented us from accessing ward lists. We now depend on family and friends to inform us about patients in hospital. Our staff and volunteer teams are committed to ensuring that every Jewish patient receives a visitor and can access support and guidance for available services.

Shopping service

Staff provide a shopping service for people who are unable to go shopping without support. In the year ended 31 March 2025 we provided this service on 217 (2024 - 185) occasions.

Transport

Staff and volunteers provide transport for those members of the Jewish community who require additional support to attend the kosher meals lunch clubs or hospital appointments.

Bereavement service

Care and administrative teams have worked together to provide advice and support to recently bereaved members of the Jewish community. This involves sending a letter and information leaflet to the recently bereaved offering both bereavement advice and support services. In the year ended 31 March 2025 Merseyside Jewish Community Care contacted 21 (2024 - 31) people offering bereavement support services.

Supported Living

Merseyside Jewish Community Care provide a Supported Living Scheme. Jewish people requiring support are able to move into their own homes and have been enabled to live independently. Merseyside Jewish Community Care continues to work in partnership with the Liverpool Jewish Housing Association and PSS.

Rice Lane

Merseyside Jewish Community Care provides maintenance for Rice Lane Cemetery; this includes garden maintenance, wall repair, gravestone repairs and litter picking. Pathways between the rows of graves have been cleared to make access easier and safer.

Merseyside Jewish Community Care

Report of the Trustees for the Year Ended 31 March 2025

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

During the year ended 31 March 2025 Merseyside Jewish Community Care's services support 517 (2024 - 529) registered clients through person centred casework. This reflects the demand for practical and emotional support during a crisis, help to make arrangements for home care and personal services, referrals for social care services, information and support for people with welfare and health problems and their families.

During the year ended 31 March 2025 Merseyside Jewish Community Care provided 30 Carers breaks.

In the year ended 31 March 2025 the kosher meals service provided 4,156 (2024 - 4,686) meals. One part time cook coordinator and one part time kitchen assistant are supported by a team of kitchen volunteers. They work to provide what maybe for some recipients the only hot kosher meal they receive each week.

Jewish festivals are celebrated during the year. Merseyside Jewish Community Care ensures that the lunch and activity clubs include a party and celebration meal at Yom Tovim and ministers are invited to come and speak to the groups. Celebrations during the year usually include Succot, Chanukah, and Purim parties held at Rex Cohen Court hall. A total of 54 (2024- 63) Pesach parcels were delivered throughout the Jewish community and hospitals.

During the year ended 31 March 2025 Merseyside Jewish Community Care made relief grants of £13,390 (2024 - £8,642) to individuals and families in financial need which also includes charity funerals. Merseyside Jewish Community Care has provided community support to access benefits, pensions, debt counselling and other financial matters.

While the services offered by Merseyside Jewish Community Care cover the whole of Merseyside, the majority of clients on the database live in South Liverpool, where the office and administrative base for the organisation are located. Activities are carried out at Jewish Community venues with disability access in South Liverpool. The care team provide outreach work for socially and economically deprived clients in areas such as Huyton, Wirral and Southport, Merseyside Jewish Community Care also support families who have moved to surrounding areas.

There is considerable experience and expertise within the highly efficient administrative and finance team at Shifrin House. They provide services for the many Jewish charitable organisations that Merseyside Jewish Community Care supports.

Merseyside Jewish Community Care continues to provide both administrative and social services to the Jewish community in Merseyside through a small team of staff based at Shifrin House and support from volunteers who donated their time at an estimated total value to Merseyside Jewish Community Care for the year ended 31 March 2025 of £ 30,283 (2024 - £29,600). The services provided enhance people's lives, support mental and physical well being, focus on the prevention of ill health and provide "value added" community care. These welfare services have had an impact on people's well being and have reduced the feeling of isolation and have also improved our client's financial situations.

In the years ended 31 March 2025 and 31 March 2024 Merseyside Jewish Community Care was never closed due to staff shortage or ill health.

External factors

Merseyside Jewish Community Care is subject to regulation by both the Charity Commission and Companies house, these regulations include compliance and the completion of returns within deadlines.

Merseyside Jewish Community Care

Report of the Trustees
for the Year Ended 31 March 2025

FINANCIAL REVIEW

Principal funding sources

Total incoming resources for the year ended 31 March 2025 were £ 224,513 (2024- £276,743).

During the year ended 31 March 2025 legacies of £ 2,000 (2024 - £55,906) were received and Merseyside Jewish Community Care is most grateful. Legacies are of considerable help, but cannot be relied upon every year as regular income.

Income from the kosher meals service for the year ended 31 March 2025 was £ 34,485 (2024 £34,301).

Merseyside Jewish Community Care received income in the year ended 31 March 2025 from the provision of administrative services to other communal charities of £ 7,492 (2024- £7,238).

Income from the Supported Living Scheme for the year ended 31 March 2025 was £17,138 (2024 - £19,467).

The community continues to show its support to all of Merseyside Jewish Community Care appeals. The 2018 appeal saw donations totalling £14,715 (2024 - £15,401) which includes Gift aid of £ 2,327 (2024 - £2,472). The Pesach appeal, New Year appeal, general donations and subscriptions saw donations totalling £66,602 (2024- £43,859) which includes Gift aid of £ 4,597 (2024 £3,166).

Allerton Hebrew Congregation, Childwall Hebrew Congregation, and Merseyside Jewish Women's Welfare Society continue to support Merseyside Jewish Community Care with donations totalling £3,550 during the year ended 31 March 2025 (2024-£2764). Some of these donations are restricted and are used for specific hardship such as food and clothing, to help fund the activities at the luncheon clubs, and the provision of mental health services.

During the year ended 31 March 2025 Merseyside Jewish Community Care received total investment income of £ 68,884 (2024 £87,079). Of this total £ 56,564 (2024- £63,160) was from listed investments and the remaining £ 12,320 (2024 £23,919) was from a mixture of unlisted investments and cash held on bank deposits.

During the year ended 31 March 2025 Merseyside Jewish Community Care gave out relief grants totalling £ 13,390 (2024 - £8,642), the majority of these grants have funded basic essentials such as food and clothing. The grants also includes charity funerals.

The total cost of providing the kosher meals service for the year ended 31 March 2025 was £48,845 (2024 - £52,063). The decrease in costs is mostly due to the falling numbers of meals.

During the year ended 31 March 2025 Merseyside Jewish Community Care spent a total of £13,765 (2024 - £6,563) on Rice Lane Cemetery. The cost included garden maintenance, gravestone repairs, wall repairs and litter picking.

Merseyside Jewish Community Care

Report of the Trustees for the Year Ended 31 March 2025

FINANCIAL REVIEW

Investment policy and objectives

In view of the inevitable fluctuations in annual income, which is based on fundraising and donations, Merseyside Jewish Community Care requires income from its investments to assist in financing services. The policy therefore is to generate sufficient income to enable service provision to continue to meet the needs of the Jewish community. Investment of funds is overseen by the trustees, investment risk should be low to moderate with ethical investments being favoured.

Merseyside Jewish Community Care takes advice from appointed investment managers, who twice annually attend investment sub-committee meetings conducted by certain trustees, at which they provide investment reports.

The investment strategy is based upon:

45% cash and fixed interest

40% equities

15% property

The investment strategy is reviewed annually by the trustees.

Reserves policy

As at 31 March 2025 Merseyside Jewish Community Care had unrestricted funds not committed or invested in tangible fixed assets of £1,793,963. Based on current expenditure levels, this equated to approximately two years running costs.

Merseyside Jewish Community Care needs reserves for the following reasons:

The needs of the modern Merseyside Jewish Community are changing thus it will be necessary to fund new welfare services in order to continue to develop services and meet future need and ensure the future of culturally Jewish welfare service provision in Merseyside.

1. Merseyside has a declining and ageing Jewish population: the resulting decrease in donations being received creates a highly vulnerable and uncertain future. Merseyside Jewish Community Care would NOT be able to quickly replenish resources solely from donations.
2. To be able to cover all contractual liabilities when they fall due.
3. To minimise risks posed by major external changes such as a decline in donor's support, change in Government legislation for claiming gift aid or a fall in the stock market.
4. Reserves enable Merseyside Jewish Community Care to generate investment income, attract match funding from funding contracts and be an independent organisation.
5. To cover funding shortages in times of low investment returns.
6. Most projects are supported by short term time limited funding and it is only by having sufficient reserves available that the long term continuity of services can be ensured.

The trustees believe the following are the essential requirements in maintaining the level of reserves:

1. Reserves are to be maintained at a level which ensures that the core activities could continue during a period of unforeseen difficulty and enable it to be operational for three years and thus ensure continuity of services.
2. Reserves are sufficient to fund future specific projects such as the Supported Living Scheme and the major refurbishment of Shifrin House.

The reserves policy is reviewed manually when preparing the budget for the forthcoming year. The level of reserves is constantly monitored and particular attention is paid to the level of income which is very vulnerable to change outside the control of Merseyside Jewish Community Care.

Merseyside Jewish Community Care

Report of the Trustees for the Year Ended 31 March 2025

FUTURE PLANS

Merseyside Jewish Community Care is committed to the welfare needs of the Jewish community and we are looking to further expand the already established activity clubs to promote health and wellbeing. The cost of the new activity clubs will be financed from accumulated reserves and fundraising.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Merseyside Jewish Community Care is a charitable company limited by guarantee, incorporated on 6 February 2007 and registered as a charity on 21 February 2008.

The company was established under a Memorandum of Association which establishes the objects and powers of the charitable company, and is governed under its Articles of Association.

The liability of the trustees is limited, in the event of the company being dissolved the trustees are required to contribute an amount not exceeding £10.

Recruitment and appointment of new trustees

The directors of the company are also charity trustees for the purposes of charity law and under the Articles of Association of the company are also known as members of the trustee board.

No person other than a retiring trustee may be appointed a trustee at an annual general meeting unless not less than seven nor more than twenty one clear days before the meeting, the charity is given notice that:

- a) is signed by a member entitled to vote at the meeting;
- b) states the members intention to propose the appointment of a person as a trustee;
- c) contains the details that, if the person were to be appointed, the charity would have to file at Companies House; and
- d) is signed by the person who is to be proposed to show his or her willingness to be appointed.

The appointment of a trustee, whether by the charity in general meeting or by another trustee, must not cause the number of trustees to exceed fifteen.

Merseyside Jewish Community Care actively seeks to recruit trustees who collectively possess the qualities and the skills required in order that the decisions and the performance of Merseyside Jewish Community Care can be undertaken efficiently. Merseyside Jewish Community Care acknowledges the definition of 'trustees' laid down in the Charities Act, to include all members of Merseyside Jewish Community Care's trustee board, and its compliance with the Charity Commissioners instructions regarding the responsibilities of charity trustees.

Organisational structure

Merseyside Jewish Community Care is governed by its trustees who set all the corporate strategy that is designed to achieve the objectives of the charity.

The charity employs M Walker as the Company Secretary and is based at Shifrin House, 433 Smithdown Road, Liverpool L15 3JL. In total the charity employed 12 full/part time staff in the year ended 31 March 2024 ((2023 - 11).

Merseyside Jewish Community Care

Report of the Trustees
for the Year Ended 31 March 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Induction and Training

All new trustees are familiarised with the charity at an induction meeting with the Company Secretary and existing trustees of the charity.

An introduction pack is given to the new trustee in advance of attendance at his/her first trustees meeting. The pack includes:

- a) Latest annual report and financial statements
- b) Current business plan
- c) Charity Governance Code
- d) The Essential Trustee - CC3
- e) Articles of Association

Merseyside Jewish Community Care

Report of the Trustees for the Year Ended 31 March 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risks and uncertainties

Merseyside Jewish Community Care is required to operate a framework that effectively identifies all major risks that might prevent it from achieving its objectives and have in place any necessary arrangements to manage those risks and mitigate their effect. Merseyside Jewish Community Care's risk management framework effectively identifies key risks to successful achievement of its objectives and these are considered below:

Declining and Ageing Jewish Population

Services are provided for all age groups. There has been an increased demand for wellbeing services by older/frailer clients due to Liverpool's ageing Jewish population living longer in their own homes. The Charity has identified the welfare requirements of the community and established services to meet these needs. This enables people to improve their quality of life, health, wellbeing and circumstances.

The younger working population are moving out of Liverpool which effects the size and capacity of our donor base. The Trustees have a Business plan 2025-2028 and are currently working on a separate Fundraising Strategy until 2028 which will provide plans to secure future funding.

Increased Costs

We have experienced increased costs due to the development of services and the requirements of regulations (e.g. health and safety, minimum wage).

New services were required to meet the needs of the community. The Supported Living Scheme for young adults with learning disabilities/mental health problems and Wellbeing clubs for senior citizens.

Reputational Risk

One of the Charity's major strengths is its reputation both within the Jewish and wider community.

The Trustees are involved in all strategic decisions which affect the direction of activity or specific events. As a service organisation the Charity is reliant on the actions of its employees carrying out activities in a manner consistent with the organisation's philosophy and intent.

The Charity's history reflects a distinguished record of service. There is considerable experience and expertise within the Board of Trustees and a highly efficient Administrative, Finance and Care team at Shifrin House, which gives confidence to the many communal organisations we support.

Merseyside Jewish Community Care

Report of the Trustees
for the Year Ended 31 March 2025

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
06087087 (England and Wales)

Registered Charity number
1122902

Registered office
Shifrin House
433 Smithdown Road
Liverpool
L15 3JL

Trustees
G Globe
L M Lee
M A Fraenkel
A H Ross President
D L Shiffman Vice President & Honorary Treasurer
J Rosen
I Harris (resigned 13.6.25)
P Sapiro (resigned 22.7.25)
M Beaver Honorary Secretary
W Blumenow (appointed 1.4.25)
L S Baygot (appointed 22.7.25)

Company Secretary
M Walker

Auditor
DJH Audit Limited
Pacific Chambers
11-13 Victoria Street
Liverpool
L25QQ

Solicitors
Hill Dickinson, 1 St Paul's Square, Liverpool, L3 9SL
Gregory Abrams Davidson LLP, 20-24 Matthew Street, Liverpool L2 6RE

Investment Advisers
Redmayne Bentley, 20 Chapel Street, Liverpool, L3 9AG.

Bankers
Barclays Bank
Leicester
LE87 2BB

Merseyside Jewish Community Care

Report of the Trustees for the Year Ended 31 March 2025

PAST

The Jewish Board of Guardians for the relief of the Jewish Poor of Liverpool was established in 1875. Liverpool's cargo and liner trade with America made the city a natural staging point for the persecuted Jews of Europe on their way to the New World. The Board of Guardians was the organisation which fed and helped this flood of stricken human beings.

Apart from the problems of transients there was the considerable problem of poverty in the resident population which had to be dealt with by private charity. At this time the Welfare State did not exist and none of its resources or facilities were available. The work of the Board of Guardians continued steadily until the First World War, through the unemployment of the 1920s and 1930s, the rise of Nazi Germany and the aftermath of the Second World War.

In the 1970s the organisation changed its working name to Merseyside Jewish Welfare Council still with the same Registered Charity Number: 222465. Merseyside Jewish Welfare Council continued and co-ordinated the work of the Board of Guardians and adapted to meet the needs and circumstances of the Liverpool Jewish Community.

PRESENT

The original objective to provide relief for the Jewish poor in Merseyside has remained the same as when our charity was first formed in 1875. In the year 2000 the charity modernised its working name and became Merseyside Jewish Community Care.

In the following years the range of welfare provision expanded and a review from the Charity Commission in 2004 recommended we become a Registered Company as well as a charity. The Trustees took this opportunity to review and evaluate the role of the charity and decided to modernise the constitution to meet current and expected future welfare needs of the Liverpool Jewish Community. Merseyside Jewish Community Care incorporated as a Company on 6 February 2007, and in order to meet Charity Commission regulations, had to re-register Merseyside Jewish Community Care as Charity Number: 1122902 from 21 February 2008. The modernised constitution has widened our Charity's objectives enabling us to provide the established welfare work of the Board of Guardians as well as many new additional services.

The Wednesday Lunch Circle commenced in 2008 and was the start of a new range of health and wellbeing clubs for senior citizens. The objective of the Wednesday Lunch Circle was to encourage the maintenance of a healthy body and an active mind. In 2010 Merseyside Jewish Community Care developed a Supported Living Scheme enabling young adults with learning disabilities or mental health problems to live independently with floating support. Then in 2013 due to the growing demand for more health and wellbeing groups we commenced a range of activity clubs for dance, keep fit and art. Merseyside Jewish Community Care has evidenced the increase in the number of community members with dementia and memory problems. As a response staff and volunteers received training in dementia and the health and wellbeing clubs are located in safe environments to enable the inclusion of clients with both diagnosed and undiagnosed memory problems.

Merseyside Jewish Community Care has also had to respond to the recent recession and in 2010 took the proactive step of setting up a working partner relationship with the Citizen's Advice. This has enabled beneficiaries to access benefit entitlements and so reduce poverty and stress. Beneficiaries have gained peace of mind which has a positive impact on their health and wellbeing.

FUNDS HELD AS CUSTODIAN FOR OTHERS

As at 31 March 2024 and 31 March 2023 the trustees have confirmed that there were no funds held as custodian for others.

RELATED PARTIES

There is full disclosure of all transactions with all recognised related parties in Note 19 to the Financial Statements for the year ended 31 March 2024.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Merseyside Jewish Community Care for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Merseyside Jewish Community Care

Report of the Trustees
for the Year Ended 31 March 2025

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

Company law requires the trustees to prepare financial statements for each financial year. Under that law, the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

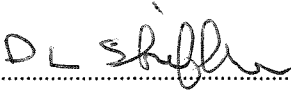
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditor is unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

Approved by order of the board of trustees on 17 Dec 2025 and signed on its behalf by:



.....
D L Shiffman - Trustee

Report of the Independent Auditor to the Members of
Merseyside Jewish Community Care

Opinion

I have audited the financial statements of Merseyside Jewish Community Care (the 'charitable company') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In my opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

I conducted my audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. My responsibilities under those standards are further described in the Auditor responsibilities for the audit of the financial statements section of my report. I am independent of the charitable company in accordance with the ethical requirements that are relevant to my audit of the financial statements in the UK, including the FRC's Ethical Standard, and I have fulfilled my other ethical responsibilities in accordance with these requirements. I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

Conclusions relating to going concern

In auditing the financial statements, I have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work I have performed, I have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

My responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and my Report of the Independent Auditor thereon.

My opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in my report, I do not express any form of assurance conclusion thereon.

In connection with my audit of the financial statements, my responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or my knowledge obtained in the audit or otherwise appears to be materially misstated. If I identify such material inconsistencies or apparent material misstatements, I am required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work I have performed, I conclude that there is a material misstatement of this other information, I am required to report that fact. I have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In my opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Report of the Independent Auditor to the Members of
Merseyside Jewish Community Care

Matters on which I am required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, I have not identified material misstatements in the Report of the Trustees.

I have nothing to report in respect of the following matters where the Companies Act 2006 requires me to report to you if, in my opinion:

- adequate accounting records have not been kept or returns adequate for my audit have not been received from branches not visited by me; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- I have not received all the information and explanations I require for my audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

My responsibilities for the audit of the financial statements

My objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditor that includes my opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which my procedures are capable of detecting irregularities, including fraud is detailed below:

We assessed the susceptibility of the company's financial statements to material misstatement, including how fraud might occur. Audit procedures performed by the company engagement team included:

- Identifying and assessing the design effectiveness of controls management has in place to prevent and detect fraud;
- Understanding how those charged with governance considered and addressed the potential for override of controls or other inappropriate influence over the financial reporting process;
- Reviewing financial statements disclosures and testing to supporting documentation to assess compliance with applicable law and regulations;
- Challenging assumptions and judgements made by management in its significant accounting estimates, in particular:
 - Accruals and prepayments - we carried out a review and recalculation of accruals and prepayments to assess its appropriateness for inclusion within the financial statements

Despite the audit being planned and conducted in accordance with ISAs (UK) there remains an unavoidable risk that material misstatements in the financial statements may not be detected owing to inherent limitations of the audit, and that by their very nature, any such instances of fraud or irregularity likely involve collusion, forgery, intentional misrepresentations, or the override of internal controls.

A further description of my responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of my Report of the Independent Auditor.

Report of the Independent Auditor to the Members of
Merseyside Jewish Community Care

Use of my report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. My audit work has been undertaken so that I might state to the charitable company's members those matters I am required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for my audit work, for this report, or for the opinions I have formed.



Timothy Cherry FCCA (Senior Statutory Auditor)
for and on behalf of DJH Audit Limited
Pacific Chambers
11-13 Victoria Street
Liverpool
L25QQ

17 Dec 2025

Date:

Merseyside Jewish Community Care

Statement of Financial Activities
for the Year Ended 31 March 2025

	Notes	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	88,485	7,060	95,545	128,805
Charitable activities	5				
Kosher meals		-	35,485	35,485	35,447
Charitable activities		3,290	5,450	8,740	8,272
Other trading activities	3	15,859	-	15,859	17,138
Investment income	4	68,884	-	68,884	87,079
Total		<u>176,518</u>	<u>47,995</u>	<u>224,513</u>	<u>276,741</u>
EXPENDITURE ON					
Raising funds		57,442	-	57,442	37,982
Charitable activities	6				
Kosher meals		-	75,519	75,519	93,769
Charitable activities		255,699	13,765	269,464	213,262
Other		-	-	-	6,370
Total		<u>313,141</u>	<u>89,284</u>	<u>402,425</u>	<u>351,383</u>
Net gains/(losses) on investments		<u>11,758</u>	<u>-</u>	<u>11,758</u>	<u>(21,316)</u>
NET INCOME/(EXPENDITURE)		<u>(124,865)</u>	<u>(41,289)</u>	<u>(166,154)</u>	<u>(95,958)</u>
Transfers between funds	17	<u>(33,587)</u>	<u>34,968</u>	<u>1,381</u>	<u>-</u>
Net movement in funds		<u>(158,452)</u>	<u>(6,321)</u>	<u>(164,773)</u>	<u>(95,958)</u>
RECONCILIATION OF FUNDS					
Total funds brought forward		<u>1,952,415</u>	<u>42,873</u>	<u>1,995,288</u>	<u>2,103,003</u>
TOTAL FUNDS CARRIED FORWARD		<u><u>1,793,963</u></u>	<u><u>36,552</u></u>	<u><u>1,830,515</u></u>	<u><u>2,007,045</u></u>

The notes form part of these financial statements

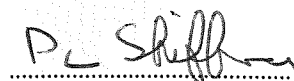
Merseyside Jewish Community Care

Balance Sheet
31 March 2025

	Notes	Unrestricted funds £	Restricted funds £	31.3.25 Total funds £	31.3.24 Total funds £
FIXED ASSETS					
Tangible assets	13	610,194	-	610,194	619,001
Investments	14	1,121,570	36,552	1,158,122	1,161,752
		<u>1,731,764</u>	<u>36,552</u>	<u>1,768,316</u>	<u>1,780,753</u>
CURRENT ASSETS					
Debtors	15	43,419	-	43,419	72,146
Cash at bank		38,357	-	38,357	222,302
		<u>81,776</u>	<u>-</u>	<u>81,776</u>	<u>294,448</u>
CREDITORS					
Amounts falling due within one year	16	(19,577)	-	(19,577)	(68,156)
NET CURRENT ASSETS		<u>62,199</u>	<u>-</u>	<u>62,199</u>	<u>226,292</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>1,793,963</u>	<u>36,552</u>	<u>1,830,515</u>	<u>2,007,045</u>
NET ASSETS		<u>1,793,963</u>	<u>36,552</u>	<u>1,830,515</u>	<u>2,007,045</u>
FUNDS	17				
Unrestricted funds				1,793,963	1,964,172
Restricted funds				36,552	42,873
TOTAL FUNDS				<u>1,830,515</u>	<u>2,007,045</u>

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

The financial statements were approved by the Board of Trustees and authorised for issue on 17 Dec 2025..... and were signed on its behalf by:



D L Shiffman - Trustee

The notes form part of these financial statements

Merseyside Jewish Community Care

Cash Flow Statement
for the Year Ended 31 March 2025

	Notes	31.3.25 £	31.3.24 £
Cash flows from operating activities			
Cash generated from operations	1	(199,516)	(72,856)
Net cash used in operating activities		<u>(199,516)</u>	<u>(72,856)</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		-	(43,542)
Purchase of fixed asset investments		(214,809)	(104,896)
Sale of fixed asset investments		<u>230,380</u>	<u>100,883</u>
Net cash provided by/(used in) investing activities		<u>15,571</u>	<u>(47,555)</u>
Change in cash and cash equivalents in the reporting period		<u>(183,945)</u>	<u>(120,411)</u>
Cash and cash equivalents at the beginning of the reporting period		<u>222,302</u>	<u>342,713</u>
Cash and cash equivalents at the end of the reporting period		<u><u>38,357</u></u>	<u><u>222,302</u></u>

The notes form part of these financial statements

Merseyside Jewish Community Care

Notes to the Cash Flow Statement
for the Year Ended 31 March 2025

1. RECONCILIATION OF NET EXPENDITURE TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.3.25	31.3.24
	£	£
Net expenditure for the reporting period (as per the Statement of Financial Activities)	(166,154)	(95,958)
Adjustments for:		
Depreciation charges	8,808	125
(Gain)/losses on investments	(11,758)	21,316
Decrease/(increase) in debtors	18,167	(28,048)
(Decrease)/increase in creditors	(48,579)	29,709
Net cash used in operations	(199,516)	(72,856)

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.24	Cash flow	At 31.3.25
	£	£	£
Net cash			
Cash at bank	222,302	(183,945)	38,357
	<u>222,302</u>	<u>(183,945)</u>	<u>38,357</u>
Total	<u>222,302</u>	<u>(183,945)</u>	<u>38,357</u>

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, 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 Companies Act 2006. 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.

The financial statements are prepared in sterling, which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest £.

Merseyside Jewish Community Care is a registered charity (Charity Number: 1122902) in England and Wales. The charity is a private company limited by guarantee (Company Number: 06087087), with the registered office at Shifrin House, 433 Smithdown Road, Liverpool, L15 3JL.

The trustees consider that there are no material uncertainties about the Trust's ability to continue as a going concern.

Preparation of consolidated financial statements

The financial statements contain information about Merseyside Jewish Community Care as an individual company and do not contain consolidated financial information as the parent of a group. The charity is exempt under Section 399(2A) of the Companies Act 2006 from the requirements to prepare consolidated financial statements.

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.

Tangible fixed assets

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

Fixtures and fittings	- 20% on reducing balance

Depreciation is not charged on the freehold property as the trustees consider the asset to have a high residual value which removes the need for depreciation.

The charity reviews each asset on an individual basis and capitalises at cost. Tangible fixed assets are capitalised where the acquisition value is greater than £200.

Freehold property

Freehold properties have not been revalued.

Merseyside Jewish Community Care

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

1. ACCOUNTING POLICIES - continued

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds are unrestricted funds earmarked for particular projects.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension commitments

The charity makes defined contributions to the individual pension schemes of certain employees. Contributions are charged in the accounts as they become payable in accordance with the rules of the scheme.

Fixed asset investments

Listed and unlisted investments are accounted for at market value, all realised and unrealised gains and losses are included in the Statement of Financial Activities in the year to which they relate.

Interests in subsidiaries are initially measured at cost and subsequently measured at cost less any accumulated impairment losses. The investments are assessed for impairment at each reporting date and any impairment losses or reversals of impairment losses are recognised immediately in profit or loss.

A subsidiary is an entity controlled by the company. Control is the power to govern the financial and operating policies of the entity so as to obtain benefits from its activities.

2. DONATIONS AND LEGACIES

	31.3.25	31.3.24
	£	£
Donations	55,130	35,078
Gift Aid	4,597	3,167
Legacies	2,000	55,906
Subscriptions	6,875	7,112
Donation - Merseyside Jewish Community Care Services Limited	8,678	9,378
Donation - Allerton Hebrew Congregation	1,650	1,500
Donation - Childwall Hebrew Congregation	1,500	1,150
Donation - Merseyside Jewish Women's Aid Society	400	114
Appeal income	12,388	12,928
Gift Aid on appeal income	2,327	2,472
	<u>95,545</u>	<u>128,805</u>

Merseyside Jewish Community Care

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

3. OTHER TRADING ACTIVITIES

	31.3.25	31.3.24
	£	£
Supported Living Scheme	17,138	19,467
	<u>17,138</u>	<u>19,467</u>

4. INVESTMENT INCOME

	31.3.25	31.3.24
	£	£
Investment income	68,884	87,079
	<u>68,884</u>	<u>87,079</u>

5. INCOME FROM CHARITABLE ACTIVITIES

	31.3.25	31.3.24
	£	£
Kosher meals income	33,109	32,801
Shifrin House activities	2,376	2,646
Provision of services	7,492	7,238
Shifrin House activities	1,248	1,034
	<u>44,225</u>	<u>43,719</u>

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7)	Support costs (see note 8)	Totals
	£	£	£
Kosher meals	75,519	-	75,519
Charitable activities	263,264	6,200	269,464
	<u>338,783</u>	<u>6,200</u>	<u>344,983</u>

Merseyside Jewish Community Care

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31.3.25	31.3.24
	£	£
Staff costs	223,715	208,762
Insurance	2,763	2,640
Light and heat	2,521	2,466
Telephone	5,295	3,646
Postage and stationery	2,379	2,491
Supported Living Scheme	4,932	7,535
Relief grants	13,390	8,642
Kosher meals expenses	48,845	52,063
Special activities - Mental health services	2,254	2,139
Cemetery expenses	13,765	6,563
Shifrin House - Activities	1,371	1,470
Computer maintenance	8,893	4,736
Repairs & renewals	2,887	2,515
Cleaning	1,369	1,301
Depreciation	4,404	62
	<u>338,783</u>	<u>307,031</u>

8. SUPPORT COSTS

	Governance costs
	£
Charitable activities	<u>6,200</u>

9. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.25	31.3.24
	£	£
Auditors' remuneration	6,200	6,370
Depreciation - owned assets	<u>8,807</u>	<u>125</u>

Merseyside Jewish Community Care

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

10. TRUSTEES' REMUNERATION AND BENEFITS

During the years ended 31 March 2024 and 31 March 2023 there were no trustees' remuneration or other benefits.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2025 nor for the year ended 31 March 2024.

11. STAFF COSTS

	31.3.25	31.3.24
	£	£
Wages and salaries	209,851	196,466
Social security costs	9,550	8,295
Other pension costs	4,314	4,001
	<u>223,715</u>	<u>208,762</u>

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

	31.3.25	31.3.24
Administration	6	6
Care team	4	3
Ancillary	5	3
	<u>15</u>	<u>12</u>

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

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	115,300	13,505	128,805
Charitable activities			
Kosher meals	-	35,447	35,447
Charitable activities	8,272	-	8,272
Other trading activities	17,138	-	17,138
Investment income	87,079	-	87,079
Total	<u>227,789</u>	<u>48,952</u>	<u>276,741</u>
EXPENDITURE ON			
Raising funds	37,982	-	37,982

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
Charitable activities			
Kosher meals	19,858	73,911	93,769
Charitable activities	196,532	16,730	213,262
Other	6,370	-	6,370
Total	260,742	90,641	351,383
Net gains/(losses) on investments	(21,316)	-	(21,316)
NET INCOME/(EXPENDITURE)	(54,269)	(41,689)	(95,958)
Transfers between funds	(13,059)	13,059	-
Net movement in funds	(67,328)	(28,630)	(95,958)
RECONCILIATION OF FUNDS			
Total funds brought forward	2,031,500	71,503	2,103,003
TOTAL FUNDS CARRIED FORWARD	1,964,172	42,873	2,007,045

13. TANGIBLE FIXED ASSETS

	Freehold property £	Plant and machinery £	Fixtures and fittings £	Computer equipment £	Totals £
COST					
At 1 April 2024 and 31 March 2025	574,962	43,542	14,055	5,729	638,288
DEPRECIATION					
At 1 April 2024	-	-	13,558	5,729	19,287
Charge for year	-	8,708	99	-	8,807
At 31 March 2025	-	8,708	13,657	5,729	28,094
NET BOOK VALUE					
At 31 March 2025	574,962	34,834	398	-	610,194
At 31 March 2024	574,962	43,542	497	-	619,001

Merseyside Jewish Community Care

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

14. FIXED ASSET INVESTMENTS

	Shares in group undertakings £	Listed investments £	Unlisted investments £	Totals £
MARKET VALUE				
At 1 April 2024	1	968,110	193,642	1,161,753
Additions	-	214,809	-	214,809
Disposals	-	(230,198)	-	(230,198)
Revaluations	-	7,503	4,255	11,758
At 31 March 2025	1	960,224	197,897	1,158,122
NET BOOK VALUE				
At 31 March 2025	1	960,224	197,897	1,158,122
At 31 March 2024	1	968,110	193,642	1,161,753

There were no investment assets outside the UK.

UK listed investments are represented by:

	31.3.25 £	31.3.24 £
Fixed interest securities	330,228	419,736
Equity shares	279,771	405,593
Alternative	205,305	86,970
Cash	144,920	55,810
	960,224	968,109

Cost or valuation at 31 March 2025 is represented by:

	Shares in group undertakings £	Listed investments £	Unlisted investments £	Totals £
Valuation in 2025	-	960,224	197,897	1,158,121
Cost	1	-	-	1
	1	960,224	197,897	1,158,122

The company's investments at the balance sheet date in the share capital of companies include the following:

Merseyside Jewish Community Care

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

14. FIXED ASSET INVESTMENTS - continued

Merseyside Jewish Community Care Services Limited

Registered office: 433 Smithdown Road, Liverpool, L15 3JL

Nature of business: Provision of Jewish Burials

Class of share:	%
Ordinary £1	holding 100

The following investments were material in value at 31 March 2025:

	31.3.25 £
Royal London Asset Management Short Duration Fund	47,236
Henderson Far East Income Ltd	47,672
First Trust Global Funds	37,925
Lazard Fund Managers Ltd	33,740
Majedie Investments Plc Ord Shares 10p	42,224
TwentyFour Select Monthly Inc Shares 1p	39,411
RM Infrastructure Income Plc Ord Shares 1p	45,690
TwentyFour Income Fund 1p	48,029

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25 £	31.3.24 £
Tax recoverable	5,172	5,312
Loans	3,045	3,165
Other debtors	23,499	22,623
Accrued interest	5,888	34,940
Prepayments	5,815	6,106
	<u>43,419</u>	<u>72,146</u>

Merseyside Jewish Community Care

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.25	31.3.24
	£	£
Other creditors	5,289	12,678
Accruals and deferred income	14,288	43,542
Accrued expenses	-	11,936
	<u>19,577</u>	<u>68,156</u>

17. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	Transfers between funds £	At 31.3.25 £
Unrestricted funds				
General fund	1,952,415	(124,865)	(33,587)	1,793,963
Restricted funds				
Rice Lane Cemetery	42,873	(10,026)	-	32,847
Restricted income/expenses	-	(31,263)	34,968	3,705
	<u>42,873</u>	<u>(41,289)</u>	<u>34,968</u>	<u>36,552</u>
TOTAL FUNDS	<u>1,995,288</u>	<u>(166,154)</u>	<u>1,381</u>	<u>1,830,515</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	176,518	(313,141)	11,758	(124,865)
Restricted funds				
Rice Lane Cemetery	3,739	(13,765)	-	(10,026)
Restricted income/expenses	44,256	(75,519)	-	(31,263)
	<u>47,995</u>	<u>(89,284)</u>	<u>-</u>	<u>(41,289)</u>
TOTAL FUNDS	<u>224,513</u>	<u>(402,425)</u>	<u>11,758</u>	<u>(166,154)</u>

Merseyside Jewish Community Care

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

17. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
Unrestricted funds				
General fund	2,031,500	(54,269)	(13,059)	1,964,172
Restricted funds				
Rice Lane Cemetery	45,346	(2,473)	-	42,873
Restricted income/expenses	26,157	(39,216)	13,059	-
	<u>71,503</u>	<u>(41,689)</u>	<u>13,059</u>	<u>42,873</u>
TOTAL FUNDS	<u>2,103,003</u>	<u>(95,958)</u>	<u>-</u>	<u>2,007,045</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	227,789	(260,742)	(21,316)	(54,269)
Restricted funds				
Rice Lane Cemetery	4,090	(6,563)	-	(2,473)
Restricted income/expenses	44,862	(84,078)	-	(39,216)
	<u>48,952</u>	<u>(90,641)</u>	<u>-</u>	<u>(41,689)</u>
TOTAL FUNDS	<u>276,741</u>	<u>(351,383)</u>	<u>(21,316)</u>	<u>(95,958)</u>

Merseyside Jewish Community Care

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

17. MOVEMENT IN FUNDS - continued

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

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.25 £
Unrestricted funds				
General fund	2,031,500	(179,134)	(46,646)	1,805,720
Restricted funds				
Rice Lane Cemetery	45,346	(12,499)	-	32,847
Restricted income/expenses	26,157	(70,479)	48,027	3,705
	<u>71,503</u>	<u>(82,978)</u>	<u>48,027</u>	<u>36,552</u>
TOTAL FUNDS	<u>2,103,003</u>	<u>(262,112)</u>	<u>1,381</u>	<u>1,842,272</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	404,307	(573,883)	(9,558)	(179,134)
Restricted funds				
Rice Lane Cemetery	7,829	(20,328)	-	(12,499)
Restricted income/expenses	89,118	(159,597)	-	(70,479)
	<u>96,947</u>	<u>(179,925)</u>	<u>-</u>	<u>(82,978)</u>
TOTAL FUNDS	<u>501,254</u>	<u>(753,808)</u>	<u>(9,558)</u>	<u>(262,112)</u>

Merseyside Jewish Community Care

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

18. EMPLOYEE BENEFIT OBLIGATIONS

During the year ended 31 March 2025 Merseyside Jewish Community Care paid £4,314 (2024 - £4,001) in defined contributions to the individual pension schemes of certain employees. At 31 March 2025 pension contributions of £776 (2024: £479) were payable and included within accrued expenses.

19. RELATED PARTY DISCLOSURES

As at 31 March 2025 Merseyside Jewish Community Care has recognised the following related parties:

Merseyside Jewish Representative Council (an incorporated registered charity, charity number 1140569)

Trustee G Globe is currently a trustee of Merseyside Jewish Representative Council. During the year ended 31 March 2025 Merseyside Jewish Community Care provided administrative services to Merseyside Jewish Representative Council at a cost of £5,250 (2024: £5,000). The trustees concerned did not influence or benefit from these transactions. As at 31 March 2025 Merseyside Jewish Community Care was owed £5,648 (2024: £5,383) by Merseyside Jewish Representative Council.

20. RESTRICTED FUNDS

Rice Lane Cemetery

This fund is used solely for the maintenance and repair of Rice Lane Cemetery, Hazeldale Road Road, Walton, Liverpool, L9 2BA.

Kosher meals lunch and activity clubs

Donations were received from various communal organisations to help fund the costs associated with this service.

The relief of poverty and distress

Donations from Merseyside Jewish Women's Aid Welfare Society and other anonymous donations were received to fund specific hardship cases and help fund food parcels at Pesach.

Mental health support group

Donations were received from members of the community to help fund the costs associated with this service.

21. DESIGNATED FUNDS

These have been been earmarked by the trustees to cover the costs of future Kosher meals services and Supported Living Schemes.

Merseyside Jewish Community Care

Detailed Statement of Financial Activities
for the Year Ended 31 March 2025

	31.3.25 £	31.3.24 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	55,130	35,078
Gift Aid	4,597	3,167
Legacies	2,000	55,906
Subscriptions	6,875	7,112
Donation - Merseyside Jewish Community Care Services Limited	8,678	9,378
Donation - Allerton Hebrew Congregation	1,650	1,500
Donation - Childwall Hebrew Congregation	1,500	1,150
Donation - Merseyside Jewish Women's Aid Society	400	114
Appeal income	12,388	12,928
Gift Aid on appeal income	2,327	2,472
	95,545	128,805
Other trading activities		
Supported Living Scheme	15,859	17,138
Investment income		
Investment income	68,884	87,079
Charitable activities		
Kosher meals income	33,109	32,801
Provision of services	7,492	7,238
Shifrin House activities	3,624	3,680
	44,225	43,719
Total incoming resources	224,513	276,741
EXPENDITURE		
Raising donations and legacies		
Rates and water	1,054	1,027
Insurance	2,763	2,639
Light and heat	2,520	2,467
Telephone	5,294	3,646
Postage and stationery	5,550	5,812
Carried forward	17,181	15,591

This page does not form part of the statutory financial statements

Merseyside Jewish Community Care

Detailed Statement of Financial Activities
for the Year Ended 31 March 2025

	31.3.25 £	31.3.24 £
Raising donations and legacies		
Brought forward	17,181	15,591
Sundries	10,849	6,835
Repairs and renewals	2,887	2,515
Cleaning	1,369	1,301
Publicity	951	1,690
Computer maintenance	8,892	4,736
Depreciation of tangible fixed assets	4,404	62
	46,533	32,730
Investment management costs		
Portfolio management	10,909	5,252
Charitable activities		
Wages	209,851	196,466
Social security	9,550	8,295
Pensions	4,314	4,001
Insurance	2,763	2,640
Light and heat	2,521	2,466
Telephone	5,295	3,646
Postage and stationery	2,379	2,491
Supported Living Scheme	4,932	7,535
Relief grants	13,390	8,642
Kosher meals expenses	48,845	52,063
Special activities - Mental health services	2,254	2,139
Cemetery expenses	13,765	6,563
Shifrin House - Activities	1,371	1,470
Computer maintenance	8,893	4,736
Repairs & renewals	2,887	2,515
Cleaning	1,369	1,301
Depreciation of tangible fixed assets	4,404	62
	338,783	307,031
Support costs		
Governance costs		
Auditors' remuneration	6,200	6,370
	402,425	351,383
Total resources expended		
Net expenditure before gains and losses	(177,912)	(74,642)

This page does not form part of the statutory financial statements

Merseyside Jewish Community Care

Detailed Statement of Financial Activities
for the Year Ended 31 March 2025

	31.3.25 £	31.3.24 £
Realised recognised gains and losses		
Realised/unrealised gains/ (losses) on investments	<u>11,758</u>	<u>(21,316)</u>
Net expenditure	<u><u>(166,154)</u></u>	<u><u>(95,958)</u></u>

This page does not form part of the statutory financial statements

Audit findings report

Merseyside Jewish Community Care

Year ended 31 March 2025



Merseyside Jewish Community Care

PRIVATE AND CONFIDENTIAL
The Board of Trustees
Merseyside Jewish
Community Care
Shifrin House
433 Smithdown Road
Liverpool
L15 3LJ

Dear Sirs,

Merseyside Jewish Community Care – Report of audit findings for the year ended 31 March 2025

The purpose of this report is to communicate to you the findings of our audit work in key areas and also to set out any matters arising during the course of our audit which we consider should be brought to your attention.

These matters came to light during the course of our normal audit tests which are designed to assist us in forming our opinion on the financial statements. Our tests may not necessarily disclose all errors or irregularities and should not be relied upon to do so. However, if any irregularity did come to our attention during our audit tests, we would, of course, inform you immediately.

We should be grateful if you would enter management's comments against each point under the "management response" column of the memorandum and return it to us in due course.

We have complied with the Ethical Standards for Auditors and all threats to our independence, as identified to you in our audit, have been properly addressed through appropriate safeguards. No additional facts or matters have arisen during the course of the audit that we wish to draw to your attention and we confirm that we are independent and able to express an objective opinion on the financial statements.

This report has been prepared for the sole use of the Directors and management of Merseyside Jewish Community Care must not be shown to third parties without our prior consent. No responsibilities are accepted by DJH Liverpool Limited towards any party acting or refraining from action as a result of this report.

Finally, we would like to express our thanks to all staff who assisted us in carrying out our work.

Yours faithfully

Timothy Cherry FCCA
DJH Liverpool Limited



Merseyside Jewish Community Care

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There were no changes to our audit approach as set out to you in our audit plan.
Our assessment of audit materiality remained as follows:

	2025 (Final) £
Overall materiality – financial statement level	36,610
Performance materiality (85%)	31,119
Trivial threshold (5%)	1,831

* No changes to materiality levels set at planning

Any unadjusted misstatements greater than the trivial threshold are noted in section 3 on page 3.

2. Summary of audit findings in significant risk areas and other key areas

Significant risk areas	
1. Revenue recognition – there is a presumed risk under ISA+240 that revenue may be misstated due to improper income recognition.	
2. Management override - Under ISA (UK) 240, there is a non-rebuttable presumption of a significant risk of management override of the financial systems and controls.	
Other risk audit areas	
1. Going Concern	In preparing the financial statements, directors', are responsible for assessing whether the going concern assumption remains appropriate.
2. Accounting Estimates	There is a risk that accounting estimates are inappropriately recognised.
3. Investment Valuation	There is a risk that investments are not valued in line with Charities SORP and paragraph 11.4(d) of FRS102.

Findings
Our audit testing and enquiries in these areas were carried out satisfactorily. No significant matters arose which we feel should be brought to your attention. Please see sections 4 and 5 of this report for internal controls issues found, other observations and recommendations made.

Merseyside Jewish Community Care

3. Audit adjustments and unadjusted misstatements

Audit findings report for the year ended 31 March 2025

We ask you to confirm in your letter of representation to us that you adopt the **audit adjustments** and that you are satisfied none of the **unadjusted misstatements** as summarised below should be adjusted in the financial statements.

See adjusted adjustments in Appendix I.

No audit unadjusted adjustments required as a result of our findings.

Merseyside Jewish Community Care

Audit findings report for the year ended 31 March 2025

4. Internal controls, weaknesses and recommendations

Update on previous year's findings:

Issue identified 2024	Potential implications and recommendations	2025 Update	Action Priority	Management response/timetable for action
Capital Items It was noted during audit testing, that several large kitchen appliances were bought in the year and expensed to the P/L.	There is a risk of understatement of fixed assets. Expenses in the current year will be overstated with income being understated and future income being inflated where depreciation should be charged. It is our recommendation that any capital items are reviewed for capitalisation.	Resolved	Low	
Budgets/Forecasts It was noted during audit testing that budgets/forecasts are not produced.	We recommend that budgets/forecasts are produced for a period of 12 months post expected signing date for the going concern assessment and to identify and manage risks.	Resolved	Medium	

4. Internal controls, weaknesses and recommendations

Current year's findings:

Issue identified 2025	Potential implications and recommendations	Action Priority	Management response/timetable for action
None identified.	N/A	N/A	N/A

Current year's findings:

Other areas where issues were identified during the 2025 audit	Potential implications and recommendations	Action Priority	Management response/timetable for action
No other issues were identified.	N/A	N/A	N/A

6. Outstanding matters

Prior to issuing our audit report we require:

- Final accounts to be approved;
- The signed Letters of Representation

7. Anticipated audit report

We anticipate that we will issue an unmodified audit report for the year, subject to the satisfactory clearance of the outstanding matters outlined in section 6.

8. Draft letter of representation

We have attached the draft letter of management representation required in connection with our audit.

Merseyside Jewish Community Care

Appendix i – key to action point priorities

Audit findings report for the year ended 31 March 2025

Our findings and recommendations are assigned an action priority status by reference to risk category, as detailed below:



High risk

The company is exposed to substantial risk which suggests immediate action by management to ensure a definite approved action plan is undertaken.



Moderate risk

The company may be exposed to significant risks which therefore requires management attention in order to find a resolution following the agreed action plan in place.



Low risk

The company is not exposed to fundamental risks which require immediate action. Instead this priority requires guidance from management to ensure the control framework is further developed with any suggested improvements.



Best practice

The company is not presented with any issues which create any predominant risks on the company's control environment. However, management are made aware of such issues to ensure they are addressed.

Engagement team

Responsible Individual:
Tim Cherry
tim.cherry@djh.co.uk

Assistant Audit Manager:
Olivia Fuller
olivia.fuller@djh.co.uk

Audit Assistant:
Will Tait
will.tait@djh.co.uk

DJH Liverpool Limited
Pacific Chambers
11-13 Victoria Street,
Liverpool
L2 5QQ

Tel: 0151 227 3463

Accounts

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ANNUAL REPORT 2024

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Registered Company Number 6087087 England)

Financial Statement - Balance Sheet Page 8

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Registered Company Number 6087087 England)

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(Registered Company Number 6107330 England)

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MERSEYSIDE JEWISH COMMUNITY CARE

BOARD OF DIRECTORS 2023 – 2024

President	Mr Andrew Ross
Vice-President & Honorary Treasurer	Mr David Shiffman
Honorary Secretary	Mrs Michelle Beaver

DIRECTORS

Mrs Janet Rosen (Past President)
Dr Michael Fraenkel (Past President)
Gordon S Globe (Past President)
Ian Harris
Laurence Lee
Philip Sapiro
Wendy Blumenow

STAFF 2023 – 2024

Chief Executive and Finance Manager	Mechelle Walker
Finance and Administration Officer	Linda Edwards
Operations Manager	Evelyn Ross
Administrator	Karen McIntyre
Administration and Information Officer	Carole McGirr
Administration and Support Worker	Lisa Alis
Community Care Manager	Sandra Ellenbogen
Community Care Co-ordinator	Anthea Simon
Community Care Co-ordinator	Susan Goldenberg
Cook Co-ordinator	Reva Polak
Kitchen Assistant	Ann Bisson
Relief Kitchen Assistant	Sara Goldsmith

MERSEYSIDE JEWISH COMMUNITY CARE

PRESIDENT'S REPORT 2023 – 2024

On behalf of Andrew Ross who cannot be here tonight, I (Janet Rosen - Past President) am pleased to be able to present this report at the end of his first year as President of Merseyside Jewish Community Care. This report presents another successful year of welfare service provision from April 2023 to March 2024. Throughout the year we have continued to reach out to individuals and families in Merseyside and provide them with the support and help they need wherever possible.

I now report some of the positive activities and achievements that have taken place throughout 2023 - 2024. The Charity has taken positive measures to meet identified community needs throughout the year whilst managing resources through strong and professional Board leadership.

- Our Care Team provided support for 429 clients through person centred casework (423 last year). The team is headed by Sandra Ellenbogen together with Anthea Simon and Susan Goldenberg. Their endeavours actively improve the lives of so many people.
- The Kosher meals service provided 4,686 meals (4,698 last year). Thanks to our New Year Kitchen Appeal new equipment has been fitted in the kitchen at Rex Cohen. The kitchen is going through a lot of staffing changes and I would like to thank our amazing volunteers who have stepped up to help us in this transition. Without them we could not continue this amazing service.
- In April 2024, 63 Pesach Parcels were delivered to needy individuals and families in our community and hospitals. Merseyside Jewish Community Care was delighted to hold a daytime "Communal Seder Experience" for clients led by Rabbi Fagleman to whom we give our thanks.
- The Supported Living scheme which commenced back in 2010 has remained fully operational and Jewish people requiring support have been enabled to live independent lives in their own homes. Merseyside Jewish Community Care continues to work in partnership with the Liverpool Jewish Housing Association whom we thank for their guidance and assistance.
- The Citizens Advice (Wavertree) continues to work with our Charity by providing an outreach service every Tuesday morning based at Shifrin House. Wavertree Citizens Advice provided a service offering information and advice on a range of issues including Welfare benefits, Debt, Housing, Consumer and Legal Matters. They help members of the Community affected by redundancy, debt, divorce or general money worries to access urgent professional help. The Citizens Advice has enabled Merseyside Jewish Community Care clients to access £52,112 in benefits, allowances and grants which they might not have otherwise received. These funds are ongoing and enable improved quality of life and a reduction of stress and anxiety.

MERSEYSIDE JEWISH COMMUNITY CARE

- Our Investment sub-committee meets regularly to monitor and review our policy and strategies whilst maintaining cautious and prudent controls.

I would like to thank Arnold Lewis and Phil Sapiro for their tremendous commitment to Rice Lane Cemetery which has seen a major wall repair and improvements in ground maintenance management.

I would also like to thank Susan Goldenberg, President of the Merseyside Jewish Women's Welfare Society and her whole Committee who have ensured Jewish women have continued to receive regular telephone support and financial assistance as needed.

I would like to express sincere thanks to all our staff whose caring approach, commitment to clients and the organisation have continued to be absolutely outstanding. Care Team – Sandra Ellenbogen, Susan Goldenberg and Anthea Simon. Admin Team – Evelyn Ross, Karen McIntyre, Lisa Alis, Carole McGirr, Linda Edwards. Kitchen Team – Reva Polak, Ann Bisson.

I have been privileged to have David Shiffman and Michelle Beaver on my Executive for the past year. Their experience and skills have been of considerable benefit to our charity. I also wish to sincerely thank Merseyside Jewish Community Care's Directors, who have contributed to the organisation's leadership and management during this challenging year.

Finally, to end my report I appeal to the Community to continue to support us in our worthy endeavours by leaving us a legacy or by pledging to donate an amount of your choice over a five-year period. Our role will inevitably continue to evolve as we meet the future challenges facing members of our community. On behalf of our service users, I wish to thank everyone who has supported Merseyside Jewish Community Care, as volunteers or donors, for only with your help can we maintain, develop and secure our vital work and continue to meet future challenges.

**Past President Mrs Janet Rosen on behalf of Mr Andrew Ross
President**

MERSEYSIDE JEWISH COMMUNITY CARE

Honorary Treasurers Report 2023-2024

Having completed my first year as Honorary Treasurer, I am delighted to report that Merseyside Jewish Community Care continues to maintain a satisfactory financial position. We have exercised tight control of expenditure and have reviewed our investment policy and strategy.

Our accounts show an operating deficit of £74,642 which is mostly due to increasing costs to run our everyday services. We received Legacies totalling £55,906 from the Late Joy Freedman, Marlene Dover, Helena Kay, Bella Ellenbogen, Pese Cohen, Renee Brenner and Howard Dixon. I would also like to thank Paulette Rubin and daughters Marion and Vanessa who donated funding in memory of the Late Rosie Rubin for new kitchen equipment such as pots, pans and storage containers. Rosie was an amazing volunteer in the kitchen for many years. This level of support is vital to enable us to maintain our services in the future. Merseyside Jewish Community Care is extremely grateful to all those who give so generously. I cannot stress how much legacies, no matter the size, are important to MJCC. They can be either a fixed amount or the percentage of the estate. We are available to give advice in the strictest confidence to anyone who may be considering leaving us a legacy.

The Trustees' investment powers are governed by the Constitution, which permits them to "take all necessary steps for keeping property and funds invested". The Trustees act in accordance with Merseyside Jewish Community Care's Investment policy, which was approved in January 2024. The investments have been managed by Redmayne Bentley and I would like to express the Board's thanks to them and in particular to Ben Taxman for their continued services. Our aim is to generate a minimum annual investment income of £50,000. In the year ended 31 March 2024 this target was met and the investment income was £87,079.

Looking back over the last year the accounts show:

- The Major Appeal from 2018 saw donations totalling £15,400 which included Gift Aid of £2,472. The Pesach appeal, New Year Kitchen appeal, general donations and subscriptions saw donations totalling £36,747 which included Gift Aid of £3,166. Gift Aid has been a major benefit to Merseyside Jewish Community Care and has brought in a total of £5,638. I must emphasize how important it is that Gift Aid forms are signed and returned by those who are eligible because we can then raise funds at no extra expense to donors and indeed, higher rate taxpayers actually receive extra tax relief.
- During the year Merseyside Jewish Community Care spent a total of £43,542 on new kitchen equipment. The Kitchen appeal brought in £8,680.55 from members of the community and an anonymous restricted pledge of £27,000 to pay for fridge freezers, fridges and a cooker. The Kosher Meals service is at the very core of MJCC and I would like to take this opportunity to thank everyone who donated to this appeal.
- Community organisations including Shuls have donated a total of £2,764 which is often used for specific hardship cases and activities.

MERSEYSIDE JEWISH COMMUNITY CARE

Merseyside Jewish Community Care continues to provide guidance, advice and support to members of the Jewish Community who are experiencing problems during the current economic situation. Coping at a time like this can be difficult but Merseyside Jewish Community Care is ready to assist in a crisis or with longer term support. Relief grants of £8,642 have been awarded during the year. The majority of these grants have funded basic essentials such as food and clothing for our clients.

Next year MJCC will be 150 years old and the Board and Staff Team are currently working on how MJCC can mark this occasion. I hope everyone in this room will join us to celebrate next year and be proud to be a part of this amazing organisation.

This is also the Annual General Meeting for Merseyside Jewish Community Care's trading company MJCC Services Ltd, (Registered Company Number 6107330 England).

Over the past year I have maintained a close working relationship with the staff team at Shifrin House who as always have displayed nothing other than total professionalism, commitment and enthusiasm. Together we have maintained financial procedures and reporting systems that have enabled the Board to monitor and control both income and expenditure.

The accounts have as last year been audited by Haines Watts Liverpool Limited and I would like to express the Board's thanks to them for their continued services.

David Shiffman
Hon. Treasurer

MERSEYSIDE JEWISH COMMUNITY CARE

Statement of Financial Activities For the Year Ended 31 March 2024

	Unrestricted Funds	Restricted Funds	2024 Total Funds	2023 Total Funds
	£	£	£	£
Income and Endowments From				
Donations and legacies	111,155	4,826	115,981	264,259
Charitable activities				
Kosher Meals	-	45,627	45,627	33,354
Charitable activities	10,918	-	10,918	6,845
Other trading activities	17,138	-	17,138	19,467
Investment Income	87,079	-	87,079	74,916
Total	226,290	50,453	276,743	398,841
Expenditure On				
Raising funds	37,983	-	37,983	44,499
Charitable activities				
Kosher Meals	19,859	45,627	65,486	69,371
Charitable activities	233,200	8,346	241,546	278,600
Other	6,370	-	6,370	-
Total	297,412	53,973	351,385	392,470
Net gains/(loses) on investments	(21,316)	-	(21,316)	(185,682)
Net Income /Expenditure	(92,438)	(3,520)	(95,958)	(179,311)
Transfer between funds	-	-	-	-
Net movement in funds	(92,438)	(3,520)	(95,958)	(179,311)
RECONCILIATION OF FUNDS				
Total funds brought forward	2,031,500	71,503	2,103,003	2,282,314
Total Funds Carried Forward	<u>1,939,062</u>	<u>67,983</u>	<u>2,007,045</u>	<u>2,103,003</u>

MERSEYSIDE JEWISH COMMUNITY CARE

Balance Sheet At 31 March 2024

	Unrestricted Funds	Restricted Funds	2024	2023
	£	£	£	£
FIXED ASSETS				
Tangible Assets	619,001	-	619,001	575,584
Investments	1,093,769	67,983	1,161,752	1,179,055
	<u>1,712,770</u>	<u>67,983</u>	<u>1,780,753</u>	<u>1,754,639</u>
CURRENT ASSETS				
Debtors	72,146	-	72,146	44,098
Cash at bank	222,302	-	222,302	342,713
	<u>294,448</u>	<u>-</u>	<u>294,448</u>	<u>386,811</u>
CREDITORS				
Amounts falling due within one year	(68,156)	-	(68,156)	(38,447)
NET CURRENT ASSETS	<u>226,292</u>	<u>-</u>	<u>226,292</u>	<u>348,364</u>
TOTAL ASSETS LESS CURRENT LIABILITIES	<u>1,939,062</u>	<u>67,983</u>	<u>2,007,045</u>	<u>2,103,003</u>
NET ASSETS	<u>1,939,062</u>	<u>67,983</u>	<u>2,007,045</u>	<u>2,103,003</u>
FUNDS				
Unrestricted funds			1,939,062	2,031,500
Restricted funds			<u>67,983</u>	<u>71,503</u>
TOTAL FUNDS			<u>2,007,045</u>	<u>2,103,003</u>

MERSEYSIDE JEWISH COMMUNITY CARE

Merseyside Jewish Community Care
Services Limited No 6107330

Profit and Loss Account
For the Year Ended 31 March 2024

	31.3.24 Total	31.3.23 Total
	£	£
Turnover	31,158	34,107
Administrative Expenses	31,160	34,109
OPERATING PROFIT and PROFIT BEFORE TAXATION	(2)	(2)
Tax on profit	2	2
<u>PROFIT FOR THE FINANCIAL YEAR</u>	-	-

Balance Sheet
At 31 March 2024

	31.3.24	31.3.23
	£	£
CURRENT ASSETS		
Debtors	2,250	8,277
Cash at Bank	16,328	12,049
	18,578	20,326
CREDITORS		
Amounts falling due within one year	11,995	13,743
NET CURRENT ASSETS	6,583	6,583
TOTAL ASSETS LESS CURRENT LIABILITIES	<u>6,583</u>	<u>6,583</u>
CAPITAL AND RESERVES		
Called up share capital	1	1
Retained earnings	6,582	6,582
SHAREHOLDER'S FUNDS	<u>6,583</u>	<u>6,583</u>

MERSEYSIDE JEWISH COMMUNITY CARE



CHIEF EXECUTIVE'S REPORT 2023 - 2024

SERVICE PROVISION



Merseyside Jewish Community Care continues to provide administrative, welfare and wellbeing services to the Jewish community in Merseyside through a small staff team, supported by volunteers, based at Shifrin House. Our services enhance people's lives, support mental health and physical wellbeing, focus on the prevention of ill-health and provide "value added" community care.

(Mechelle Walker – *Chief Executive*)

The following information is a summary of Merseyside Jewish Community Care's activities over the past year:

1. CARE SERVICES

Our care services are provided by the Care Team and may include elements from one, several or all of the following points:

- Person centred casework (personalisation)
- Practical emotional support during a crisis or long-term
- Making arrangements for home care and personal services
- Referral to specialist social care agencies
- Advice and assistance for carers
- Maintaining and co-ordinating clubs and activities to meet the needs of the community
- Information, advice and support for people with health challenges and their families
- Information, advice and support for people with disabilities and their families
- We are a listening ear and can offer support when needed.

Kosher Meals and Lunch Clubs - the meals service provided 4,686 Kosher meals this year (4,698 last year). One part time Cook Co-ordinator and one part time Kitchen Assistant are supported by a team of kitchen volunteers who are based at Rex Cohen Court.

Another important function of the meals service is the provision of the meals delivery service whereby fresh three course Kosher meals are prepared in our supervised meat kitchen under the supervision of the Liverpool Kashrut Commission. Monthly special events have been established at Lunch Clubs providing interesting and stimulating social occasions for seniors.

MERSEYSIDE JEWISH COMMUNITY CARE

Volunteers deliver meals to people's homes on a Wednesday and Friday each week. Kosher frozen meals are available from Shifrin House and these can also be supplied by Merseyside Jewish Community Care to local hospitals and nursing homes.

Yomim Tovim - Jewish festivals are celebrated during the year. Merseyside Jewish Community Care ensures that Lunch and Activity Clubs include a celebration meal and a party at Yomim Tovim, where Ministers are invited to come and speak to the groups. Examples of our celebrations include the Succot, Chanukah, Purim and Seder parties at Rex Cohen Court Hall. A total of 63 Pesach Parcels were delivered throughout the Community and hospitals.

We provide traditional food at the parties and through the meals delivery service twice per week. Every Friday, a traditional meal is delivered by volunteers for Shabbat. At Rosh Hashanah, cards, apple and honey are given to all those who use our meal services. At Purim and Chanukah, hamantashen and doughnuts, respectively, are distributed.

It is these community celebrations that make Merseyside Jewish Community Care so unique and ensure that people, especially those with no family in Merseyside or those who live outside the community, are not isolated at these important times of the Jewish year.

Carers Services – Merseyside Jewish Community Care provides short respite breaks, support and information for Carers. Short planned breaks enable Carers to cope better with the stress of looking after a loved one.



Carers particularly want to know how to access services and need signposting to appropriate local resources.

(The Care Team - Anthea Simon, Sandra Ellenbogen and Susan Goldenberg)

Hospital Visiting – Due to restrictions hospital visits have been reduced and we now rely on family members and friends to inform us of any Jewish patients in our local hospitals. Visits are arranged by Merseyside Jewish Community Care's Community Care Co-ordinator Susan Goldenberg at the Royal Liverpool Hospital.

Hospital visitors provide an effective and caring link between patients and Merseyside Jewish Community Care. *Please inform Shifrin House if someone would like a hospital visit (name and ward details are required).*

Resources - Merseyside Jewish Community Care provides support and training resources for staff, volunteers and other individuals/agencies who care for Jewish people. We provide information about Jewish social, educational and rehabilitation activities and provide links with schools, synagogues, communal groups and statutory Social Services. Merseyside Jewish Community Care maintains contact with Jewish families who live outside of the Jewish community, those who may suffer isolation and need help in

MERSEYSIDE JEWISH COMMUNITY CARE

obtaining appropriate services. Also, we work on a daily basis with mainstream social workers, health professionals, housing providers and residential establishments who support Jewish clients to assist with cultural sensitivity and understanding. Our links with the wider community have grown stronger as organisations have become aware of our services and contact us to work in partnership with them.

Financial - Merseyside Jewish Community Care provides help with budgeting and other financial matters. Relief Grants of £8,642 were given to individuals and families in financial need. Merseyside Jewish Community Care has continued to work very successfully with Citizens Advice who hold appointments every Tuesday morning at Shifrin House. The demand for this service has continued and has enabled eligible clients from the community to access £52,112 from benefits, allowances and grants.

The Gesher Group - provides a support group for adults who are differently able, have mental health or stress related challenges. Individuals are encouraged to improve their communication skills, helped to manage their difficulties and acknowledge achievements in their lives. The success of this service has to be attributed to the team of experienced volunteers who work closely with Merseyside Jewish Community Care's staff. The group has met on 35 occasions throughout the year for a range of activities and outings.

Visual Support Group (VSG) - formerly Merseyside Jewish Blind Society (JBS). Merseyside Jewish Community Care administers services on behalf of the Visual Support Group throughout the year. All our referrals include an assessment of visual impairment and where required appropriate support services are put in place e.g. shopping, transport and disability aids. The Visual Support Group meet as a support group on the first Wednesday afternoon of each month at Shalom Court and has developed a strong core group of members who share information and advice. Visual Support Group members have benefitted this year from a vibrant programme of activities and outings e.g. trips to the Empire theatre, garden centres, musical entertainment and keep fit with armchair exercises.

Merseyside Jewish Women's Welfare Society - This active and hard-working committee regularly visits women in our community and provides both moral and financial support which enables and empowers them. The committee works as a team and liaises closely with Merseyside Jewish Community Care's staff team.

Visits provide support and companionship and are vitally important for those without family in Liverpool or suffering from chronic or terminal health conditions. The committee offers practical assistance such as lifeline telephones and funding for essential household costs during periods of crisis and ill health. Many women have an improved quality of life due to the work of the Merseyside Jewish Women's Welfare Society.

Shopping Service – We provide shopping for people who are unable to go shopping themselves. We have provided 185 shopping sessions throughout the year.

Transport - The transport bank service has been provided by volunteers who offer transport, in their own cars, for clients who need additional support to go to the Lunch Clubs/hospital appointments. This service has proven very popular with our community.

MERSEYSIDE JEWISH COMMUNITY CARE

Transport services have been provided by staff and volunteers on 378 occasions throughout the year assisting 29 Merseyside Jewish Community Care beneficiaries.

Bereavement Service - The Care team and Administration team have worked together to provide this service. In practice a letter and information leaflet is sent to the recently bereaved offering both bereavement advice and support services. Over the year Merseyside Jewish Community Care contacted 31 people regarding bereavement services.

Supported Living Scheme - Merseyside Jewish Community Care is operating the first Jewish Supported Living Service for adults in Liverpool who are differently able or have mental health challenges. This has been a positive new experience and the Scheme is proving to be successful in that our tenants are able to live independently and make their own lifestyle choices. Tenants have been supported to develop life skills and make lifestyle choices for themselves e.g. voluntary work. Merseyside Jewish Community Care has identified other adults in the Liverpool Jewish Community who may wish to access this service in the future. We continue to monitor the development of the scheme.

2. ADMINISTRATIVE SERVICES



There is considerable experience and expertise within the highly efficient Administrative and Finance teams at Shifrin House, which gives confidence to the many communal organisations we support. Evelyn Ross was recruited in January 2023 as Operations Manager and has already become a valuable member of the team. The charity continues to provide administrative and financial services to several small local community charities including the Merseyside Jewish Representative Council, the Liverpool Kashrut Commission and the Liverpool Hebrew Associated Charities Fund.

Administrative Support for the Care Team



Professional administrative and finance support to assist the Care Team and ensure the smooth operation of welfare and wellbeing services is an essential ongoing requirement. The development of wellbeing services based at Shifrin House has extended the Administration Team's role with regard to regular liaison with clients and support for the Care Team.

(Administration/Finance Team – Carole McGirr, Lisa Alis, Karen McIntyre and Linda Edwards)

MERSEYSIDE JEWISH COMMUNITY CARE

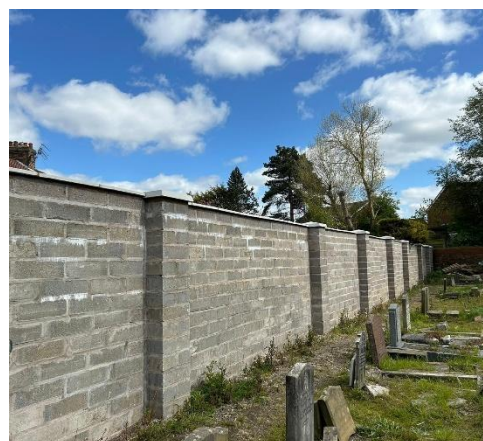
Funerals - Merseyside Jewish Community Care has historically been the communal contact with the local City Council ensuring that preparations for funerals can be arranged. Merseyside Jewish Community Care's administration staff arranged 5 funerals this year. In some cases the deceased may have no synagogue affiliation, relatives or friends. Under these circumstances, we organise the funeral and ensure a Jewish burial.

Chevra Kadisha - Merseyside Jewish Community Care work closely with the Chevra Kadisha co-ordinating and arranging all week day Taharas and providing administrative support services.

Rice Lane Cemetery - Merseyside Jewish Community Care provided administrative assistance and practical support to the Friends of Rice Lane (701573) until the Charity wound up, 31 December 2006. Merseyside Jewish Community Care has continued to maintain the grounds with the Friends of Rice Lane Fundraising Committee under the commendable Chairmanship of Mr Arnold Lewis and Phil Sapiro. We aim to keep the cemetery in an accessible and tidy state and maintain the security.

The maintenance work at Rice Lane had been provided by South Liverpool Cleaning Service (SLCS) who delivered a high standard of service for over 3 years for which we have been most appreciative. Standards are being monitored and reviewed by the Committee.

Repair work is now complete on the wall on Willowdale Road at great expense. Donations are falling every year and the Friends of Rice Lane work tirelessly to continue to raise funds for further wall repairs and ground maintenance.



(Rice Lane Cemetery 2024)

Finance – Access to management reports and financial information has enabled close monitoring and control of expenditure. Managers are able to make decisions based on current and detailed financial information provided by our Finance Team - Linda Edwards and Carole McGirr.

Computers – Merseyside Jewish Community Care's systems have been taken over by the MCS Group and all new up-to-date equipment and software has been installed. The charity's website and databases are currently under review. GDPR went live on 25 May 2018 and continues to create a tremendous amount of administration work for the charity, particularly as we are a data controller for other small charities. Consent forms had to be distributed and collated and a new database had to be developed and managed. The administration team had to review all aspects of operational workload from a GDPR perspective. This work is on-going.

Training – A training programme has started again to support and develop staff, volunteers and board members. A rolling programme of training for volunteers ensured that courses in Food Safety in Catering Level 2, First Aid and how to use a defibrillator were provided by Merseyside Jewish Community Care.

MERSEYSIDE JEWISH COMMUNITY CARE

3. SERVICE DEVELOPMENT

Jewish community members are living longer in their own homes and the charity is asked for different types of support from people who are lonely, bereaved, isolated or managing physical and mental health challenges. Although the size of the community is shrinking the demand for wellbeing services is increasing.

Merseyside Jewish Community Care has continued to support health and wellbeing clubs for senior citizens. Attendance at these clubs is increasing slowly and each has a core group that attends regularly.

4. RISK MANAGEMENT

- Members of the Board, the Chief Executive and the staff team are aware of their responsibilities regarding risk management and keeping major strategic and operational risks under review. Merseyside has an ageing Jewish population which is reducing in size. As a consequence the Community's financial resources are decreasing.
- It is essential that financial reserves are increased and maintained as they will enable the future of culturally Jewish welfare service provision in Merseyside. Services have not been supported by funding contracts since they were cut to zero by the local authority in 2011. It is only by maximising our reserves that we can ensure the long term continuity of provision.
- The charity, which subsidises welfare services, raises funds every year through various appeals. Without the support of the donors, we cannot continue this valuable service.
- Merseyside Jewish Community Care's Reserves Policy is reviewed annually when preparing the Budget for the forthcoming year as expected income from reserve funds is a key factor for consideration when planning future service provision.

5. VOLUNTEERS

All the services above depend upon the support, time and skills of volunteers in the community. Merseyside Jewish Community Care is totally reliant upon our team of committed and trained volunteers who help us with cooking and serving in the kitchen, visits, delivering meals, providing transport, shopping and administration services.

We have 148 dedicated and devoted volunteers and I wish to thank everyone for their time, effort and commitment.

Over the past 12 months our number of volunteers has decreased. We do have incredibly supportive volunteers but many loyal volunteers have moved away from Liverpool, have health problems themselves or look after grandchildren in school holidays so we always need to recruit new volunteers to add to our excellent team.

Most importantly, our volunteers provide the link with the Care Team and Shifrin House ensuring that individuals and families receive support and services as required.

MERSEYSIDE JEWISH COMMUNITY CARE

Our teams of dedicated volunteers have enabled us to make the most cost effective use of our resources. We simply could not run our services without volunteer help.

Thank you!

Mechelle Walker
Chief Executive

REGISTERED COMPANY NUMBER: 06087087 (England and Wales)
REGISTERED CHARITY NUMBER: 1122902

Report of the Trustees and
Financial Statements for the Year Ended 31 March 2024
for
Merseyside Jewish Community Care

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

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for the Year Ended 31 March 2024

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Merseyside Jewish Community Care

Report of the Trustees
for the Year Ended 31 March 2024

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 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

Objectives and aims

Merseyside Jewish Community Care aims to provide a comprehensive welfare service for Jewish individuals and families in Merseyside, and organisations and professionals who interact with the Community.

How our activities deliver public benefit

The trustees have given due consideration to the Charity Commission guidance on the operation of the Public Benefit requirement. Our main activities and who we try to help are described below. All our charitable activities enhance people's lives, support mental and physical wellbeing, focus on the prevention of ill-health and provide "value added" community care and are undertaken to further our charitable purposes for the public benefit.

The relief of poverty and distress

Small grants are made available to individuals and families in urgent financial need. Holiday and respite grants are provided for children, people with a disability or terminal illness. Grants are made to enable people to improve their quality of life, health, well-being and circumstances.

Financial strength and efficiency

Managing the organisation to maintain financial strength and stability through prudent budgeting and the careful management of income and expenditure

Identifying and meet the welfare needs of the Community

Merseyside Jewish community Care provides welfare services that can be accessed, Monday to Thursday 8.00 am - 4.00 pm, Friday 8.00 am - 1.00 pm. Clients may utilise as many services as required e.g. daily, weekly, monthly. Referrals can come from the individual, their general practitioner, health professional, relative or friend. Every potential client is assessed by the Community Care team. Service provision and performance are measured through review and evaluation which is reported to the trustees. Improvements to current services and new developments are strategically planned to meet identified need.

Providing a range of culturally sensitive services

All activities and services are provided in a culturally sensitive manner. Jewish festivals are celebrated throughout the year. Pesach parcels were delivered throughout the community and hospitals.

Providing an administrative and cultural resource

Merseyside Jewish Community Care provides a range of administrative services to other communal organisations and offer cultural information to the wider community. There is considerable experience and expertise within the highly efficient administrative and finance team at Shifrin House, which gives confidence to the many Jewish charitable organisations that we support.

Equality and diversity

Merseyside Jewish Community Care has a strong commitment to equal opportunities and all Jewish people referred to Merseyside Jewish Community Care are treated impartially, fairly and positively. Access is enabled to activities by utilising disability accessible venues in the community. Diversity is welcomed through the activities. The opportunity to work with people of different race, nationality, ethnic or national origins, gender, marital status, physical or mental disability, religious beliefs and practices, age, class and sexuality is welcomed.

Kosher meals, lunch and activity clubs

This service works to provide what may be for some recipients the only hot kosher meal they receive each week. Our meals on wheels and weekly senior citizen activity clubs at Rex Cohen Court provide a nutritious meal in a social and safe environment. Other wellbeing activities for senior citizens take place at Shifrin House and Allerton Shul. A full programme of activities is provided throughout the year to enable socialisation to prevent loneliness and isolation.

Mental health support group

This supports adults with mental health or stress related problems. Individuals are encouraged to improve their communication skills, manage the symptoms of their difficulties and acknowledge achievements in their lives.

Visual support group

Report of the Trustees
for the Year Ended 31 March 2024

This provides a monthly support group for the visually impaired in the Jewish community. All our referrals include an assessment of visual impairment and where required appropriate support services such as shopping, transport and disability aids are put in place. The group has a vibrant programme of activities, outings and inter-functions.

Carers Services

Carers Services provide short respite breaks, support and information for carers. There is an increasing demand for this service. Carers particularly want to know how to access services and need signposting to appropriate local resources.

Hospital visiting

Merseyside Jewish Community Care has dedicated hospital visitation teams at the Royal Liverpool, Whiston, and Broadgreen hospitals. However, due to GDPR regulations coming into force in May 2018, we can no longer access information regarding Jewish patients. If family and friends inform us, we can arrange a visit or telephone support to help with accessing services.

Shopping service

Staff provide a shopping service for people who are unable to go shopping without support. In the year ended 31 March 2024 we provided this service on 185 (2023 - 272) occasions.

Transport

Staff and volunteers provide transport for those members of the Jewish community who require additional support to attend the kosher meals lunch clubs or hospital appointments.

Bereavement service

Care and administrative teams have worked together to provide advice and support to recently bereaved members of the Jewish community. This involves sending a letter and information leaflet to the recently bereaved offering both bereavement advice and support services. In the year ended 31 March 2024 Merseyside Jewish Community Care contacted 31 (2023 - 37) people offering bereavement support services.

Supported Living

Merseyside Jewish Community Care provide a Supported Living Scheme. Jewish people requiring support are able to move into their own homes and have been enabled to live independently. Merseyside Jewish Community Care continues to work in partnership with the Liverpool Jewish Housing Association and PSS.

Rice Lane

Merseyside Jewish Community Care provides maintenance for Rice Lane Cemetery; this includes garden maintenance, wall repair, gravestone repairs and litter picking. Pathways between the rows of graves have been cleared to make access easier and safer.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

During the year ended 31 March 2024 Merseyside Jewish Community Care's services supported 529 (2023 - 542) registered clients through person centred casework. This reflects the demand for practical and emotional support during a crisis, help to make arrangements for home care and personal services, referrals for social care services, information and support for people with welfare and health problems and their families.

During the year ended 31 March 2024 Merseyside Jewish Community Care provided 23 Carers breaks.

In the year ended 31 March 2024 the kosher meals service provided 4686 (2023 - 4,698) meals. One part time cook coordinator and one part time kitchen assistant are supported by a team of kitchen volunteers. They work to provide what maybe for some recipients the only hot kosher meal they receive each week.

Jewish festivals are celebrated during the year. Merseyside Jewish Community Care ensures that the lunch and activity clubs include a party and celebration meal at Yom Tovim and ministers are invited to come and speak to the groups. Celebrations during the year usually include Succot, Chanukah, and Purim parties held at Rex Cohen Court hall. A total of 63 (2023- 65) Pesach parcels were delivered throughout the Jewish community and hospitals.

During the year ended 31 March 2024 Merseyside Jewish Community Care made relief grants of £ 8,642 (2023 - £15,180.21) to individuals and families in financial need which also includes charity funerals. Merseyside Jewish Community Care has provided community support to access benefits, pensions, debt counselling and other financial matters.

While the services offered by Merseyside Jewish Community Care cover the whole of Merseyside, the majority of clients on the database live in South Liverpool, where the office and administrative base for the organisation are located. Activities are carried out at Jewish Community venues with disability access in South Liverpool. The care team provide outreach work for socially and economically deprived clients in areas such as Huyton, Wirral and Southport, Merseyside Jewish Community Care also support families who have moved to surrounding areas.

There is considerable experience and expertise within the highly efficient administrative and finance team at Shifrin House. They provide services for the many Jewish charitable organisations that Merseyside Jewish Community Care supports.

Merseyside Jewish Community Care continues to provide both administrative and social services to the Jewish community in Merseyside through a small team of staff based at Shifrin House and support from volunteers who donated their time at an estimated total value to Merseyside Jewish Community Care for the year ended 31 March 2024 of £ 29,600 (2023 - £25,598). The services provided enhance people's lives, support mental and physical well being, focus on the prevention of ill health and provide "value added" community care. These welfare services have had an impact on people's well being and have reduced the feeling of isolation and have also improved our client's financial situations.

In the years ended 31 March 2024 and 31 March 2023 Merseyside Jewish Community Care was never closed due to staff shortage or ill health.

External factors

Merseyside Jewish Community Care is subject to regulation by both the Charity Commission and Companies house, these regulations include compliance and the completion of returns within deadlines.

FINANCIAL REVIEW

Principal funding sources

Total incoming resources for the year ended 31 March 2024 were £276,743 (2023- £396,329).

During the year ended 31 March 2024 legacies of £55,906 (2023 - £165,240) were received and Merseyside Jewish Community Care is most grateful. Legacies are of considerable help, but cannot be relied upon every year as regular income.

Income from the kosher meals service for the year ended 31 March 2024 was £34,301 (2023 £33,354).

Merseyside Jewish Community Care received income in the year ended 31 March 2024 from the provision of administrative services to other communal charities of £7,238 (2023 - £6,845).

Income from the Supported Living Scheme for the year ended 31 March 2024 was £17,138 (2023 - £19,467).

The community continues to show its support to all of Merseyside Jewish Community Care appeals. The 2018 appeal saw donations totalling £15,401 (2023 - £16,660) which includes Gift aid of £2,472 (2023 - £2,699). The Pesach appeal, New Year appeal, general donations and subscriptions saw donations totalling £43,859 (2023 - £72,455) which includes Gift aid of £3,166 (2023 - £5,777).

Merseyside Jewish Community Care Services, Allerton Hebrew Congregation, Childwall Hebrew Congregation and Merseyside Jewish Women's Welfare Society continue to support Merseyside Jewish Community Care with donations totalling £12,142 during the year ended 31 March 2024 (2023 - £3,110). Some of these donations are restricted and are used for specific hardship such as food and clothing, to help fund the activities at the luncheon clubs, and the provision of mental health services.

During the year ended 31 March 2024 Merseyside Jewish Community Care received total investment income of £87,079 (2023 - £74,915). Of this total £63,160 (2023 - £65,580) was from listed investments and the remaining £23,919 (2023 - £9,335) was from a mixture of unlisted investments and cash held on bank deposits.

During the year ended 31 March 2024 Merseyside Jewish Community Care gave out relief grants totalling £8,642 (2023 - £15,180), the majority of these grants have funded basic essentials such as food and clothing. The grants also includes charity funerals.

The total cost of providing the kosher meals service for the year ended 31 March 2024 was £52,063 (2023 - £49,091). The increase in costs is mostly due to Kosher food prices and repair costs for kitchen equipment.

During the year ended 31 March 2024 Merseyside Jewish Community Care spent a total of £6,563 (2023 - £33,718) on Rice Lane Cemetery. The cost included garden maintenance, gravestone repairs, wall repairs and litter picking.

FINANCIAL REVIEW

Investment policy and objectives

In view of the inevitable fluctuations in annual income, which is based on fundraising and donations, Merseyside Jewish Community Care requires income from its investments to assist in financing services. The policy therefore is to generate sufficient income to enable service provision to continue to meet the needs of the Jewish community. Investment of funds is overseen by the trustees, investment risk should be low to moderate with ethical investments being favoured.

Merseyside Jewish Community Care takes advice from appointed investment managers, who twice annually attend investment sub-committee meetings conducted by certain trustees, at which they provide investment reports.

The investment strategy is based upon:

45% cash and fixed interest

40% equities

15% property

The investment strategy is reviewed annually by the trustees.

Reserves policy

Reserves Policy

As at 31 March 2024 Merseyside Jewish Community Care had unrestricted funds not committed or invested in tangible fixed assets of £1,964,172. Based on current expenditure levels, this equated to approximately two years running costs.

Merseyside Jewish Community Care needs reserves for the following reasons:

The needs of the modern Merseyside Jewish Community are changing thus it will be necessary to fund new welfare services in order to continue to develop services and meet future need and ensure the future of culturally Jewish welfare service provision in Merseyside.

1. Merseyside has a declining and ageing Jewish population: the resulting decrease in donations being received creates a highly vulnerable and uncertain future. Merseyside Jewish Community Care would NOT be able to quickly replenish resources solely from donations.
2. To be able to cover all contractual liabilities when they fall due.
3. To minimise risks posed by major external changes such as a decline in donor's support, change in Government legislation for claiming gift aid or a fall in the stock market.
4. Reserves enable Merseyside Jewish Community Care to generate investment income, attract match funding from funding contracts and be an independent organisation.
5. To cover funding shortages in times of low investment returns.
6. Most projects are supported by short term time limited funding and it is only by having sufficient reserves available that the long term continuity of services can be ensured.

The trustees believe the following are the essential requirements in maintaining the level of reserves:

1. Reserves are to be maintained at a level which ensures that the core activities could continue during a period of unforeseen difficulty and enable it to be operational for three years and thus ensure continuity of services.
2. Reserves are sufficient to fund future specific projects such as the Supported Living Scheme and the major refurbishment of Shifrin House.

The reserves policy is reviewed manually when preparing the budget for the forthcoming year. The level of reserves is constantly monitored and particular attention is paid to the level of income which is very vulnerable to change outside the control of Merseyside Jewish Community Care.

FUTURE PLANS

Merseyside Jewish Community Care is committed to the welfare needs of the Jewish community and we are looking to further expand the already established activity clubs to promote health and wellbeing. The cost of the new activity clubs will be financed from accumulated reserves and fundraising.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Merseyside Jewish Community Care is a charitable company limited by guarantee, incorporated on 6 February 2007 and registered as a charity on 21 February 2008.

The company was established under a Memorandum of Association which establishes the objects and powers of the charitable company, and is governed under its Articles of Association.

The liability of the trustees is limited, in the event of the company being dissolved the trustees are required to contribute an amount not exceeding £10.

Recruitment and appointment of new trustees

The directors of the company are also charity trustees for the purposes of charity law and under the Articles of Association of the company are also known as members of the trustee board.

No person other than a retiring trustee may be appointed a trustee at an annual general meeting unless not less than seven nor more than twenty one clear days before the meeting, the charity is given notice that:

- a) is signed by a member entitled to vote at the meeting;
- b) states the members intention to propose the appointment of a person as a trustee;
- c) contains the details that, if the person were to be appointed, the charity would have to file at Companies House; and
- d) is signed by the person who is to be proposed to show his or her willingness to be appointed.

The appointment of a trustee, whether by the charity in general meeting or by another trustee, must not cause the number of trustees to exceed fifteen.

Merseyside Jewish Community Care actively seeks to recruit trustees who collectively possess the qualities and the skills required in order that the decisions and the performance of Merseyside Jewish Community Care can be undertaken efficiently. Merseyside Jewish Community Care acknowledges the definition of 'trustees' laid down in the Charities Act, to include all members of Merseyside Jewish Community Care's trustee board, and its compliance with the Charity Commissioners instructions regarding the responsibilities of charity trustees.

Organisational structure

Merseyside Jewish Community Care is governed by its trustees who set all the corporate strategy that is designed to achieve the objectives of the charity.

The charity employs M Walker as the Company Secretary and is based at Shifrin House, 433 Smithdown Road, Liverpool L15 3JL. In total the charity employed 12 full/part time staff in the year ended 31 March 2024 ((2023 - 11).

Induction and Training

All new trustees are familiarised with the charity at an induction meeting with the Company Secretary and existing trustees of the charity.

An introduction pack is given to the new trustee in advance of attendance at his/her first trustees meeting. The pack includes:

- a) Latest annual report and financial statements
- b) Current business plan
- c) Charity Governance Code
- d) The Essential Trustee - CC3
- e) Articles of Association

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risks and uncertainties

Merseyside Jewish Community Care is required to operate a framework that effectively identifies all major risks that might prevent it from achieving its objectives and have in place any necessary arrangements to manage those risks and mitigate their effect. Merseyside Jewish Community Care's risk management framework effectively identifies key risks to successful achievement of its objectives and these are considered below:

Declining and Ageing Jewish Population

Services are provided for all age groups. There has been an increased demand for wellbeing services by older/frailer clients due to Liverpool's ageing Jewish population living longer in their own homes. The Charity has identified the welfare requirements of the community and established services to meet these needs. This enables people to improve their quality of life, health, wellbeing and circumstances.

The younger working population are moving out of Liverpool which affects the size and capacity of our donor base. The Trustees have a Business Plan until 2024 and working on a new Business Plan 2024-2027 which will include a Fundraising Strategy until 2027, which provides plans to secure future funding.

Increased Costs

We have experienced increased costs due to the development of services and the requirements of regulations (e.g. health and safety, minimum wage).

New services were required to meet the needs of the community. The Supported Living Scheme for young adults with learning disabilities/mental health problems and Wellbeing clubs for senior citizens.

Reputational Risk

One of the Charity's major strengths is its reputation both within the Jewish and wider community.

The Trustees are involved in all strategic decisions which affect the direction of activity or specific events. As a service organisation the Charity is reliant on the actions of its employees carrying out activities in a manner consistent with the organisation's philosophy and intent.

The Charity's history reflects a distinguished record of service. There is considerable experience and expertise within the Board of Trustees and a highly efficient Administrative, Finance and Care team at Shifrin House, which gives confidence to the many communal organisations we support.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

06087087 (England and Wales)

Registered Charity number

1122902

Registered office

Shifrin House
433 Smithdown Road
Liverpool
L15 3JL

Trustees

G Globe
L M Lee
M A Fraenkel
A H Ross President
D L Shiffman Vice President & Honorary Treasurer
J Rosen
I Harris
P Sapiro
M Beaver Honorary Secretary

Company Secretary

M Walker

Auditors

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

Solicitors

Hill Dickinson, 1 St Paul's Square, Liverpool, L3 9SL
Gregory Abrams Davidson LLP, 20-24 Matthew Street, Liverpool L2 6RE

Investment Advisers

Redmayne Bentley, 20 Chapel Street, Liverpool, L3 9AG.

Bankers

Barclays Bank Plc
164 Allerton Road
Liverpool
L18 2DH

PAST

The Jewish Board of Guardians for the relief of the Jewish Poor of Liverpool was established in 1875. Liverpool's cargo and liner trade with America made the city a natural staging point for the persecuted Jews of Europe on their way to the New World. The Board of Guardians was the organisation which fed and helped this flood of stricken human beings.

Apart from the problems of transients there was the considerable problem of poverty in the resident population which had to be dealt with by private charity. At this time the Welfare State did not exist and none of its resources or facilities were available. The work of the Board of Guardians continued steadily until the First World War, through the unemployment of the 1920s and 1930s, the rise of Nazi Germany and the aftermath of the Second World War.

In the 1970s the organisation changed its working name to Merseyside Jewish Welfare Council still with the same Registered Charity Number: 222465. Merseyside Jewish Welfare Council continued and co-ordinated the work of the Board of Guardians and adapted to meet the needs and circumstances of the Liverpool Jewish Community.

PRESENT

The original objective to provide relief for the Jewish poor in Merseyside has remained the same as when our charity was first formed in 1875. In the year 2000 the charity modernised its working name and became Merseyside Jewish Community Care.

In the following years the range of welfare provision expanded and a review from the Charity Commission in 2004 recommended we become a Registered Company as well as a charity. The Trustees took this opportunity to review and evaluate the role of the charity and decided to modernise the constitution to meet current and expected future welfare needs of the Liverpool Jewish Community. Merseyside Jewish Community Care incorporated as a Company on 6 February 2007, and in order to meet Charity Commission regulations, had to re-register Merseyside Jewish Community Care as Charity Number: 1122902 from 21 February 2008. The modernised constitution has widened our Charity's objectives enabling us to provide the established welfare work of the Board of Guardians as well as many new additional services.

The Wednesday Lunch Circle commenced in 2008 and was the start of a new range of health and wellbeing clubs for senior citizens. The objective of the Wednesday Lunch Circle was to encourage the maintenance of a healthy body and an active mind. In 2010 Merseyside Jewish Community Care developed a Supported Living Scheme enabling young adults with learning disabilities or mental health problems to live independently with floating support. Then in 2013 due to the growing demand for more health and wellbeing groups we commenced a range of activity clubs for dance, keep fit and art. Merseyside Jewish Community Care has evidenced the increase in the number of community members with dementia and memory problems. As a response staff and volunteers received training in dementia and the health and wellbeing clubs are located in safe environments to enable the inclusion of clients with both diagnosed and undiagnosed memory problems.

Merseyside Jewish Community Care has also had to respond to the recent recession and in 2010 took the proactive step of setting up a working partner relationship with the Citizen's Advice. This has enabled beneficiaries to access benefit entitlements and so reduce poverty and stress. Beneficiaries have gained peace of mind which has a positive impact on their health and wellbeing.

FUNDS HELD AS CUSTODIAN FOR OTHERS

As at 31 March 2024 and 31 March 2023 the trustees have confirmed that there were no funds held as custodian for others.

RELATED PARTIES

There is full disclosure of all transactions with all recognised related parties in Note 19 to the Financial Statements for the year ended 31 March 2024.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Merseyside Jewish Community Care for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

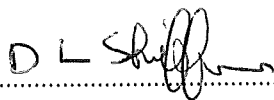
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

Approved by order of the board of trustees on 12/11/2024..... and signed on its behalf by:



.....
D L Shiffman - Trustee

Opinion

We have audited the financial statements of Merseyside Jewish Community Care (the 'charitable company') for the year ended 31 March 2024 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We assessed the susceptibility of the company's financial statements to material misstatement, including how fraud might occur. Audit procedures performed by the company engagement team included:

- Identifying and assessing the design effectiveness of controls management has in place to prevent and detect fraud;
- Understanding how those charged with governance considered and addressed the potential for override of controls or other inappropriate influence over the financial reporting process;
- Reviewing financial statements disclosures and testing to supporting documentation to assess compliance with applicable law and regulations;
- Challenging assumptions and judgements made by management in its significant accounting estimates, in particular:
 - Accruals and prepayments - we carried out a review and recalculation of accruals and prepayments to assess its appropriateness for inclusion within the financial statements

Despite the audit being planned and conducted in accordance with ISAs (UK) there remains an unavoidable risk that material misstatements in the financial statements may not be detected owing to inherent limitations of the audit, and that by their very nature, any such instances of fraud or irregularity likely involve collusion, forgery, intentional misrepresentations, or the override of internal controls.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Report of the Independent Auditors to the Members of
Merseyside Jewish Community Care

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Tim Cherry FCCA (Senior Statutory Auditor)
for and on behalf of Haines Watts
Statutory Auditor
3rd Floor Pacific Chambers
11-13 Victoria Street
Liverpool
Merseyside
L2 5QQ

Date:

Statement of Financial Activities
for the Year Ended 31 March 2024

	Notes	Unrestricted funds £	Restricted funds £	31.3.24 Total funds £	31.3.23 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	115,300	13,505	128,805	264,259
Charitable activities	5				
Kosher meals		-	35,447	35,447	33,354
Charitable activities		8,272	-	8,272	6,845
Other trading activities	3	17,138	-	17,138	19,467
Investment income	4	87,079	-	87,079	74,916
Total		227,789	48,952	276,741	398,841
EXPENDITURE ON					
Raising funds		37,982	-	37,982	44,499
Charitable activities	6				
Kosher meals		19,858	73,911	93,769	69,371
Charitable activities		196,532	16,730	213,262	278,600
Other		6,370	-	6,370	-
Total		260,742	90,641	351,383	392,470
Net gains/(losses) on investments		(21,316)	-	(21,316)	(185,682)
NET INCOME/(EXPENDITURE)		(54,269)	(41,689)	(95,958)	(179,311)
Transfers between funds	17	(13,059)	13,059	-	-
Net movement in funds		(67,328)	(28,630)	(95,958)	(179,311)
RECONCILIATION OF FUNDS					
Total funds brought forward		2,031,500	71,503	2,103,003	2,282,314
TOTAL FUNDS CARRIED FORWARD		1,964,172	42,873	2,007,045	2,103,003

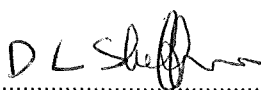
Merseyside Jewish Community Care

Balance Sheet
31 March 2024

	Notes	Unrestricted funds £	Restricted funds £	31.3.24 Total funds £	31.3.23 Total funds £
FIXED ASSETS					
Tangible assets	13	619,001	-	619,001	575,584
Investments	14	1,118,879	42,873	1,161,752	1,179,055
		<u>1,737,880</u>	<u>42,873</u>	<u>1,780,753</u>	<u>1,754,639</u>
CURRENT ASSETS					
Debtors	15	72,146	-	72,146	44,098
Cash at bank		222,302	-	222,302	342,713
		<u>294,448</u>	<u>-</u>	<u>294,448</u>	<u>386,811</u>
CREDITORS					
Amounts falling due within one year	16	(68,156)	-	(68,156)	(38,447)
		<u>226,292</u>	<u>-</u>	<u>226,292</u>	<u>348,364</u>
NET CURRENT ASSETS					
		<u>1,964,172</u>	<u>42,873</u>	<u>2,007,045</u>	<u>2,103,003</u>
TOTAL ASSETS LESS CURRENT LIABILITIES					
		<u>1,964,172</u>	<u>42,873</u>	<u>2,007,045</u>	<u>2,103,003</u>
NET ASSETS					
		<u>1,964,172</u>	<u>42,873</u>	<u>2,007,045</u>	<u>2,103,003</u>
FUNDS	17				
Unrestricted funds				1,964,172	2,031,500
Restricted funds				42,873	71,503
TOTAL FUNDS				<u>2,007,045</u>	<u>2,103,003</u>

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

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


.....
D L Shiffman - Trustee

Merseyside Jewish Community Care

Cash Flow Statement
for the Year Ended 31 March 2024

	Notes	31.3.24 £	31.3.23 £
Cash flows from operating activities			
Cash generated from operations	1	<u>(72,856)</u>	<u>20,728</u>
Net cash (used in)/provided by operating activities		<u>(72,856)</u>	<u>20,728</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		(43,542)	-
Purchase of fixed asset investments		(104,896)	(127,937)
Sale of fixed asset investments		<u>100,883</u>	<u>133,363</u>
Net cash (used in)/provided by investing activities		<u>(47,555)</u>	<u>5,426</u>
Change in cash and cash equivalents in the reporting period		<u>(120,411)</u>	<u>26,154</u>
Cash and cash equivalents at the beginning of the reporting period		<u>342,713</u>	<u>316,559</u>
Cash and cash equivalents at the end of the reporting period		<u><u>222,302</u></u>	<u><u>342,713</u></u>

The notes form part of these financial statements

Notes to the Cash Flow Statement
for the Year Ended 31 March 2024

1. RECONCILIATION OF NET EXPENDITURE TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.3.24	31.3.23
	£	£
Net expenditure for the reporting period (as per the Statement of Financial Activities)	(95,958)	(179,311)
Adjustments for:		
Depreciation charges	125	156
Losses on investments	21,316	185,682
(Increase)/decrease in debtors	(28,048)	4,317
Increase in creditors	29,709	9,884
Net cash (used in)/provided by operations	(72,856)	20,728

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.23	Cash flow	At 31.3.24
	£	£	£
Net cash			
Cash at bank	342,713	(120,411)	222,302
	342,713	(120,411)	222,302
Total	342,713	(120,411)	222,302

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, 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 Companies Act 2006. 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.

The financial statements are prepared in sterling, which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest £.

Merseyside Jewish Community Care is a registered charity (Charity Number: 1122902) in England and Wales. The charity is a private company limited by guarantee (Company Number: 06087087), with the registered office at Shifrin House, 433 Smithdown Road, Liverpool, L15 3JL.

The trustees consider that there are no material uncertainties about the Trust's ability to continue as a going concern.

Preparation of consolidated financial statements

The financial statements contain information about Merseyside Jewish Community Care as an individual company and do not contain consolidated financial information as the parent of a group. The charity is exempt under Section 399(2A) of the Companies Act 2006 from the requirements to prepare consolidated financial statements.

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.

Tangible fixed assets

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

Fixtures and fittings	- 20% on reducing balance

Depreciation is not charged on the freehold property as the trustees consider the asset to have a high residual value which removes the need for depreciation.

The charity reviews each asset on an individual basis and capitalises at cost. Tangible fixed assets are capitalised where the acquisition value is greater than £200.

Freehold property

Freehold properties have not been revalued.

Taxation

The charity is exempt from corporation tax on its charitable activities.

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

1. ACCOUNTING POLICIES - continued

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds are unrestricted funds earmarked for particular projects.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension commitments

The charity makes defined contributions to the individual pension schemes of certain employees. Contributions are charged in the accounts as they become payable in accordance with the rules of the scheme.

Fixed asset investments

Listed and unlisted investments are accounted for at market value, all realised and unrealised gains and losses are included in the Statement of Financial Activities in the year to which they relate.

Interests in subsidiaries are initially measured at cost and subsequently measured at cost less any accumulated impairment losses. The investments are assessed for impairment at each reporting date and any impairment losses or reversals of impairment losses are recognised immediately in profit or loss.

A subsidiary is an entity controlled by the company. Control is the power to govern the financial and operating policies of the entity so as to obtain benefits from its activities.

2. DONATIONS AND LEGACIES

	31.3.24	31.3.23
	£	£
Donations	35,078	55,703
Gift Aid	3,167	4,590
Legacies	55,906	165,240
Subscriptions	7,112	7,557
Donation - Merseyside Jewish Community Care Services Limited	9,378	11,399
Donation - Allerton Hebrew Congregation	1,500	1,300
Donation - Childwall Hebrew Congregation	1,150	1,150
Donation - Merseyside Jewish Women's Aid Society	114	660
Appeal income	12,928	13,961
Gift Aid on appeal income	2,472	2,699
	<u>128,805</u>	<u>264,259</u>

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

3. OTHER TRADING ACTIVITIES

	31.3.24	31.3.23
	£	£
Supported Living Scheme	17,138	19,467
	17,138	19,467

4. INVESTMENT INCOME

	31.3.24	31.3.23
	£	£
Investment income	87,079	74,916

5. INCOME FROM CHARITABLE ACTIVITIES

		31.3.24	31.3.23
	Activity	£	£
Kosher meals income	Kosher meals	32,801	33,354
Shifrin House activities	Kosher meals	2,646	-
Provision of services	Charitable activities	7,238	6,845
Shifrin House activities	Charitable activities	1,034	-
		43,719	40,199

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7) £
Kosher meals	93,769
Charitable activities	213,262
	307,031

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

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31.3.24	31.3.23
	£	£
Staff costs	208,762	212,830
Insurance	2,640	2,442
Light and heat	2,466	1,611
Telephone	3,646	3,416
Postage and stationery	2,491	2,927
Supported Living Scheme	7,535	8,899
Relief grants	8,642	15,180
Kosher meals expenses	52,063	50,570
Special activities - Mental health services	2,139	3,784
Cemetery expenses	6,563	32,330
Shifrin House - Activities	1,470	-
Computer maintenance	4,736	5,205
Repairs & renewals	2,515	1,135
Cleaning	1,301	1,691
Depreciation	62	78
	<u>307,031</u>	<u>342,098</u>

8. SUPPORT COSTS

	Governance costs
	£
Other resources expended	<u>6,370</u>

9. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.24	31.3.23
	£	£
Auditors' remuneration	6,370	5,733
Depreciation - owned assets	<u>125</u>	<u>155</u>

10. TRUSTEES' REMUNERATION AND BENEFITS

During the years ended 31 March 2024 and 31 March 2023 there were no trustees' remuneration or other benefits.

Trustees' expenses

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

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

11. STAFF COSTS

	31.3.24	31.3.23
	£	£
Wages and salaries	196,466	195,583
Social security costs	8,295	9,148
Other pension costs	4,001	8,099
	<u>208,762</u>	<u>212,830</u>

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

	31.3.24	31.3.23
Administration	6	6
Care team	3	3
Ancillary	3	2
	<u>12</u>	<u>11</u>

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

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	259,209	5,050	264,259
Charitable activities			
Kosher meals	1,916	31,438	33,354
Charitable activities	6,845	-	6,845
Other trading activities	19,467	-	19,467
Investment income	74,916	-	74,916
Total	<u>362,353</u>	<u>36,488</u>	<u>398,841</u>
EXPENDITURE ON			
Raising funds	44,499	-	44,499
Charitable activities			
Kosher meals	18,850	50,521	69,371
Charitable activities	208,744	69,856	278,600
Total	<u>272,093</u>	<u>120,377</u>	<u>392,470</u>
Net gains/(losses) on investments	<u>(185,682)</u>	<u>-</u>	<u>(185,682)</u>
NET INCOME/(EXPENDITURE)	<u>(95,422)</u>	<u>(83,889)</u>	<u>(179,311)</u>
Transfers between funds	<u>(53,763)</u>	<u>53,763</u>	<u>-</u>
Net movement in funds	<u>(149,185)</u>	<u>(30,126)</u>	<u>(179,311)</u>

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

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
RECONCILIATION OF FUNDS			
Total funds brought forward	2,180,685	101,629	2,282,314
TOTAL FUNDS CARRIED FORWARD	<u>2,031,500</u>	<u>71,503</u>	<u>2,103,003</u>

13. TANGIBLE FIXED ASSETS

	Freehold property £	Plant and machinery £	Fixtures and fittings £	Computer equipment £	Totals £
COST					
At 1 April 2023	574,962	-	14,055	5,729	594,746
Additions	-	43,542	-	-	43,542
At 31 March 2024	<u>574,962</u>	<u>43,542</u>	<u>14,055</u>	<u>5,729</u>	<u>638,288</u>
DEPRECIATION					
At 1 April 2023	-	-	13,433	5,729	19,162
Charge for year	-	-	125	-	125
At 31 March 2024	<u>-</u>	<u>-</u>	<u>13,558</u>	<u>5,729</u>	<u>19,287</u>
NET BOOK VALUE					
At 31 March 2024	<u>574,962</u>	<u>43,542</u>	<u>497</u>	<u>-</u>	<u>619,001</u>
At 31 March 2023	<u>574,962</u>	<u>-</u>	<u>622</u>	<u>-</u>	<u>575,584</u>

14. FIXED ASSET INVESTMENTS

	Shares in group undertakings £	Listed investments £	Unlisted investments £	Totals £
MARKET VALUE				
At 1 April 2023	1	973,929	205,125	1,179,055
Additions	-	104,896	-	104,896
Disposals	-	(100,883)	-	(100,883)
Revaluations	-	(9,833)	(11,483)	(21,316)
At 31 March 2024	<u>1</u>	<u>968,109</u>	<u>193,642</u>	<u>1,161,752</u>
NET BOOK VALUE				
At 31 March 2024	<u>1</u>	<u>968,109</u>	<u>193,642</u>	<u>1,161,752</u>
At 31 March 2023	<u>1</u>	<u>973,929</u>	<u>205,125</u>	<u>1,179,055</u>

There were no investment assets outside the UK.

UK listed investments are represented by:

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

14. FIXED ASSET INVESTMENTS - continued

	31.3.24	31.3.23
	£	£
Fixed interest securities	419,736	447,258
Equity shares	405,593	405,985
Alternative	86,970	85,560
Cash	55,810	35,126
	968,109	973,929

Cost or valuation at 31 March 2024 is represented by:

	Shares in group undertakings £	Listed investments £	Unlisted investments £	Totals £
Valuation in 2024	-	968,109	193,642	1,161,751
Cost	1	-	-	1
	1	968,109	193,642	1,161,752

The company's investments at the balance sheet date in the share capital of companies include the following:

Merseyside Jewish Community Care Services Limited

Registered office: 433 Smithdown Road, Liverpool, L15 3JL

Nature of business: Provision of Jewish Burials

	%
Class of share:	holding
Ordinary £1	100

The following investments were material in value at 31 March 2024:

	31.3.24
	£
First Trust Global Funds Plc	37,464
GCP Asset backed income fund	34,000
GCP Infrastructure investments Ltd	39,765
Lazard Global Equity Income Fund	43,744
Majedie Investments Plc Ord Shares 10p	37,425
Medalist Partners Total Return Fund	41,637
RM Infrastructure Income Plc Ord Shares 1p	45,300
TwentyFour Income Fund	46,122

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

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.24	31.3.23
	£	£
Tax recoverable	5,312	6,100
Loans	3,165	3,285
Other debtors	22,623	24,343
Accrued interest	34,940	5,610
Prepayments	6,106	4,760
	<u>72,146</u>	<u>44,098</u>

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.24	31.3.23
	£	£
Other creditors	12,678	6,729
Accruals and deferred income	43,542	-
Accrued expenses	11,936	31,718
	<u>68,156</u>	<u>38,447</u>

17. MOVEMENT IN FUNDS

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
Unrestricted funds				
General fund	2,031,500	(54,269)	(13,059)	1,964,172
Restricted funds				
Rice Lane Cemetery	45,346	(2,473)	-	42,873
Restricted income/expenses	26,157	(39,216)	13,059	-
	<u>71,503</u>	<u>(41,689)</u>	<u>13,059</u>	<u>42,873</u>
TOTAL FUNDS	<u>2,103,003</u>	<u>(95,958)</u>	<u>-</u>	<u>2,007,045</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	227,789	(260,742)	(21,316)	(54,269)
Restricted funds				
Rice Lane Cemetery	4,090	(6,563)	-	(2,473)
Restricted income/expenses	44,862	(84,078)	-	(39,216)
	<u>48,952</u>	<u>(90,641)</u>	<u>-</u>	<u>(41,689)</u>
TOTAL FUNDS	<u>276,741</u>	<u>(351,383)</u>	<u>(21,316)</u>	<u>(95,958)</u>

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

17. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.22 £	Net movement in funds £	Transfers between funds £	At 31.3.23 £
Unrestricted funds				
General fund	2,180,685	(95,422)	(53,763)	2,031,500
Restricted funds				
Rice Lane Cemetery	74,313	(28,967)	-	45,346
Restricted income/expenses	27,316	(54,922)	53,763	26,157
	101,629	(83,889)	53,763	71,503
TOTAL FUNDS	2,282,314	(179,311)	-	2,103,003

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	362,353	(272,093)	(185,682)	(95,422)
Restricted funds				
Rice Lane Cemetery	3,363	(32,330)	-	(28,967)
Restricted income/expenses	33,125	(88,047)	-	(54,922)
	36,488	(120,377)	-	(83,889)
TOTAL FUNDS	398,841	(392,470)	(185,682)	(179,311)

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

	At 1.4.22 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
Unrestricted funds				
General fund	2,180,685	(149,691)	(66,822)	1,964,172
Restricted funds				
Rice Lane Cemetery	74,313	(31,440)	-	42,873
Restricted income/expenses	27,316	(94,138)	66,822	-
	101,629	(125,578)	66,822	42,873
TOTAL FUNDS	2,282,314	(275,269)	-	2,007,045

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

17. 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	590,142	(532,835)	(206,998)	(149,691)
Restricted funds				
Rice Lane Cemetery	7,453	(38,893)	-	(31,440)
Restricted income/expenses	77,987	(172,125)	-	(94,138)
	<u>85,440</u>	<u>(211,018)</u>	<u>-</u>	<u>(125,578)</u>
TOTAL FUNDS	<u>675,582</u>	<u>(743,853)</u>	<u>(206,998)</u>	<u>(275,269)</u>

18. EMPLOYEE BENEFIT OBLIGATIONS

During the year ended 31 March 2024 Merseyside Jewish Community Care paid £4,001 (2023 - £8,099) in defined contributions to the individual pension schemes of certain employees. At 31 March 2024 pension contributions of £479 (2023: £730) were payable and included within accrued expenses.

19. RELATED PARTY DISCLOSURES

As at 31 March 2024 Merseyside Jewish Community Care has recognised the following related parties:

Merseyside Jewish Representative Council (an incorporated registered charity, charity number 1140569)

Trustee G Globe is currently a trustees of Merseyside Jewish Representative Council. During the year ended 31 March 2024 Merseyside Jewish Community Care provided administrative services to Merseyside Jewish Representative Council at a cost of £5,000 (2023: £5,000). The trustees concerned did not influence or benefit from these transactions. As at 31 March 2024 Merseyside Jewish Community Care was owed £5,383 (2023: £5,359) by Merseyside Jewish Representative Council.

20. RESTRICTED FUNDS**Rice Lane Cemetery**

This fund is used solely for the maintenance and repair of Rice Lane Cemetery, Hazeldale Road Road, Walton, Liverpool, L9 2BA.

Kosher meals lunch and activity clubs

Donations were received from various communal organisations to help fund the costs associated with this service.

The relief of poverty and distress

Donations from Merseyside Jewish Women's Aid Welfare Society and other anonymous donations were received to fund specific hardship cases and help fund food parcels at Pesach.

Mental health support group

20. RESTRICTED FUNDS - continued

Donations were received from members of the community to help fund the costs associated with this service.

21. DESIGNATED FUNDS

These have been been earmarked by the trustees to cover the costs of future Kosher meals services and Supported Living Schemes.

Merseyside Jewish Community Care

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

31.3.24 31.3.23
£ £

INCOME AND ENDOWMENTS

Donations and legacies

Donations	35,078	55,703
Gift Aid	3,167	4,590
Legacies	55,906	165,240
Subscriptions	7,112	7,557
Donation - Merseyside Jewish Community Care Services Limited	9,378	11,399
Donation - Allerton Hebrew Congregation	1,500	1,300
Donation - Childwall Hebrew Congregation	1,150	1,150
Donation - Merseyside Jewish Women's Aid Society	114	660
Appeal income	12,928	13,961
Gift Aid on appeal income	2,472	2,699
	128,805	264,259

Other trading activities

Supported Living Scheme	17,138	19,467

Investment income

Investment income	87,079	74,916

Charitable activities

Kosher meals income	32,801	33,354
Provision of services	7,238	6,845
Shifrin House activities	3,680	-
	43,719	40,199

Total incoming resources

276,741 398,841

EXPENDITURE

Raising donations and legacies

Rates and water	1,027	1,314
Insurance	2,639	2,442
Light and heat	2,467	1,610
Telephone	3,646	3,416
Postage and stationery	5,812	6,829
Sundries	6,835	7,879
Repairs and renewals	2,515	1,135
Cleaning	1,301	1,691
Publicity	1,690	490
Computer maintenance	4,736	5,204
Carried forward	32,668	32,010

Merseyside Jewish Community Care

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

	31.3.24 £	31.3.23 £
Raising donations and legacies		
Brought forward	32,668	32,010
Outreach services	-	5,000
Depreciation of tangible fixed assets	62	78
	<u>32,730</u>	<u>37,088</u>
Investment management costs		
Portfolio management	5,252	7,411
Charitable activities		
Wages	196,466	195,583
Social security	8,295	9,148
Pensions	4,001	8,099
Insurance	2,640	2,442
Light and heat	2,466	1,611
Telephone	3,646	3,416
Postage and stationery	2,491	2,927
Supported Living Scheme	7,535	8,899
Relief grants	8,642	15,180
Kosher meals expenses	52,063	50,570
Special activities - Mental health services	2,139	3,784
Cemetery expenses	6,563	32,330
Shifrin House - Activities	1,470	-
Computer maintenance	4,736	5,205
Repairs & renewals	2,515	1,135
Cleaning	1,301	1,691
Depreciation of tangible fixed assets	62	78
	<u>307,031</u>	<u>342,098</u>
Support costs		
Governance costs		
Auditors' remuneration	6,370	5,733
Trustee's meetings	-	140
	<u>6,370</u>	<u>5,873</u>
Total resources expended	<u>351,383</u>	<u>392,470</u>
Net (expenditure)/income before gains and losses	(74,642)	6,371
Realised recognised gains and losses		
Realised/unrealised gains/ (losses) on investments	<u>(21,316)</u>	<u>(185,682)</u>
Net expenditure	<u>(95,958)</u>	<u>(179,311)</u>

This page does not form part of the statutory financial statements

REGISTERED COMPANY NUMBER: 06087087 (England and Wales)
REGISTERED CHARITY NUMBER: 1122902

Report of the Trustees and
Financial Statements for the Year Ended 31 March 2024
for
Merseyside Jewish Community Care

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

Contents of the Financial Statements
for the Year Ended 31 March 2024

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Merseyside Jewish Community Care

Report of the Trustees
for the Year Ended 31 March 2024

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 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

Objectives and aims

Merseyside Jewish Community Care aims to provide a comprehensive welfare service for Jewish individuals and families in Merseyside, and organisations and professionals who interact with the Community.

How our activities deliver public benefit

The trustees have given due consideration to the Charity Commission guidance on the operation of the Public Benefit requirement. Our main activities and who we try to help are described below. All our charitable activities enhance people's lives, support mental and physical wellbeing, focus on the prevention of ill-health and provide "value added" community care and are undertaken to further our charitable purposes for the public benefit.

The relief of poverty and distress

Small grants are made available to individuals and families in urgent financial need. Holiday and respite grants are provided for children, people with a disability or terminal illness. Grants are made to enable people to improve their quality of life, health, well-being and circumstances.

Financial strength and efficiency

Managing the organisation to maintain financial strength and stability through prudent budgeting and the careful management of income and expenditure

Identifying and meet the welfare needs of the Community

Merseyside Jewish community Care provides welfare services that can be accessed, Monday to Thursday 8.00 am - 4.00 pm, Friday 8.00 am - 1.00 pm. Clients may utilise as many services as required e.g. daily, weekly, monthly. Referrals can come from the individual, their general practitioner, health professional, relative or friend. Every potential client is assessed by the Community Care team. Service provision and performance are measured through review and evaluation which is reported to the trustees. Improvements to current services and new developments are strategically planned to meet identified need.

Providing a range of culturally sensitive services

All activities and services are provided in a culturally sensitive manner. Jewish festivals are celebrated throughout the year. Pesach parcels were delivered throughout the community and hospitals.

Providing an administrative and cultural resource

Merseyside Jewish Community Care provides a range of administrative services to other communal organisations and offer cultural information to the wider community. There is considerable experience and expertise within the highly efficient administrative and finance team at Shifrin House, which gives confidence to the many Jewish charitable organisations that we support.

Equality and diversity

Merseyside Jewish Community Care has a strong commitment to equal opportunities and all Jewish people referred to Merseyside Jewish Community Care are treated impartially, fairly and positively. Access is enabled to activities by utilising disability accessible venues in the community. Diversity is welcomed through the activities. The opportunity to work with people of different race, nationality, ethnic or national origins, gender, marital status, physical or mental disability, religious beliefs and practices, age, class and sexuality is welcomed.

Kosher meals, lunch and activity clubs

This service works to provide what may be for some recipients the only hot kosher meal they receive each week. Our meals on wheels and weekly senior citizen activity clubs at Rex Cohen Court provide a nutritious meal in a social and safe environment. Other wellbeing activities for senior citizens take place at Shifrin House and Allerton Shul. A full programme of activities is provided throughout the year to enable socialisation to prevent loneliness and isolation.

Mental health support group

This supports adults with mental health or stress related problems. Individuals are encouraged to improve their communication skills, manage the symptoms of their difficulties and acknowledge achievements in their lives.

Visual support group

Report of the Trustees
for the Year Ended 31 March 2024

This provides a monthly support group for the visually impaired in the Jewish community. All our referrals include an assessment of visual impairment and where required appropriate support services such as shopping, transport and disability aids are put in place. The group has a vibrant programme of activities, outings and inter-functions.

Carers Services

Carers Services provide short respite breaks, support and information for carers. There is an increasing demand for this service. Carers particularly want to know how to access services and need signposting to appropriate local resources.

Hospital visiting

Merseyside Jewish Community Care has dedicated hospital visitation teams at the Royal Liverpool, Whiston, and Broadgreen hospitals. However, due to GDPR regulations coming into force in May 2018, we can no longer access information regarding Jewish patients. If family and friends inform us, we can arrange a visit or telephone support to help with accessing services.

Shopping service

Staff provide a shopping service for people who are unable to go shopping without support. In the year ended 31 March 2024 we provided this service on 185 (2023 - 272) occasions.

Transport

Staff and volunteers provide transport for those members of the Jewish community who require additional support to attend the kosher meals lunch clubs or hospital appointments.

Bereavement service

Care and administrative teams have worked together to provide advice and support to recently bereaved members of the Jewish community. This involves sending a letter and information leaflet to the recently bereaved offering both bereavement advice and support services. In the year ended 31 March 2024 Merseyside Jewish Community Care contacted 31 (2023 - 37) people offering bereavement support services.

Supported Living

Merseyside Jewish Community Care provide a Supported Living Scheme. Jewish people requiring support are able to move into their own homes and have been enabled to live independently. Merseyside Jewish Community Care continues to work in partnership with the Liverpool Jewish Housing Association and PSS.

Rice Lane

Merseyside Jewish Community Care provides maintenance for Rice Lane Cemetery; this includes garden maintenance, wall repair, gravestone repairs and litter picking. Pathways between the rows of graves have been cleared to make access easier and safer.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

During the year ended 31 March 2024 Merseyside Jewish Community Care's services supported 529 (2023 - 542) registered clients through person centred casework. This reflects the demand for practical and emotional support during a crisis, help to make arrangements for home care and personal services, referrals for social care services, information and support for people with welfare and health problems and their families.

During the year ended 31 March 2024 Merseyside Jewish Community Care provided 23 Carers breaks.

In the year ended 31 March 2024 the kosher meals service provided 4686 (2023 - 4,698) meals. One part time cook coordinator and one part time kitchen assistant are supported by a team of kitchen volunteers. They work to provide what maybe for some recipients the only hot kosher meal they receive each week.

Jewish festivals are celebrated during the year. Merseyside Jewish Community Care ensures that the lunch and activity clubs include a party and celebration meal at Yom Tovim and ministers are invited to come and speak to the groups. Celebrations during the year usually include Succot, Chanukah, and Purim parties held at Rex Cohen Court hall. A total of 63 (2023- 65) Pesach parcels were delivered throughout the Jewish community and hospitals.

During the year ended 31 March 2024 Merseyside Jewish Community Care made relief grants of £ 8,642 (2023 - £15,180.21) to individuals and families in financial need which also includes charity funerals. Merseyside Jewish Community Care has provided community support to access benefits, pensions, debt counselling and other financial matters.

While the services offered by Merseyside Jewish Community Care cover the whole of Merseyside, the majority of clients on the database live in South Liverpool, where the office and administrative base for the organisation are located. Activities are carried out at Jewish Community venues with disability access in South Liverpool. The care team provide outreach work for socially and economically deprived clients in areas such as Huyton, Wirral and Southport, Merseyside Jewish Community Care also support families who have moved to surrounding areas.

There is considerable experience and expertise within the highly efficient administrative and finance team at Shifrin House. They provide services for the many Jewish charitable organisations that Merseyside Jewish Community Care supports.

Merseyside Jewish Community Care continues to provide both administrative and social services to the Jewish community in Merseyside through a small team of staff based at Shifrin House and support from volunteers who donated their time at an estimated total value to Merseyside Jewish Community Care for the year ended 31 March 2024 of £ 29,600 (2023 - £25,598). The services provided enhance people's lives, support mental and physical well being, focus on the prevention of ill health and provide "value added" community care. These welfare services have had an impact on people's well being and have reduced the feeling of isolation and have also improved our client's financial situations.

In the years ended 31 March 2024 and 31 March 2023 Merseyside Jewish Community Care was never closed due to staff shortage or ill health.

External factors

Merseyside Jewish Community Care is subject to regulation by both the Charity Commission and Companies house, these regulations include compliance and the completion of returns within deadlines.

FINANCIAL REVIEW

Principal funding sources

Total incoming resources for the year ended 31 March 2024 were £276,743 (2023- £396,329).

During the year ended 31 March 2024 legacies of £55,906 (2023 - £165,240) were received and Merseyside Jewish Community Care is most grateful. Legacies are of considerable help, but cannot be relied upon every year as regular income.

Income from the kosher meals service for the year ended 31 March 2024 was £34,301 (2023 £33,354).

Merseyside Jewish Community Care received income in the year ended 31 March 2024 from the provision of administrative services to other communal charities of £7,238 (2023 - £6,845).

Income from the Supported Living Scheme for the year ended 31 March 2024 was £17,138 (2023 - £19,467).

The community continues to show its support to all of Merseyside Jewish Community Care appeals. The 2018 appeal saw donations totalling £15,401 (2023 - £16,660) which includes Gift aid of £2,472 (2023 - £2,699). The Pesach appeal, New Year appeal, general donations and subscriptions saw donations totalling £43,859 (2023 - £72,455) which includes Gift aid of £3,166 (2023 - £5,777).

Merseyside Jewish Community Care Services, Allerton Hebrew Congregation, Childwall Hebrew Congregation and Merseyside Jewish Women's Welfare Society continue to support Merseyside Jewish Community Care with donations totalling £12,142 during the year ended 31 March 2024 (2023 - £3,110). Some of these donations are restricted and are used for specific hardship such as food and clothing, to help fund the activities at the luncheon clubs, and the provision of mental health services.

During the year ended 31 March 2024 Merseyside Jewish Community Care received total investment income of £87,079 (2023 - £74,915). Of this total £63,160 (2023 - £65,580) was from listed investments and the remaining £23,919 (2023 - £9,335) was from a mixture of unlisted investments and cash held on bank deposits.

During the year ended 31 March 2024 Merseyside Jewish Community Care gave out relief grants totalling £8,642 (2023 - £15,180), the majority of these grants have funded basic essentials such as food and clothing. The grants also includes charity funerals.

The total cost of providing the kosher meals service for the year ended 31 March 2024 was £52,063 (2023 - £49,091). The increase in costs is mostly due to Kosher food prices and repair costs for kitchen equipment.

During the year ended 31 March 2024 Merseyside Jewish Community Care spent a total of £6,563 (2023 - £33,718) on Rice Lane Cemetery. The cost included garden maintenance, gravestone repairs, wall repairs and litter picking.

FINANCIAL REVIEW

Investment policy and objectives

In view of the inevitable fluctuations in annual income, which is based on fundraising and donations, Merseyside Jewish Community Care requires income from its investments to assist in financing services. The policy therefore is to generate sufficient income to enable service provision to continue to meet the needs of the Jewish community. Investment of funds is overseen by the trustees, investment risk should be low to moderate with ethical investments being favoured.

Merseyside Jewish Community Care takes advice from appointed investment managers, who twice annually attend investment sub-committee meetings conducted by certain trustees, at which they provide investment reports.

The investment strategy is based upon:

45% cash and fixed interest

40% equities

15% property

The investment strategy is reviewed annually by the trustees.

Reserves policy

Reserves Policy

As at 31 March 2024 Merseyside Jewish Community Care had unrestricted funds not committed or invested in tangible fixed assets of £1,964,172. Based on current expenditure levels, this equated to approximately two years running costs.

Merseyside Jewish Community Care needs reserves for the following reasons:

The needs of the modern Merseyside Jewish Community are changing thus it will be necessary to fund new welfare services in order to continue to develop services and meet future need and ensure the future of culturally Jewish welfare service provision in Merseyside.

1. Merseyside has a declining and ageing Jewish population: the resulting decrease in donations being received creates a highly vulnerable and uncertain future. Merseyside Jewish Community Care would NOT be able to quickly replenish resources solely from donations.
2. To be able to cover all contractual liabilities when they fall due.
3. To minimise risks posed by major external changes such as a decline in donor's support, change in Government legislation for claiming gift aid or a fall in the stock market.
4. Reserves enable Merseyside Jewish Community Care to generate investment income, attract match funding from funding contracts and be an independent organisation.
5. To cover funding shortages in times of low investment returns.
6. Most projects are supported by short term time limited funding and it is only by having sufficient reserves available that the long term continuity of services can be ensured.

The trustees believe the following are the essential requirements in maintaining the level of reserves:

1. Reserves are to be maintained at a level which ensures that the core activities could continue during a period of unforeseen difficulty and enable it to be operational for three years and thus ensure continuity of services.
2. Reserves are sufficient to fund future specific projects such as the Supported Living Scheme and the major refurbishment of Shifrin House.

The reserves policy is reviewed manually when preparing the budget for the forthcoming year. The level of reserves is constantly monitored and particular attention is paid to the level of income which is very vulnerable to change outside the control of Merseyside Jewish Community Care.

FUTURE PLANS

Merseyside Jewish Community Care is committed to the welfare needs of the Jewish community and we are looking to further expand the already established activity clubs to promote health and wellbeing. The cost of the new activity clubs will be financed from accumulated reserves and fundraising.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Merseyside Jewish Community Care is a charitable company limited by guarantee, incorporated on 6 February 2007 and registered as a charity on 21 February 2008.

The company was established under a Memorandum of Association which establishes the objects and powers of the charitable company, and is governed under its Articles of Association.

The liability of the trustees is limited, in the event of the company being dissolved the trustees are required to contribute an amount not exceeding £10.

Recruitment and appointment of new trustees

The directors of the company are also charity trustees for the purposes of charity law and under the Articles of Association of the company are also known as members of the trustee board.

No person other than a retiring trustee may be appointed a trustee at an annual general meeting unless not less than seven nor more than twenty one clear days before the meeting, the charity is given notice that:

- a) is signed by a member entitled to vote at the meeting;
- b) states the members intention to propose the appointment of a person as a trustee;
- c) contains the details that, if the person were to be appointed, the charity would have to file at Companies House; and
- d) is signed by the person who is to be proposed to show his or her willingness to be appointed.

The appointment of a trustee, whether by the charity in general meeting or by another trustee, must not cause the number of trustees to exceed fifteen.

Merseyside Jewish Community Care actively seeks to recruit trustees who collectively possess the qualities and the skills required in order that the decisions and the performance of Merseyside Jewish Community Care can be undertaken efficiently. Merseyside Jewish Community Care acknowledges the definition of 'trustees' laid down in the Charities Act, to include all members of Merseyside Jewish Community Care's trustee board, and its compliance with the Charity Commissioners instructions regarding the responsibilities of charity trustees.

Organisational structure

Merseyside Jewish Community Care is governed by its trustees who set all the corporate strategy that is designed to achieve the objectives of the charity.

The charity employs M Walker as the Company Secretary and is based at Shifrin House, 433 Smithdown Road, Liverpool L15 3JL. In total the charity employed 12 full/part time staff in the year ended 31 March 2024 ((2023 - 11).

Induction and Training

All new trustees are familiarised with the charity at an induction meeting with the Company Secretary and existing trustees of the charity.

An introduction pack is given to the new trustee in advance of attendance at his/her first trustees meeting. The pack includes:

- a) Latest annual report and financial statements
- b) Current business plan
- c) Charity Governance Code
- d) The Essential Trustee - CC3
- e) Articles of Association

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risks and uncertainties

Merseyside Jewish Community Care is required to operate a framework that effectively identifies all major risks that might prevent it from achieving its objectives and have in place any necessary arrangements to manage those risks and mitigate their effect. Merseyside Jewish Community Care's risk management framework effectively identifies key risks to successful achievement of its objectives and these are considered below:

Declining and Ageing Jewish Population

Services are provided for all age groups. There has been an increased demand for wellbeing services by older/frailer clients due to Liverpool's ageing Jewish population living longer in their own homes. The Charity has identified the welfare requirements of the community and established services to meet these needs. This enables people to improve their quality of life, health, wellbeing and circumstances.

The younger working population are moving out of Liverpool which affects the size and capacity of our donor base. The Trustees have a Business Plan until 2024 and working on a new Business Plan 2024-2027 which will include a Fundraising Strategy until 2027, which provides plans to secure future funding.

Increased Costs

We have experienced increased costs due to the development of services and the requirements of regulations (e.g. health and safety, minimum wage).

New services were required to meet the needs of the community. The Supported Living Scheme for young adults with learning disabilities/mental health problems and Wellbeing clubs for senior citizens.

Reputational Risk

One of the Charity's major strengths is its reputation both within the Jewish and wider community.

The Trustees are involved in all strategic decisions which affect the direction of activity or specific events. As a service organisation the Charity is reliant on the actions of its employees carrying out activities in a manner consistent with the organisation's philosophy and intent.

The Charity's history reflects a distinguished record of service. There is considerable experience and expertise within the Board of Trustees and a highly efficient Administrative, Finance and Care team at Shifrin House, which gives confidence to the many communal organisations we support.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

06087087 (England and Wales)

Registered Charity number

1122902

Registered office

Shifrin House
433 Smithdown Road
Liverpool
L15 3JL

Trustees

G Globe
L M Lee
M A Fraenkel
A H Ross President
D L Shiffman Vice President & Honorary Treasurer
J Rosen
I Harris
P Sapiro
M Beaver Honorary Secretary

Company Secretary

M Walker

Auditors

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

Solicitors

Hill Dickinson, 1 St Paul's Square, Liverpool, L3 9SL
Gregory Abrams Davidson LLP, 20-24 Matthew Street, Liverpool L2 6RE

Investment Advisers

Redmayne Bentley, 20 Chapel Street, Liverpool, L3 9AG.

Bankers

Barclays Bank Plc
164 Allerton Road
Liverpool
L18 2DH

PAST

The Jewish Board of Guardians for the relief of the Jewish Poor of Liverpool was established in 1875. Liverpool's cargo and liner trade with America made the city a natural staging point for the persecuted Jews of Europe on their way to the New World. The Board of Guardians was the organisation which fed and helped this flood of stricken human beings.

Apart from the problems of transients there was the considerable problem of poverty in the resident population which had to be dealt with by private charity. At this time the Welfare State did not exist and none of its resources or facilities were available. The work of the Board of Guardians continued steadily until the First World War, through the unemployment of the 1920s and 1930s, the rise of Nazi Germany and the aftermath of the Second World War.

In the 1970s the organisation changed its working name to Merseyside Jewish Welfare Council still with the same Registered Charity Number: 222465. Merseyside Jewish Welfare Council continued and co-ordinated the work of the Board of Guardians and adapted to meet the needs and circumstances of the Liverpool Jewish Community.

PRESENT

The original objective to provide relief for the Jewish poor in Merseyside has remained the same as when our charity was first formed in 1875. In the year 2000 the charity modernised its working name and became Merseyside Jewish Community Care.

In the following years the range of welfare provision expanded and a review from the Charity Commission in 2004 recommended we become a Registered Company as well as a charity. The Trustees took this opportunity to review and evaluate the role of the charity and decided to modernise the constitution to meet current and expected future welfare needs of the Liverpool Jewish Community. Merseyside Jewish Community Care incorporated as a Company on 6 February 2007, and in order to meet Charity Commission regulations, had to re-register Merseyside Jewish Community Care as Charity Number: 1122902 from 21 February 2008. The modernised constitution has widened our Charity's objectives enabling us to provide the established welfare work of the Board of Guardians as well as many new additional services.

The Wednesday Lunch Circle commenced in 2008 and was the start of a new range of health and wellbeing clubs for senior citizens. The objective of the Wednesday Lunch Circle was to encourage the maintenance of a healthy body and an active mind. In 2010 Merseyside Jewish Community Care developed a Supported Living Scheme enabling young adults with learning disabilities or mental health problems to live independently with floating support. Then in 2013 due to the growing demand for more health and wellbeing groups we commenced a range of activity clubs for dance, keep fit and art. Merseyside Jewish Community Care has evidenced the increase in the number of community members with dementia and memory problems. As a response staff and volunteers received training in dementia and the health and wellbeing clubs are located in safe environments to enable the inclusion of clients with both diagnosed and undiagnosed memory problems.

Merseyside Jewish Community Care has also had to respond to the recent recession and in 2010 took the proactive step of setting up a working partner relationship with the Citizen's Advice. This has enabled beneficiaries to access benefit entitlements and so reduce poverty and stress. Beneficiaries have gained peace of mind which has a positive impact on their health and wellbeing.

FUNDS HELD AS CUSTODIAN FOR OTHERS

As at 31 March 2024 and 31 March 2023 the trustees have confirmed that there were no funds held as custodian for others.

RELATED PARTIES

There is full disclosure of all transactions with all recognised related parties in Note 19 to the Financial Statements for the year ended 31 March 2024.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Merseyside Jewish Community Care for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

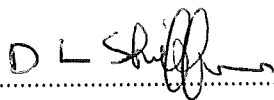
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

Approved by order of the board of trustees on 12/11/2024..... and signed on its behalf by:



.....
D L Shiffman - Trustee

Opinion

We have audited the financial statements of Merseyside Jewish Community Care (the 'charitable company') for the year ended 31 March 2024 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We assessed the susceptibility of the company's financial statements to material misstatement, including how fraud might occur. Audit procedures performed by the company engagement team included:

- Identifying and assessing the design effectiveness of controls management has in place to prevent and detect fraud;
- Understanding how those charged with governance considered and addressed the potential for override of controls or other inappropriate influence over the financial reporting process;
- Reviewing financial statements disclosures and testing to supporting documentation to assess compliance with applicable law and regulations;
- Challenging assumptions and judgements made by management in its significant accounting estimates, in particular:
 - Accruals and prepayments - we carried out a review and recalculation of accruals and prepayments to assess its appropriateness for inclusion within the financial statements

Despite the audit being planned and conducted in accordance with ISAs (UK) there remains an unavoidable risk that material misstatements in the financial statements may not be detected owing to inherent limitations of the audit, and that by their very nature, any such instances of fraud or irregularity likely involve collusion, forgery, intentional misrepresentations, or the override of internal controls.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Report of the Independent Auditors to the Members of
Merseyside Jewish Community Care

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Tim Cherry FCCA (Senior Statutory Auditor)
for and on behalf of Haines Watts
Statutory Auditor
3rd Floor Pacific Chambers
11-13 Victoria Street
Liverpool
Merseyside
L2 5QQ

Date:

Statement of Financial Activities
for the Year Ended 31 March 2024

	Notes	Unrestricted funds £	Restricted funds £	31.3.24 Total funds £	31.3.23 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	115,300	13,505	128,805	264,259
Charitable activities	5				
Kosher meals		-	35,447	35,447	33,354
Charitable activities		8,272	-	8,272	6,845
Other trading activities	3	17,138	-	17,138	19,467
Investment income	4	87,079	-	87,079	74,916
Total		227,789	48,952	276,741	398,841
EXPENDITURE ON					
Raising funds		37,982	-	37,982	44,499
Charitable activities	6				
Kosher meals		19,858	73,911	93,769	69,371
Charitable activities		196,532	16,730	213,262	278,600
Other		6,370	-	6,370	-
Total		260,742	90,641	351,383	392,470
Net gains/(losses) on investments		(21,316)	-	(21,316)	(185,682)
NET INCOME/(EXPENDITURE)		(54,269)	(41,689)	(95,958)	(179,311)
Transfers between funds	17	(13,059)	13,059	-	-
Net movement in funds		(67,328)	(28,630)	(95,958)	(179,311)
RECONCILIATION OF FUNDS					
Total funds brought forward		2,031,500	71,503	2,103,003	2,282,314
TOTAL FUNDS CARRIED FORWARD		1,964,172	42,873	2,007,045	2,103,003

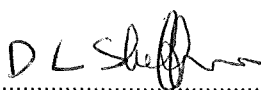
Merseyside Jewish Community Care

Balance Sheet
31 March 2024

	Notes	Unrestricted funds £	Restricted funds £	31.3.24 Total funds £	31.3.23 Total funds £
FIXED ASSETS					
Tangible assets	13	619,001	-	619,001	575,584
Investments	14	1,118,879	42,873	1,161,752	1,179,055
		<u>1,737,880</u>	<u>42,873</u>	<u>1,780,753</u>	<u>1,754,639</u>
CURRENT ASSETS					
Debtors	15	72,146	-	72,146	44,098
Cash at bank		222,302	-	222,302	342,713
		<u>294,448</u>	<u>-</u>	<u>294,448</u>	<u>386,811</u>
CREDITORS					
Amounts falling due within one year	16	(68,156)	-	(68,156)	(38,447)
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
NET CURRENT ASSETS		<u>226,292</u>	<u>-</u>	<u>226,292</u>	<u>348,364</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>1,964,172</u>	<u>42,873</u>	<u>2,007,045</u>	<u>2,103,003</u>
NET ASSETS		<u>1,964,172</u>	<u>42,873</u>	<u>2,007,045</u>	<u>2,103,003</u>
FUNDS	17				
Unrestricted funds				1,964,172	2,031,500
Restricted funds				42,873	71,503
TOTAL FUNDS				<u>2,007,045</u>	<u>2,103,003</u>

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

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


.....
D L Shiffman - Trustee

Merseyside Jewish Community Care

Cash Flow Statement
for the Year Ended 31 March 2024

	Notes	31.3.24 £	31.3.23 £
Cash flows from operating activities			
Cash generated from operations	1	<u>(72,856)</u>	<u>20,728</u>
Net cash (used in)/provided by operating activities		<u>(72,856)</u>	<u>20,728</u>
Cash flows from investing activities			
Purchase of tangible fixed assets		(43,542)	-
Purchase of fixed asset investments		(104,896)	(127,937)
Sale of fixed asset investments		<u>100,883</u>	<u>133,363</u>
Net cash (used in)/provided by investing activities		<u>(47,555)</u>	<u>5,426</u>
Change in cash and cash equivalents in the reporting period		<u>(120,411)</u>	<u>26,154</u>
Cash and cash equivalents at the beginning of the reporting period		<u>342,713</u>	<u>316,559</u>
Cash and cash equivalents at the end of the reporting period		<u><u>222,302</u></u>	<u><u>342,713</u></u>

The notes form part of these financial statements

Notes to the Cash Flow Statement
for the Year Ended 31 March 2024

1. RECONCILIATION OF NET EXPENDITURE TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.3.24 £	31.3.23 £
Net expenditure for the reporting period (as per the Statement of Financial Activities)	(95,958)	(179,311)
Adjustments for:		
Depreciation charges	125	156
Losses on investments	21,316	185,682
(Increase)/decrease in debtors	(28,048)	4,317
Increase in creditors	29,709	9,884
Net cash (used in)/provided by operations	(72,856)	20,728

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.23 £	Cash flow £	At 31.3.24 £
Net cash			
Cash at bank	342,713	(120,411)	222,302
	342,713	(120,411)	222,302
Total	342,713	(120,411)	222,302

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, 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 Companies Act 2006. 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.

The financial statements are prepared in sterling, which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest £.

Merseyside Jewish Community Care is a registered charity (Charity Number: 1122902) in England and Wales. The charity is a private company limited by guarantee (Company Number: 06087087), with the registered office at Shifrin House, 433 Smithdown Road, Liverpool, L15 3JL.

The trustees consider that there are no material uncertainties about the Trust's ability to continue as a going concern.

Preparation of consolidated financial statements

The financial statements contain information about Merseyside Jewish Community Care as an individual company and do not contain consolidated financial information as the parent of a group. The charity is exempt under Section 399(2A) of the Companies Act 2006 from the requirements to prepare consolidated financial statements.

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.

Tangible fixed assets

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

Fixtures and fittings	- 20% on reducing balance

Depreciation is not charged on the freehold property as the trustees consider the asset to have a high residual value which removes the need for depreciation.

The charity reviews each asset on an individual basis and capitalises at cost. Tangible fixed assets are capitalised where the acquisition value is greater than £200.

Freehold property

Freehold properties have not been revalued.

Taxation

The charity is exempt from corporation tax on its charitable activities.

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

1. ACCOUNTING POLICIES - continued

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds are unrestricted funds earmarked for particular projects.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension commitments

The charity makes defined contributions to the individual pension schemes of certain employees. Contributions are charged in the accounts as they become payable in accordance with the rules of the scheme.

Fixed asset investments

Listed and unlisted investments are accounted for at market value, all realised and unrealised gains and losses are included in the Statement of Financial Activities in the year to which they relate.

Interests in subsidiaries are initially measured at cost and subsequently measured at cost less any accumulated impairment losses. The investments are assessed for impairment at each reporting date and any impairment losses or reversals of impairment losses are recognised immediately in profit or loss.

A subsidiary is an entity controlled by the company. Control is the power to govern the financial and operating policies of the entity so as to obtain benefits from its activities.

2. DONATIONS AND LEGACIES

	31.3.24	31.3.23
	£	£
Donations	35,078	55,703
Gift Aid	3,167	4,590
Legacies	55,906	165,240
Subscriptions	7,112	7,557
Donation - Merseyside Jewish Community Care Services Limited	9,378	11,399
Donation - Allerton Hebrew Congregation	1,500	1,300
Donation - Childwall Hebrew Congregation	1,150	1,150
Donation - Merseyside Jewish Women's Aid Society	114	660
Appeal income	12,928	13,961
Gift Aid on appeal income	2,472	2,699
	<u>128,805</u>	<u>264,259</u>

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

3. OTHER TRADING ACTIVITIES

	31.3.24 £	31.3.23 £
Supported Living Scheme	17,138	19,467
	<u>17,138</u>	<u>19,467</u>

4. INVESTMENT INCOME

	31.3.24 £	31.3.23 £
Investment income	87,079	74,916
	<u>87,079</u>	<u>74,916</u>

5. INCOME FROM CHARITABLE ACTIVITIES

	31.3.24 £	31.3.23 £
Kosher meals income	32,801	33,354
Shifrin House activities	2,646	-
Provision of services	7,238	6,845
Shifrin House activities	1,034	-
	<u>43,719</u>	<u>40,199</u>

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7) £
Kosher meals	93,769
Charitable activities	213,262
	<u>307,031</u>

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

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31.3.24	31.3.23
	£	£
Staff costs	208,762	212,830
Insurance	2,640	2,442
Light and heat	2,466	1,611
Telephone	3,646	3,416
Postage and stationery	2,491	2,927
Supported Living Scheme	7,535	8,899
Relief grants	8,642	15,180
Kosher meals expenses	52,063	50,570
Special activities - Mental health services	2,139	3,784
Cemetery expenses	6,563	32,330
Shifrin House - Activities	1,470	-
Computer maintenance	4,736	5,205
Repairs & renewals	2,515	1,135
Cleaning	1,301	1,691
Depreciation	62	78
	<u>307,031</u>	<u>342,098</u>

8. SUPPORT COSTS

	Governance costs
	£
Other resources expended	<u>6,370</u>

9. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.24	31.3.23
	£	£
Auditors' remuneration	6,370	5,733
Depreciation - owned assets	<u>125</u>	<u>155</u>

10. TRUSTEES' REMUNERATION AND BENEFITS

During the years ended 31 March 2024 and 31 March 2023 there were no trustees' remuneration or other benefits.

Trustees' expenses

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

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

11. STAFF COSTS

	31.3.24	31.3.23
	£	£
Wages and salaries	196,466	195,583
Social security costs	8,295	9,148
Other pension costs	4,001	8,099
	<u>208,762</u>	<u>212,830</u>

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

	31.3.24	31.3.23
Administration	6	6
Care team	3	3
Ancillary	3	2
	<u>12</u>	<u>11</u>

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

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	259,209	5,050	264,259
Charitable activities			
Kosher meals	1,916	31,438	33,354
Charitable activities	6,845	-	6,845
Other trading activities	19,467	-	19,467
Investment income	74,916	-	74,916
Total	<u>362,353</u>	<u>36,488</u>	<u>398,841</u>
EXPENDITURE ON			
Raising funds	44,499	-	44,499
Charitable activities			
Kosher meals	18,850	50,521	69,371
Charitable activities	208,744	69,856	278,600
Total	<u>272,093</u>	<u>120,377</u>	<u>392,470</u>
Net gains/(losses) on investments	<u>(185,682)</u>	<u>-</u>	<u>(185,682)</u>
NET INCOME/(EXPENDITURE)	<u>(95,422)</u>	<u>(83,889)</u>	<u>(179,311)</u>
Transfers between funds	<u>(53,763)</u>	<u>53,763</u>	<u>-</u>
Net movement in funds	<u>(149,185)</u>	<u>(30,126)</u>	<u>(179,311)</u>

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

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted funds £	Restricted funds £	Total funds £
RECONCILIATION OF FUNDS			
Total funds brought forward	2,180,685	101,629	2,282,314
TOTAL FUNDS CARRIED FORWARD	<u>2,031,500</u>	<u>71,503</u>	<u>2,103,003</u>

13. TANGIBLE FIXED ASSETS

	Freehold property £	Plant and machinery £	Fixtures and fittings £	Computer equipment £	Totals £
COST					
At 1 April 2023	574,962	-	14,055	5,729	594,746
Additions	-	43,542	-	-	43,542
At 31 March 2024	<u>574,962</u>	<u>43,542</u>	<u>14,055</u>	<u>5,729</u>	<u>638,288</u>
DEPRECIATION					
At 1 April 2023	-	-	13,433	5,729	19,162
Charge for year	-	-	125	-	125
At 31 March 2024	<u>-</u>	<u>-</u>	<u>13,558</u>	<u>5,729</u>	<u>19,287</u>
NET BOOK VALUE					
At 31 March 2024	<u>574,962</u>	<u>43,542</u>	<u>497</u>	<u>-</u>	<u>619,001</u>
At 31 March 2023	<u>574,962</u>	<u>-</u>	<u>622</u>	<u>-</u>	<u>575,584</u>

14. FIXED ASSET INVESTMENTS

	Shares in group undertakings £	Listed investments £	Unlisted investments £	Totals £
MARKET VALUE				
At 1 April 2023	1	973,929	205,125	1,179,055
Additions	-	104,896	-	104,896
Disposals	-	(100,883)	-	(100,883)
Revaluations	-	(9,833)	(11,483)	(21,316)
At 31 March 2024	<u>1</u>	<u>968,109</u>	<u>193,642</u>	<u>1,161,752</u>
NET BOOK VALUE				
At 31 March 2024	<u>1</u>	<u>968,109</u>	<u>193,642</u>	<u>1,161,752</u>
At 31 March 2023	<u>1</u>	<u>973,929</u>	<u>205,125</u>	<u>1,179,055</u>

There were no investment assets outside the UK.

UK listed investments are represented by:

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

14. FIXED ASSET INVESTMENTS - continued

	31.3.24	31.3.23
	£	£
Fixed interest securities	419,736	447,258
Equity shares	405,593	405,985
Alternative	86,970	85,560
Cash	55,810	35,126
	968,109	973,929

Cost or valuation at 31 March 2024 is represented by:

	Shares in group undertakings	Listed investments	Unlisted investments	Totals
	£	£	£	£
Valuation in 2024	-	968,109	193,642	1,161,751
Cost	1	-	-	1
	1	968,109	193,642	1,161,752

The company's investments at the balance sheet date in the share capital of companies include the following:

Merseyside Jewish Community Care Services Limited

Registered office: 433 Smithdown Road, Liverpool, L15 3JL

Nature of business: Provision of Jewish Burials

	%
Class of share:	holding
Ordinary £1	100

The following investments were material in value at 31 March 2024:

	31.3.24
	£
First Trust Global Funds Plc	37,464
GCP Asset backed income fund	34,000
GCP Infrastructure investments Ltd	39,765
Lazard Global Equity Income Fund	43,744
Majedie Investments Plc Ord Shares 10p	37,425
Medalist Partners Total Return Fund	41,637
RM Infrastructure Income Plc Ord Shares 1p	45,300
TwentyFour Income Fund	46,122

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

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.24	31.3.23
	£	£
Tax recoverable	5,312	6,100
Loans	3,165	3,285
Other debtors	22,623	24,343
Accrued interest	34,940	5,610
Prepayments	6,106	4,760
	<u>72,146</u>	<u>44,098</u>

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.24	31.3.23
	£	£
Other creditors	12,678	6,729
Accruals and deferred income	43,542	-
Accrued expenses	11,936	31,718
	<u>68,156</u>	<u>38,447</u>

17. MOVEMENT IN FUNDS

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
Unrestricted funds				
General fund	2,031,500	(54,269)	(13,059)	1,964,172
Restricted funds				
Rice Lane Cemetery	45,346	(2,473)	-	42,873
Restricted income/expenses	26,157	(39,216)	13,059	-
	<u>71,503</u>	<u>(41,689)</u>	<u>13,059</u>	<u>42,873</u>
TOTAL FUNDS	<u>2,103,003</u>	<u>(95,958)</u>	<u>-</u>	<u>2,007,045</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	227,789	(260,742)	(21,316)	(54,269)
Restricted funds				
Rice Lane Cemetery	4,090	(6,563)	-	(2,473)
Restricted income/expenses	44,862	(84,078)	-	(39,216)
	<u>48,952</u>	<u>(90,641)</u>	<u>-</u>	<u>(41,689)</u>
TOTAL FUNDS	<u>276,741</u>	<u>(351,383)</u>	<u>(21,316)</u>	<u>(95,958)</u>

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

17. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.22 £	Net movement in funds £	Transfers between funds £	At 31.3.23 £
Unrestricted funds				
General fund	2,180,685	(95,422)	(53,763)	2,031,500
Restricted funds				
Rice Lane Cemetery	74,313	(28,967)	-	45,346
Restricted income/expenses	27,316	(54,922)	53,763	26,157
	101,629	(83,889)	53,763	71,503
TOTAL FUNDS	<u>2,282,314</u>	<u>(179,311)</u>	<u>-</u>	<u>2,103,003</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	362,353	(272,093)	(185,682)	(95,422)
Restricted funds				
Rice Lane Cemetery	3,363	(32,330)	-	(28,967)
Restricted income/expenses	33,125	(88,047)	-	(54,922)
	36,488	(120,377)	-	(83,889)
TOTAL FUNDS	<u>398,841</u>	<u>(392,470)</u>	<u>(185,682)</u>	<u>(179,311)</u>

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

	At 1.4.22 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
Unrestricted funds				
General fund	2,180,685	(149,691)	(66,822)	1,964,172
Restricted funds				
Rice Lane Cemetery	74,313	(31,440)	-	42,873
Restricted income/expenses	27,316	(94,138)	66,822	-
	101,629	(125,578)	66,822	42,873
TOTAL FUNDS	<u>2,282,314</u>	<u>(275,269)</u>	<u>-</u>	<u>2,007,045</u>

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

17. 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	590,142	(532,835)	(206,998)	(149,691)
Restricted funds				
Rice Lane Cemetery	7,453	(38,893)	-	(31,440)
Restricted income/expenses	77,987	(172,125)	-	(94,138)
	<u>85,440</u>	<u>(211,018)</u>	<u>-</u>	<u>(125,578)</u>
TOTAL FUNDS	<u>675,582</u>	<u>(743,853)</u>	<u>(206,998)</u>	<u>(275,269)</u>

18. EMPLOYEE BENEFIT OBLIGATIONS

During the year ended 31 March 2024 Merseyside Jewish Community Care paid £4,001 (2023 - £8,099) in defined contributions to the individual pension schemes of certain employees. At 31 March 2024 pension contributions of £479 (2023: £730) were payable and included within accrued expenses.

19. RELATED PARTY DISCLOSURES

As at 31 March 2024 Merseyside Jewish Community Care has recognised the following related parties:

Merseyside Jewish Representative Council (an incorporated registered charity, charity number 1140569)

Trustee G Globe is currently a trustees of Merseyside Jewish Representative Council. During the year ended 31 March 2024 Merseyside Jewish Community Care provided administrative services to Merseyside Jewish Representative Council at a cost of £5,000 (2023: £5,000). The trustees concerned did not influence or benefit from these transactions. As at 31 March 2024 Merseyside Jewish Community Care was owed £5,383 (2023: £5,359) by Merseyside Jewish Representative Council.

20. RESTRICTED FUNDS**Rice Lane Cemetery**

This fund is used solely for the maintenance and repair of Rice Lane Cemetery, Hazeldale Road Road, Walton, Liverpool, L9 2BA.

Kosher meals lunch and activity clubs

Donations were received from various communal organisations to help fund the costs associated with this service.

The relief of poverty and distress

Donations from Merseyside Jewish Women's Aid Welfare Society and other anonymous donations were received to fund specific hardship cases and help fund food parcels at Pesach.

Mental health support group

20. RESTRICTED FUNDS - continued

Donations were received from members of the community to help fund the costs associated with this service.

21. DESIGNATED FUNDS

These have been been earmarked by the trustees to cover the costs of future Kosher meals services and Supported Living Schemes.

Merseyside Jewish Community Care

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

31.3.24 31.3.23
£ £

INCOME AND ENDOWMENTS

Donations and legacies

Donations	35,078	55,703
Gift Aid	3,167	4,590
Legacies	55,906	165,240
Subscriptions	7,112	7,557
Donation - Merseyside Jewish Community Care Services Limited	9,378	11,399
Donation - Allerton Hebrew Congregation	1,500	1,300
Donation - Childwall Hebrew Congregation	1,150	1,150
Donation - Merseyside Jewish Women's Aid Society	114	660
Appeal income	12,928	13,961
Gift Aid on appeal income	2,472	2,699
	128,805	264,259

Other trading activities

Supported Living Scheme	17,138	19,467

Investment income

Investment income	87,079	74,916

Charitable activities

Kosher meals income	32,801	33,354
Provision of services	7,238	6,845
Shifrin House activities	3,680	-
	43,719	40,199

Total incoming resources

276,741 398,841

EXPENDITURE

Raising donations and legacies

Rates and water	1,027	1,314
Insurance	2,639	2,442
Light and heat	2,467	1,610
Telephone	3,646	3,416
Postage and stationery	5,812	6,829
Sundries	6,835	7,879
Repairs and renewals	2,515	1,135
Cleaning	1,301	1,691
Publicity	1,690	490
Computer maintenance	4,736	5,204
Carried forward	32,668	32,010

Merseyside Jewish Community Care

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

	31.3.24 £	31.3.23 £
Raising donations and legacies		
Brought forward	32,668	32,010
Outreach services	-	5,000
Depreciation of tangible fixed assets	62	78
	<u>32,730</u>	<u>37,088</u>
Investment management costs		
Portfolio management	5,252	7,411
Charitable activities		
Wages	196,466	195,583
Social security	8,295	9,148
Pensions	4,001	8,099
Insurance	2,640	2,442
Light and heat	2,466	1,611
Telephone	3,646	3,416
Postage and stationery	2,491	2,927
Supported Living Scheme	7,535	8,899
Relief grants	8,642	15,180
Kosher meals expenses	52,063	50,570
Special activities - Mental health services	2,139	3,784
Cemetery expenses	6,563	32,330
Shifrin House - Activities	1,470	-
Computer maintenance	4,736	5,205
Repairs & renewals	2,515	1,135
Cleaning	1,301	1,691
Depreciation of tangible fixed assets	62	78
	<u>307,031</u>	<u>342,098</u>
Support costs		
Governance costs		
Auditors' remuneration	6,370	5,733
Trustee's meetings	-	140
	<u>6,370</u>	<u>5,873</u>
Total resources expended	<u>351,383</u>	<u>392,470</u>
Net (expenditure)/income before gains and losses	(74,642)	6,371
Realised recognised gains and losses		
Realised/unrealised gains/ (losses) on investments	<u>(21,316)</u>	<u>(185,682)</u>
Net expenditure	<u>(95,958)</u>	<u>(179,311)</u>

This page does not form part of the statutory financial statements

Accounts

Report of the Trustees and
Financial Statements for the Year Ended 31 March 2023
for
Merseyside Jewish Community Care

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

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

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Merseyside Jewish Community Care

Report of the Trustees
for the Year Ended 31 March 2023

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 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

Objectives and aims

Merseyside Jewish Community Care aims to provide a comprehensive welfare service for Jewish individuals and families in Merseyside, and organisations and professionals who interact with the Community.

How our activities deliver public benefit

The trustees have given due consideration to the Charity Commission guidance on the operation of the Public Benefit requirement. Our main activities and who we try to help are described below. All our charitable activities enhance people's lives, support mental and physical wellbeing, focus on the prevention of ill-health and provide "value added" community care and are undertaken to further our charitable purposes for the public benefit.

The relief of poverty and distress

Small grants are made available to individuals and families in urgent financial need. Holiday and respite grants are provided for children, people with a disability or terminal illness. Grants are made to enable people to improve their quality of life, health, well-being and circumstances.

Financial strength and efficiency

Managing the organisation to maintain financial strength and stability through prudent budgeting and the careful management of income and expenditure.

Identifying and meet the welfare needs of the Community

Merseyside Jewish community Care provides welfare services that can be accessed, Monday to Thursday 8.00 am - 4.00 pm, Friday 8.00 am - 1.00 pm. Clients may utilise as many services as required e.g. daily, weekly, monthly. Referrals can come from the individual, their general practitioner, health professional, relative or friend. Every potential client is assessed by the Community Care team. Service provision and performance are measured through review and evaluation which is reported to the trustees. Improvements to current services and new developments are strategically planned to meet identified need.

Providing a range of culturally sensitive services

All activities and services are provided in a culturally sensitive manner. Jewish festivals are celebrated throughout the year. Pesach parcels were delivered throughout the community and hospitals.

Providing an administrative and cultural resource

Merseyside Jewish Community Care provides a range of administrative services to other communal organisations and offer cultural information to the wider community. There is considerable experience and expertise within the highly efficient administrative and finance team at Shifrin House, which gives confidence to the many Jewish charitable organisations that we support.

Equality and diversity

Merseyside Jewish Community Care has a strong commitment to equal opportunities and all Jewish people referred to Merseyside Jewish Community Care are treated impartially, fairly and positively. Access is enabled to activities by utilising disability accessible venues in the community. Diversity is welcomed through the activities. The opportunity to work with people of different race, nationality, ethnic or national origins, gender, marital status, physical or mental disability, religious beliefs and practices, age, class and sexuality is welcomed.

Kosher meals, lunch and activity clubs

Our meals on wheels, the weekly senior citizens activity clubs at Rex Cohen Court provide a nutritious meal in a social and safe environment. This service works to provide what may be for some recipients the only hot kosher meal they receive each week. Other wellbeing activities for senior citizens take place at Shifrin House, Allerton Shul and Reform Shul. A full programme of activities is provided throughout the year to enable socialisation to prevent loneliness and isolation.

Mental health support group

This supports adults with mental health or stress related problems. Individuals are encouraged to improve their communication skills, manage the symptoms of their difficulties and acknowledge achievements in their lives. Merseyside Jewish Community Care also provide assistance through telephone support.

Visual support group

This provides a monthly support group for the visually impaired in the Jewish community. All our referrals include an assessment of visual impairment and where required appropriate support services such as shopping, transport and disability aids are put in place. The group has a vibrant programme of activities, outings and inter functions.

Carers Services

Carers Services provide short respite breaks, support and information for carers. There is an increasing demand for this service. Carers particularly want to know how to access services and need signposting to appropriate local resources.

Hospital visiting

Merseyside Jewish Community Care have dedicated hospital visitation teams at the Royal Liverpool, Whiston and Broadgreen hospitals. Due to government Covid-19 restrictions, in the year ended 31 March 2023 we could not provide hospital visits, assistance has been provided through telephone support. These staff and volunteer teams ensure that in future all Jewish patients receive a visitor and receive help and advice about accessing services.

Shopping service

Staff and volunteers provide a shopping service for people who are unable to go shopping without support. In the year ended 31 March 2023 we provided this service on 272 (2022 - 629) occasions.

Transport

Staff and volunteers provide transport for those members of the Jewish community who require additional support to attend the kosher meals lunch clubs or hospital appointments.

Bereavement service

Care and administrative teams have worked together to provide advice and support to recently bereaved members of the Jewish community. This involves sending a letter and information leaflet to the recently bereaved offering both bereavement advice and support services. In the year ended 31 March 2023 Merseyside Jewish Community Care contacted 37 (2022 - 32) people offering bereavement support services.

Supported Living

Merseyside Jewish community Care provide a Supported Living Scheme. Jewish people requiring support are able to move into their own homes and have been enabled to live independently. Merseyside Jewish Community Care continues to work in partnership with the Liverpool Jewish Housing Association and PSS.

Rice Lane

Merseyside Jewish Community Care provides maintenance for Rice Lane Cemetery; this includes a major wall repair on Willowdale Road, garden maintenance, gravestone repairs and litter picking. Pathways between the rows of graves have been cleared to make access easier and safer.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

During the year ended 31 March 2023 Merseyside Jewish Community Care's services support 542 (2022 - 576) registered clients through person centred casework. This reflects the demand for practical and emotional support during a crisis, help to make arrangements for home care and personal services, referrals for social care services, information and support for people with welfare and health problems and their families.

During the year ended 31 March 2023 Merseyside Jewish Community Care provided 39 Carers breaks in the year ended 31 March 2023.

In the year ended 31 March 2023 the kosher meals service provided 4698 (2022 - 4201) meals. One part time cook coordinator and one part time kitchen assistant are supported by a team of kitchen volunteers. They work to provide what maybe for some recipients the only hot kosher meal they receive each week.

Jewish festivals are celebrated during the year. Merseyside Jewish Community Care ensures that the lunch and activity clubs include a party and celebration meal at Yom Tovim and ministers are invited to come and speak to the groups. Celebrations during the year usually include Succot, Chanukah, and Purim parties held at Rex Cohen Court hall. A total of 65 (2022 - 62) Pesach parcels were delivered throughout the Jewish community and hospitals.

During the year ended 31 March 2023 Merseyside Jewish Community Care made relief grants of £15,180 (2022 - £7,478) to individuals and families in financial need which also includes charity funerals. Merseyside Jewish Community Care has provided community support to access benefits, pensions, debt counselling and other financial matters.

While the services offered by Merseyside Jewish Community Care cover the whole of Merseyside, the majority of clients on the database live in South Liverpool, where the office and administrative base for the organisation are located. Activities are carried out at Jewish Community venues with disability access in South Liverpool. The care team provide outreach work for socially and economically deprived clients in areas such as Huyton, Wirral and Southport, Merseyside Jewish Community Care also support families who have moved to surrounding areas.

There is considerable experience and expertise within the highly efficient administrative and finance team at Shifrin House. They provide services for the many Jewish charitable organisations that Merseyside Jewish Community Care supports.

Merseyside Jewish Community Care continues to provide both administrative and social services to the Jewish community in Merseyside through a small team of staff based at Shifrin House and support from volunteers who donated their time at an estimated total value to Merseyside Jewish Community Care for the year ended 31 March 2023 of £25,598 (2022 - £18,844). The services provided enhance people's lives, support mental and physical well being, focus on the prevention of ill health and provide "value added" community care. These welfare services have had an impact on people's well being and have reduced the feeling of isolation and have also improved our client's financial situations.

In the years ended 31 March 2023 and 31 March 2022 Merseyside Jewish Community Care was never closed due to staff shortage or ill health.

External factors

Merseyside Jewish Community Care is subject to regulation by both the Charity Commission and Companies house, these regulations include compliance and the completion of returns within deadlines.

FINANCIAL REVIEW

Principal funding sources

Total incoming resources for the year ended 31 March 2023 were £398,841 (2022- £541,820).

During the year ended 31 March 2023 legacies of £165,240 (2022 - £299,383) were received and Merseyside Jewish Community Care is most grateful. Legacies are of considerable help, but cannot be relied upon every year as regular income.

Income from the kosher meals service for the year ended 31 March 2023 was £33,354 (2022 £24,628).

Merseyside Jewish Community Care received income in the year ended 31 March 2023 from the provision of administrative services to other communal charities of £6,845 (2022- £7,307).

Income from the Supported Living Scheme for the year ended 31 March 2023 was £19,467 (2022 - £16,294).

The community continues to show its support to all of Merseyside Jewish Community Care appeals. The 2018 appeal saw donations totalling £16,660 (2022 - £17,546) which includes Gift aid of £2,699 (2022 - £2,921). The Pesach appeal, New Year appeal, general donations and subscriptions saw donations totalling £71,692 (2022- £74,346) which includes Gift aid of £5,777 (2022 £6,370).

Allerton Hebrew Congregation, Liverpool Hebrew Associated Charities Fund, Childwall Hebrew Congregation and Merseyside Jewish Women's Welfare Society continue to support Merseyside Jewish Community Care with donations totalling £3,110 during the year ended 31 March 2023 (2022-£4,350). Some of these donations are restricted and are used for specific hardship such as food and clothing, to help fund the activities at the luncheon clubs, and the provision of mental health services.

During the year ended 31 March 2023 Merseyside Jewish Community Care received total investment income of £74,916 (2022 £72,407). Of this total £65,580 (2022- £63,997) was from listed investments and the remaining £9,335 (2022 £8,409) was from a mixture of unlisted investments and cash held on bank deposits.

During the year ended 31 March 2023 Merseyside Jewish Community Care gave out relief grants totalling £15,180 (2022 - £7,478), the majority of these grants have funded basic essentials such as food and clothing. The grants also includes charity funerals.

The total cost of providing the kosher meals service for the year ended 31 March 2023 was £50,570 (2022 - £38,729). The increase in costs is mostly due to Kosher food prices and repair costs for kitchen equipment.

During the year ended 31 March 2023 Merseyside Jewish Community Care spent a total of £32,330 (2022 - £3,903) on Rice Lane Cemetery. The cost included a major wall repair, garden maintenance, gravestone repairs and litter picking.

FINANCIAL REVIEW

Investment policy and objectives

In view of the inevitable fluctuations in annual income, which is based on fundraising and donations, Merseyside Jewish Community Care requires income from its investments to assist in financing services. The policy therefore is to generate sufficient income to enable service provision to continue to meet the needs of the Jewish community. Investment of funds is overseen by the trustees, investment risk should be low to moderate with ethical investments being favoured.

Merseyside Jewish Community Care takes advice from appointed investment managers, who twice annually attend investment sub-committee meetings conducted by certain trustees, at which they provide investment reports.

The investment strategy is based upon:

45% cash and fixed interest

40% equities

15% property

The investment strategy is reviewed annually by the trustees.

Reserves policy

As at 31 March 2023 Merseyside Jewish Community Care had unrestricted funds not committed or invested in tangible fixed assets of £2,031,500.

Merseyside Jewish Community Care needs reserves for the following reasons:

The needs of the modern Merseyside Jewish Community are changing thus it will be necessary to fund new welfare services in order to continue to develop services and meet future need and ensure the future of culturally Jewish welfare service provision in Merseyside.

1. Merseyside has a declining and ageing Jewish population: the resulting decrease in donations being received creates a highly vulnerable and uncertain future. Merseyside Jewish Community Care would NOT be able to quickly replenish resources solely from donations.
2. To minimise risks posed by major external changes such as a decline in donor's support, change in Government legislation for claiming gift aid or a fall in the stock market.
3. Reserves enable Merseyside Jewish Community Care to generate investment income, attract match funding from funding contracts and be an independent organisation.
4. To cover funding shortages in times of low investment returns.
5. Most projects are supported by short term time limited funding and it is only by having sufficient reserves available that the long term continuity of services can be ensured.

The trustees believe the following are the essential requirements in maintaining the level of reserves:

1. Reserves are to be maintained at a level which ensures that the core activities could continue during a period of unforeseen difficulty and enable it to be operational for three years and thus ensure continuity of services.
2. Reserves are sufficient to fund future major refurbishment costs for the Supported Living Scheme, Shifrin House and the Kosher Kitchen at Rex Cohen Court.

The reserves policy is reviewed manually when preparing the budget for the forthcoming year. The level of reserves is constantly monitored and particular attention is paid to the level of income which is very vulnerable to change outside the control of Merseyside Jewish Community Care.

FUTURE PLANS

Merseyside Jewish Community Care is committed to the welfare needs of the Jewish community and we are looking to further expand the already established activity clubs to promote health and wellbeing. The cost of the new activity clubs will be financed from accumulated reserves and fundraising.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Merseyside Jewish Community Care is a charitable company limited by guarantee, incorporated on 6 February 2007 and registered as a charity on 21 February 2008.

The company was established under a Memorandum of Association which establishes the objects and powers of the charitable company, and is governed under its Articles of Association.

The liability of the trustees is limited, in the event of the company being dissolved the trustees are required to contribute an amount not exceeding £10.

Recruitment and appointment of new trustees

The directors of the company are also charity trustees for the purposes of charity law and under the Articles of Association of the company are also known as members of the trustee board.

No person other than a retiring trustee may be appointed a trustee at an annual general meeting unless not less than seven nor more than twenty one clear days before the meeting, the charity is given notice that:

- a) is signed by a member entitled to vote at the meeting;
- b) states the members intention to propose the appointment of a person as a trustee;
- c) contains the details that, if the person were to be appointed, the charity would have to file at Companies House; and
- d) is signed by the person who is to be proposed to show his or her willingness to be appointed.

The appointment of a trustee, whether by the charity in general meeting or by another trustee, must not cause the number of trustees to exceed fifteen.

Merseyside Jewish Community Care actively seeks to recruit trustees who collectively possess the qualities and the skills required in order that the decisions and the performance of Merseyside Jewish Community Care can be undertaken efficiently. Merseyside Jewish Community Care acknowledges the definition of 'trustees' laid down in the Charities Act, to include all members of Merseyside Jewish Community Care's trustee board, and its compliance with the Charity Commissioners instructions regarding the responsibilities of charity trustees.

Organisational structure

Merseyside Jewish Community Care is governed by its trustees who set all the corporate strategy that is designed to achieve the objectives of the charity.

The charity employs M Walker as the Company Secretary and is based at Shifrin House, 433 Smithdown Road, Liverpool L15 3JL. In total the charity employed 14 full/part time staff in the year ended 31 March 2023 (2022 - 12).

Induction and Training

All new trustees are familiarised with the charity at an induction meeting with the Company Secretary and existing trustees of the charity.

An introduction pack is given to the new trustee in advance of attendance at his/her first trustees meeting. The pack includes:

- a) Latest annual report and financial statements
- b) Current business plan
- c) Charity Governance Code
- d) The Essential Trustee - CC3
- e) Articles of Association

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risks and uncertainties

Merseyside Jewish Community Care is required to operate a framework that effectively identifies all major risks that might prevent it from achieving its objectives and have in place any necessary arrangements to manage those risks and mitigate their effect. Merseyside Jewish Community Care's risk management framework effectively identifies key risks to successful achievement of its objectives and these are considered below:

Declining and Ageing Jewish Population

Services are provided for all age groups. There has been an increased demand for wellbeing services by older/frailer clients due to Liverpool's ageing Jewish population living longer in their own homes. The Charity has identified the welfare requirements of the community and established services to meet these needs. This enables people to improve their quality of life, health, wellbeing and circumstances.

The younger working population are moving out of Liverpool which affects the size and capacity of our donor base. The Trustees have a Fundraising Strategy until 2023, which provides plans to secure future funding.

Increased Costs

We have experienced increased costs due to the development of services and the requirements of regulations (e.g. health and safety, minimum wage).

Covid-19 brought a new and unexpected risk as all charities experienced changes to operations that stopped opportunities to raise income from activities and fundraising events. Merseyside Jewish Community Care already heavily subsidises welfare services so the loss of planned and expected income caused serious cash flow concerns at a time when the demand for help from the most vulnerable was increasing.

Reputational Risk

One of the Charity's major strengths is its reputation both within the Jewish and wider community.

The Trustees are involved in all strategic decisions which affect the direction of activity or specific events. As a service organisation the Charity is reliant on the actions of its employees carrying out activities in a manner consistent with the organisation's philosophy and intent.

The Charity's history reflects a distinguished record of service. There is considerable experience and expertise within the Board of Trustees and a highly efficient Administrative, Finance and Care team at Shifrin House, which gives confidence to the many communal organisations we support.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

06087087 (England and Wales)

Registered Charity number

1122902

Registered office

Shifrin House
433 Smithdown Road
Liverpool
L15 3JL

Trustees

G Globe
L M Lee
M A Fraenkel
A H Ross Vice President & Hon.Treasurer
D L Shiffman
J Rosen President
I Harris
P Sapiro
M Beaver Honorary Secretary

Company Secretary

M Walker

Auditors

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

Solicitors

Hill Dickinson, 1 St Paul's Square, Liverpool, L3 9SL
Gregory Abrams Davidson LLP, 20-24 Matthew Street, Liverpool L2 6RE

Investment Advisers

Blankstone Sington, Walker House, Exchange Flags, Liverpool, L2 3YL

Bankers

Barclays Bank Plc
164 Allerton Road
Liverpool
L18 2DH

PAST

The Jewish Board of Guardians for the relief of the Jewish Poor of Liverpool was established in 1875. Liverpool's cargo and liner trade with America made the city a natural staging point for the persecuted Jews of Europe on their way to the New World. The Board of Guardians was the organisation which fed and helped this flood of stricken human beings.

Apart from the problems of transients there was the considerable problem of poverty in the resident population which had to be dealt with by private charity. At this time the Welfare State did not exist and none of its resources or facilities were available. The work of the Board of Guardians continued steadily until the First World War, through the unemployment of the 1920s and 1930s, the rise of Nazi Germany and the aftermath of the Second World War.

In the 1970s the organisation changed its working name to Merseyside Jewish Welfare Council still with the same Registered Charity Number: 222465. Merseyside Jewish Welfare Council continued and co-ordinated the work of the Board of Guardians and adapted to meet the needs and circumstances of the Liverpool Jewish Community.

PRESENT

The original objective to provide relief for the Jewish poor in Merseyside has remained the same as when our charity was first formed in 1875. In the year 2000 the charity modernised its working name and became Merseyside Jewish Community Care.

In the following years the range of welfare provision expanded and a review from the Charity Commission in 2004 recommended we become a Registered Company as well as a charity. The Trustees took this opportunity to review and evaluate the role of the charity and decided to modernise the constitution to meet current and expected future welfare needs of the Liverpool Jewish Community. Merseyside Jewish Community Care incorporated as a Company on 6 February 2007, and in order to meet Charity Commission regulations, had to re-register Merseyside Jewish Community Care as Charity Number: 1122902 from 21 February 2008. The modernised constitution has widened our Charity's objectives enabling us to provide the established welfare work of the Board of Guardians as well as many new additional services.

The Wednesday Lunch Circle commenced in 2008 and was the start of a new range of health and wellbeing clubs for senior citizens. The objective of the Wednesday Lunch Circle was to encourage the maintenance of a healthy body and an active mind. In 2010 Merseyside Jewish Community Care developed a Supported Living Scheme enabling young adults with learning disabilities or mental health problems to live independently with floating support. Then in 2013 due to the growing demand for more health and wellbeing groups we commenced a range of activity clubs for dance, keep fit and art. Merseyside Jewish Community Care has evidenced the increase in the number of community members with dementia and memory problems. As a response staff and volunteers received training in dementia and the health and wellbeing clubs are located in safe environments to enable the inclusion of clients with both diagnosed and undiagnosed memory problems.

Merseyside Jewish Community Care has also had to respond to the recent recession and in 2010 took the proactive step of setting up a working partner relationship with the Citizen's Advice. This has enabled beneficiaries to access benefit entitlements and so reduce poverty and stress. Beneficiaries have gained peace of mind which has a positive impact on their health and wellbeing.

FUNDS HELD AS CUSTODIAN FOR OTHERS

As at 31 March 2023 and 31 March 2022 the trustees have confirmed that there were no funds held as custodian for others.

RELATED PARTIES

There is full disclosure of all transactions with all recognised related parties in Note 19 to the Financial Statements for the year ended 31 March 2023.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Merseyside Jewish Community Care for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

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

.....
A H Ross - Trustee

Opinion

We have audited the financial statements of Merseyside Jewish Community Care (the 'charitable company') for the year ended 31 March 2023 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We assessed the susceptibility of the company's financial statements to material misstatement, including how fraud might occur. Audit procedures performed by the company engagement team included:

- Identifying and assessing the design effectiveness of controls management has in place to prevent and detect fraud;
- Understanding how those charged with governance considered and addressed the potential for override of controls or other inappropriate influence over the financial reporting process;
- Reviewing financial statements disclosures and testing to supporting documentation to assess compliance with applicable law and regulations;
- Challenging assumptions and judgements made by management in its significant accounting estimates, in particular:
 - Accruals and prepayments - we carried out a review and recalculation of accruals and prepayments to assess its appropriateness for inclusion within the financial statements

Despite the audit being planned and conducted in accordance with ISAs (UK) there remains an unavoidable risk that material misstatements in the financial statements may not be detected owing to inherent limitations of the audit, and that by their very nature, any such instances of fraud or irregularity likely involve collusion, forgery, intentional misrepresentations, or the override of internal controls.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Report of the Independent Auditors to the Members of
Merseyside Jewish Community Care

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Kate Taylor FCCA (Senior Statutory Auditor)
for and on behalf of Haines Watts
Statutory Auditor
3rd Floor Pacific Chambers
11-13 Victoria Street
Liverpool
Merseyside
L2 5QQ

Date:

Statement of Financial Activities
for the Year Ended 31 March 2023

		Unrestricted funds £	Restricted funds £	31.3.23 Total funds £	31.3.22 Total funds £
	Notes				
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	259,209	5,050	264,259	421,184
Charitable activities	5				
Kosher meals		1,916	31,438	33,354	24,628
Charitable activities		6,845	-	6,845	7,307
Other trading activities	3	19,467	-	19,467	16,294
Investment income	4	74,916	-	74,916	72,407
Total		362,353	36,488	398,841	541,820
EXPENDITURE ON					
Raising funds		44,499	-	44,499	40,337
Charitable activities	6				
Kosher meals		18,850	50,521	69,371	56,952
Charitable activities		208,744	69,856	278,600	243,748
Total		272,093	120,377	392,470	341,037
Net gains/(losses) on investments		(185,682)	-	(185,682)	69,315
NET INCOME/(EXPENDITURE)		(95,422)	(83,889)	(179,311)	270,098
Transfers between funds	17	(53,763)	53,763	-	-
Net movement in funds		(149,185)	(30,126)	(179,311)	270,098
RECONCILIATION OF FUNDS					
Total funds brought forward		2,180,685	101,629	2,282,314	2,012,216
TOTAL FUNDS CARRIED FORWARD		2,031,500	71,503	2,103,003	2,282,314

Merseyside Jewish Community Care

Balance Sheet

31 March 2023

	Notes	Unrestricted funds £	Restricted funds £	31.3.23 Total funds £	31.3.22 Total funds £
FIXED ASSETS					
Tangible assets	13	575,584	-	575,584	575,739
Investments	14	1,107,552	71,503	1,179,055	1,370,173
		<u>1,683,136</u>	<u>71,503</u>	<u>1,754,639</u>	<u>1,945,912</u>
CURRENT ASSETS					
Debtors	15	44,098	-	44,098	48,415
Cash at bank		342,713	-	342,713	316,559
		<u>386,811</u>	<u>-</u>	<u>386,811</u>	<u>364,974</u>
CREDITORS					
Amounts falling due within one year	16	(38,447)	-	(38,447)	(28,572)
		<u>348,364</u>	<u>-</u>	<u>348,364</u>	<u>336,402</u>
NET CURRENT ASSETS					
		<u>348,364</u>	<u>-</u>	<u>348,364</u>	<u>336,402</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>2,031,500</u>	<u>71,503</u>	<u>2,103,003</u>	<u>2,282,314</u>
NET ASSETS		<u>2,031,500</u>	<u>71,503</u>	<u>2,103,003</u>	<u>2,282,314</u>
FUNDS	17				
Unrestricted funds				2,031,500	2,180,685
Restricted funds				71,503	101,629
TOTAL FUNDS				<u>2,103,003</u>	<u>2,282,314</u>

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

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

.....
A H Ross - Trustee

The notes form part of these financial statements

Cash Flow Statement

for the Year Ended 31 March 2023

	Notes	31.3.23 £	31.3.22 £
Cash flows from operating activities			
Cash generated from operations	1	<u>20,728</u>	<u>217,770</u>
Net cash provided by operating activities		<u>20,728</u>	<u>217,770</u>
Cash flows from investing activities			
Purchase of fixed asset investments		(127,937)	(111,641)
Sale of fixed asset investments		<u>133,363</u>	<u>164,418</u>
Net cash provided by investing activities		<u>5,426</u>	<u>52,777</u>
Cash flows from financing activities			
Loan repayments in year		<u>-</u>	<u>(50,000)</u>
Net cash provided by/(used in) financing activities		<u>-</u>	<u>(50,000)</u>
Change in cash and cash equivalents in the reporting period		<u>26,154</u>	<u>220,547</u>
Cash and cash equivalents at the beginning of the reporting period		<u>316,559</u>	<u>96,012</u>
Cash and cash equivalents at the end of the reporting period		<u><u>342,713</u></u>	<u><u>316,559</u></u>

The notes form part of these financial statements

Notes to the Cash Flow Statement
for the Year Ended 31 March 2023

1. RECONCILIATION OF NET (EXPENDITURE)/INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.3.23	31.3.22
	£	£
Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)	(179,311)	270,098
Adjustments for:		
Depreciation charges	156	194
Losses/(gain) on investments	185,682	(69,315)
Decrease in debtors	4,317	25,161
Increase/(decrease) in creditors	9,884	(8,368)
Net cash provided by operations	20,728	217,770

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.22	Cash flow	At 31.3.23
	£	£	£
Net cash			
Cash at bank	316,559	26,154	342,713
	316,559	26,154	342,713
Total	316,559	26,154	342,713

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, 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 Companies Act 2006. 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.

The financial statements are prepared in sterling, which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest £.

Merseyside Jewish Community Care is a registered charity (Charity Number: 1122902) in England and Wales. The charity is a private company limited by guarantee (Company Number: 06087087), with the registered office at Shifrin House, 433 Smithdown Road, Liverpool, L15 3JL.

The trustees consider that there are no material uncertainties about the Trust's ability to continue as a going concern.

Preparation of consolidated financial statements

The financial statements contain information about Merseyside Jewish Community Care as an individual company and do not contain consolidated financial information as the parent of a group. The charity is exempt under Section 399(2A) of the Companies Act 2006 from the requirements to prepare consolidated financial statements.

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.

Tangible fixed assets

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

Fixtures and fittings	- 20% on reducing balance

Depreciation is not charged on the freehold property as the trustees consider the asset to have a high residual value which removes the need for depreciation.

The charity reviews each asset on an individual basis and capitalises at cost. Tangible fixed assets are capitalised where the acquisition value is greater than £200.

Freehold property

Freehold properties have not been revalued.

Taxation

The charity is exempt from corporation tax on its charitable activities.

1. ACCOUNTING POLICIES - continued

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds are unrestricted funds earmarked for particular projects.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension commitments

The charity makes defined contributions to the individual pension schemes of certain employees. Contributions are charged in the accounts as they become payable in accordance with the rules of the scheme.

Fixed asset investments

Listed and unlisted investments are accounted for at market value, all realised and unrealised gains and losses are included in the Statement of Financial Activities in the year to which they relate.

Interests in subsidiaries are initially measured at cost and subsequently measured at cost less any accumulated impairment losses. The investments are assessed for impairment at each reporting date and any impairment losses or reversals of impairment losses are recognised immediately in profit or loss.

A subsidiary is an entity controlled by the company. Control is the power to govern the financial and operating policies of the entity so as to obtain benefits from its activities.

2. DONATIONS AND LEGACIES

	31.3.23	31.3.22
	£	£
Donations	55,703	74,347
Gift Aid	4,590	6,370
Legacies	165,240	299,383
Subscriptions	7,557	7,458
Donation - Merseyside Jewish Community Care Services Limited	11,399	11,730
Donation - Allerton Hebrew Congregation	1,300	1,300
Donation - Childwall Hebrew Congregation	1,150	1,350
Donation - Merseyside Jewish Women's Aid Society	660	200
Appeal income	13,961	14,626
Gift Aid on appeal income	2,699	2,920
Miscellaneous	-	1,500
	<u>264,259</u>	<u>421,184</u>

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

3. OTHER TRADING ACTIVITIES

	31.3.23	31.3.22
	£	£
Supported Living Scheme	19,467	16,294
	<u>19,467</u>	<u>16,294</u>

4. INVESTMENT INCOME

	31.3.23	31.3.22
	£	£
Investment income	<u>74,916</u>	<u>72,407</u>

5. INCOME FROM CHARITABLE ACTIVITIES

	Activity	31.3.23	31.3.22
		£	£
Kosher meals income	Kosher meals	33,354	24,628
Provision of services	Charitable activities	6,845	7,307
		<u>40,199</u>	<u>31,935</u>

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7)	Support costs (see note 8)	Totals
	£	£	£
Kosher meals	69,231	140	69,371
Charitable activities	272,867	5,733	278,600
	<u>342,098</u>	<u>5,873</u>	<u>347,971</u>

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31.3.23	31.3.22
	£	£
Staff costs	212,830	220,103
Insurance	2,442	2,564
Light and heat	1,611	1,329
Telephone	3,416	3,595
Postage and stationery	2,927	2,106
Supported Living Scheme	8,899	6,076
Relief grants	15,180	7,478
Kosher meals expenses	50,570	38,729
Special activities - Mental health services	3,784	1,678
Cemetery expenses	32,330	3,584
Computer maintenance	5,205	5,616
Repairs & renewals	1,135	1,378
Cleaning	1,691	1,092
Depreciation	78	97
	<u>342,098</u>	<u>295,425</u>

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

8. SUPPORT COSTS

		Governance costs
		£
Kosher meals		140
Charitable activities		5,733
		<u>5,873</u>

9. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.23	31.3.22
	£	£
Auditors' remuneration	5,733	5,256
Depreciation - owned assets	155	195
	<u>5,888</u>	<u>5,451</u>

10. TRUSTEES' REMUNERATION AND BENEFITS

During the years ended 31 March 2023 and 31 March 2022 there were no trustees' remuneration or other benefits.

Trustees' expenses

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

11. STAFF COSTS

	31.3.23	31.3.22
	£	£
Wages and salaries	195,583	198,435
Social security costs	9,148	10,136
Other pension costs	8,099	11,532
	<u>212,830</u>	<u>220,103</u>

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

	31.3.23	31.3.22
Administration	6	7
Care team	3	3
Ancillary	2	2
	<u>11</u>	<u>12</u>

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

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

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	405,401	15,783	421,184
Charitable activities			
Kosher meals	-	24,628	24,628
Charitable activities	7,307	-	7,307
Other trading activities	16,294	-	16,294
Investment income	72,407	-	72,407
Total	<u>501,409</u>	<u>40,411</u>	<u>541,820</u>
EXPENDITURE ON			
Raising funds	40,337	-	40,337
Charitable activities			
Kosher meals	-	56,952	56,952
Charitable activities	233,265	10,483	243,748
Total	<u>273,602</u>	<u>67,435</u>	<u>341,037</u>
Net gains on investments	<u>69,315</u>	<u>-</u>	<u>69,315</u>
NET INCOME/(EXPENDITURE)	297,122	(27,024)	270,098
Transfers between funds	<u>(28,493)</u>	<u>28,493</u>	<u>-</u>
Net movement in funds	268,629	1,469	270,098
RECONCILIATION OF FUNDS			
Total funds brought forward	1,912,056	100,160	2,012,216
TOTAL FUNDS CARRIED FORWARD	<u><u>2,180,685</u></u>	<u><u>101,629</u></u>	<u><u>2,282,314</u></u>

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

13. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1 April 2022 and 31 March 2023	574,962	14,055	5,729	594,746
DEPRECIATION				
At 1 April 2022	-	13,278	5,729	19,007
Charge for year	-	155	-	155
At 31 March 2023	-	13,433	5,729	19,162
NET BOOK VALUE				
At 31 March 2023	574,962	622	-	575,584
At 31 March 2022	574,962	777	-	575,739

14. FIXED ASSET INVESTMENTS

	Shares in group undertakings £	Listed investments £	Unlisted investments £	Totals £
MARKET VALUE				
At 1 April 2022	1	1,133,308	236,864	1,370,173
Additions	-	127,937	-	127,937
Disposals	-	(133,373)	-	(133,373)
Revaluations	-	(153,943)	(31,739)	(185,682)
At 31 March 2023	1	973,929	205,125	1,179,055
NET BOOK VALUE				
At 31 March 2023	1	973,929	205,125	1,179,055
At 31 March 2022	1	1,133,308	236,864	1,370,173

There were no investment assets outside the UK.

UK listed investments are represented by:

	31.3.23	31.3.22
	£	£
Fixed interest securities	652,384	788,204
Equity shares	491,545	576,565
Cash	35,126	5,404
	1,179,055	1,370,173

14. FIXED ASSET INVESTMENTS - continued

Cost or valuation at 31 March 2023 is represented by:

	Shares in group undertakings	Listed investments	Unlisted investments	Totals
	£	£	£	£
Valuation in 2023	-	973,929	205,125	1,179,054
Cost	1	-	-	1
	<u>1</u>	<u>973,929</u>	<u>205,125</u>	<u>1,179,055</u>

The company's investments at the balance sheet date in the share capital of companies include the following:

Merseyside Jewish Community Care Services Limited

Registered office: 433 Smithdown Road, Liverpool, L15 3JL

Nature of business: Provision of Jewish Burials

	%
Class of share:	holding
Ordinary £1	100

The following investments were material in value at 31 March 2023:

	31.3.23
	£
Alliance Trust/Liontrust Income Bond	53,366
GCP Asset backed income fund	52,016
GCP Infrastructure investments Ltd	60,466
Henderson Far East Income Trust	47,672
Majedie Investments Plc Ord Shares 10p	42,224
RM Secured Direct Lending Plc	61,006
Semper total return fund income shares	45,530
TwentyFour Income Fund	48,029

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.23	31.3.22
	£	£
Tax recoverable	6,100	8,669
Loans	3,285	3,405
Other debtors	24,343	25,185
Accrued interest	5,610	5,973
Prepayments	4,760	5,183
	<u>44,098</u>	<u>48,415</u>

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

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.23	31.3.22
	£	£
Other creditors	6,729	5,460
Accrued expenses	31,718	23,112
	38,447	28,572

17. MOVEMENT IN FUNDS

	At 1.4.22 £	Net movement in funds £	Transfers between funds £	At 31.3.23 £
Unrestricted funds				
General fund	2,180,685	(95,422)	(53,763)	2,031,500
Restricted funds				
Rice Lane Cemetery	74,313	(28,967)	-	45,346
Restricted income/expenses	27,316	(54,922)	53,763	26,157
	101,629	(83,889)	53,763	71,503
TOTAL FUNDS	2,282,314	(179,311)	-	2,103,003

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	362,353	(272,093)	(185,682)	(95,422)
Restricted funds				
Rice Lane Cemetery	3,363	(32,330)	-	(28,967)
Restricted income/expenses	33,125	(88,047)	-	(54,922)
	36,488	(120,377)	-	(83,889)
TOTAL FUNDS	398,841	(392,470)	(185,682)	(179,311)

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

17. MOVEMENT IN FUNDS - continued**Comparatives for movement in funds**

	At 1.4.21 £	Net movement in funds £	Transfers between funds £	At 31.3.22 £
Unrestricted funds				
General fund	1,912,056	297,122	(28,493)	2,180,685
Restricted funds				
Rice Lane Cemetery	71,001	3,312	-	74,313
Restricted income/expenses	29,159	(30,336)	28,493	27,316
	<u>100,160</u>	<u>(27,024)</u>	<u>28,493</u>	<u>101,629</u>
TOTAL FUNDS	<u>2,012,216</u>	<u>270,098</u>	<u>-</u>	<u>2,282,314</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	501,409	(273,602)	69,315	297,122
Restricted funds				
Rice Lane Cemetery	6,896	(3,584)	-	3,312
Restricted income/expenses	33,515	(63,851)	-	(30,336)
	<u>40,411</u>	<u>(67,435)</u>	<u>-</u>	<u>(27,024)</u>
TOTAL FUNDS	<u>541,820</u>	<u>(341,037)</u>	<u>69,315</u>	<u>270,098</u>

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

	At 1.4.21 £	Net movement in funds £	Transfers between funds £	At 31.3.23 £
Unrestricted funds				
General fund	1,912,056	201,700	(82,256)	2,031,500
Restricted funds				
Rice Lane Cemetery	71,001	(25,655)	-	45,346
Restricted income/expenses	29,159	(85,258)	82,256	26,157
	<u>100,160</u>	<u>(110,913)</u>	<u>82,256</u>	<u>71,503</u>
TOTAL FUNDS	<u>2,012,216</u>	<u>90,787</u>	<u>-</u>	<u>2,103,003</u>

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

17. 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	863,762	(545,695)	(116,367)	201,700
Restricted funds				
Rice Lane Cemetery	10,259	(35,914)	-	(25,655)
Restricted income/expenses	66,640	(151,898)	-	(85,258)
	<u>76,899</u>	<u>(187,812)</u>	<u>-</u>	<u>(110,913)</u>
TOTAL FUNDS	<u>940,661</u>	<u>(733,507)</u>	<u>(116,367)</u>	<u>90,787</u>

18. EMPLOYEE BENEFIT OBLIGATIONS

During the year ended 31 March 2023 Merseyside Jewish Community Care paid £8,099 (2022 - £11,532) in defined contributions to the individual pension schemes of certain employees. At 31 March 2023 pension contributions of £730 (2022: £577) were payable and included within accrued expenses.

19. RELATED PARTY DISCLOSURES

As at 31 March 2023 Merseyside Jewish Community Care has recognised the following related parties:

Merseyside Jewish Representative Council (an incorporated registered charity, charity number 1140569)

Trustee G Globe is currently a trustee of Merseyside Jewish Representative Council. During the year ended 31 March 2023 Merseyside Jewish Community Care provided administrative services to Merseyside Jewish Representative Council at a cost of £5,000 (2022: £5,000). The trustees concerned did not influence or benefit from these transactions. As at 31 March 2023 Merseyside Jewish Community Care was owed £5,359 (2022: £5,312) by Merseyside Jewish Representative Council.

Liverpool Hebrew Associated Charities Fund (an unincorporated registered charity, charity number 1096341)

Trustee E M Mott-Cowan is currently a trustee of Liverpool Hebrew Associated Charities Fund. During the year ended 31 March 2023 Liverpool Hebrew Associated Charities donated £Nil (2022: £Nil) to Merseyside Jewish Community Care. During the year ended 31 March 2023 Merseyside Jewish Community Care provided administrative services to Liverpool Associated Charities Fund at a cost of £Nil (2022: £704). The trustee concerned did not influence or benefit from these transactions. As at 31 March 2023 Merseyside Jewish Community Care was owed £3,047 (2022: £3,047) by Liverpool Hebrew Associated Charities Fund.

20. RESTRICTED FUNDS

Rice Lane Cemetery

This fund is used solely for the maintenance and repair of Rice Lane Cemetery, Hazeldale Road Road, Walton, Liverpool, L9 2BA.

Kosher meals lunch and activity clubs

Donations were received from various communal organisations to help fund the costs associated with this service.

The relief of poverty and distress

Donations from Merseyside Jewish Women's Aid Welfare Society and other anonymous donations were received to fund specific hardship cases and help fund food parcels at Pesach.

Mental health support group

Donations were received from members of the community to help fund the costs associated with this service.

21. DESIGNATED FUNDS

These have been been earmarked by the trustees to cover the costs of future Kosher meals services and Supported Living Schemes.

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

	31.3.23 £	31.3.22 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	55,703	74,347
Gift Aid	4,590	6,370
Legacies	165,240	299,383
Subscriptions	7,557	7,458
Donation - Merseyside Jewish Community Care Services Limited	11,399	11,730
Donation - Allerton Hebrew Congregation	1,300	1,300
Donation - Childwall Hebrew Congregation	1,150	1,350
Donation - Merseyside Jewish Women's Aid Society	660	200
Appeal income	13,961	14,626
Gift Aid on appeal income	2,699	2,920
Miscellaneous	-	1,500
	264,259	421,184
Other trading activities		
Supported Living Scheme	19,467	16,294
Investment income		
Investment income	74,916	72,407
Charitable activities		
Kosher meals income	33,354	24,628
Provision of services	6,845	7,307
	40,199	31,935
Total incoming resources	398,841	541,820
EXPENDITURE		
Raising donations and legacies		
Rates and water	1,314	871
Insurance	2,442	2,563
Light and heat	1,610	1,328
Telephone	3,416	3,594
Postage and stationery	6,829	4,914
Sundries	7,879	5,626
Repairs and renewals	1,135	1,378
Cleaning	1,691	1,092
Publicity	490	176
Computer maintenance	5,204	5,615
Carried forward	32,010	27,157

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

	31.3.23	31.3.22
	£	£
Raising donations and legacies		
Brought forward	32,010	27,157
Outreach services	5,000	5,000
Depreciation of tangible fixed assets	78	97
	<u>37,088</u>	<u>32,254</u>
Investment management costs		
Portfolio management	7,411	8,083
Charitable activities		
Wages	195,583	198,435
Social security	9,148	10,136
Pensions	8,099	11,532
Insurance	2,442	2,564
Light and heat	1,611	1,329
Telephone	3,416	3,595
Postage and stationery	2,927	2,106
Supported Living Scheme	8,899	6,076
Relief grants	15,180	7,478
Kosher meals expenses	50,570	38,729
Special activities - Mental health services	3,784	1,678
Cemetery expenses	32,330	3,584
Computer maintenance	5,205	5,616
Repairs & renewals	1,135	1,378
Cleaning	1,691	1,092
Depreciation of tangible fixed assets	78	97
	<u>342,098</u>	<u>295,425</u>
Support costs		
Governance costs		
Auditors' remuneration	5,733	5,256
Trustee's meetings	140	19
	<u>5,873</u>	<u>5,275</u>
Total resources expended	<u>392,470</u>	<u>341,037</u>
Net income before gains and losses	6,371	200,783
Realised recognised gains and losses		
Realised/unrealised gains/ (losses) on investments	(185,682)	69,315
Net (expenditure)/income	(179,311)	270,098

This page does not form part of the statutory financial statements

ANNUAL REPORT 2023

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MERSEYSIDE JEWISH COMMUNITY CARE

BOARD OF DIRECTORS 2022 – 2023

President	Mrs Janet Rosen
Vice-President & Honorary Treasurer	Mr Andrew Ross
Honorary Secretary	Mrs Michelle Beaver

DIRECTORS

Dr Michael Fraenkel (Past President)
Gordon S Globe (Past President)
Ian Harris
Laurence Lee
Philip Sapiro
David Shiffman

STAFF 2022 – 2023

Chief Executive	Lisa Dolan (retired November 2022)
Chief Executive and Finance Manager	Mechelle Walker (commenced December 2022)
Finance and Administration Officer	Linda Edwards
Operations Manager	Evelyn Ross (commenced January 2023)
Administrator	Karen McIntyre
Administration and Information Officer	Carole McGirr
Administration and Support Worker	Lisa Alis
Community Care Manager	Sandra Ellenbogen
Community Care Co-ordinator	Anthea Simon
Community Care Co-ordinator	Susan Goldenberg
Cook Co-ordinator	Reva Polak
Kitchen Assistant	Ann Bisson (commenced August 2022)
Relief Kitchen Assistant	Sara Goldsmith (commenced August 2022)

MERSEYSIDE JEWISH COMMUNITY CARE

PRESIDENT'S REPORT 2022 – 2023

I am pleased to be able to present this report at the end of my third and final year as President of Merseyside Jewish Community Care. This report presents another successful year of welfare service provision from April 2022 to 31 March 2023. Throughout the year we have continued to reach out to individuals and families in Merseyside and provide them with the support and help they need wherever possible.

I now report some of the positive activities and achievements that have taken place throughout 2022 - 2023. The Charity has taken measures to meet identified community needs throughout the year whilst managing resources through strong and professional Board leadership.

- Our Care Team provided support for 423 clients through person centred casework (412 last year). The team is headed by Sandra Ellenbogen together with Anthea Simon and Susan Goldenberg. Their endeavours actively improve the lives of so many people.
- The Kosher meals service provided 4,698 meals (4,201 last year). Meals on wheels had remarkably been delivered uninterrupted over the past three years despite the enormous difficulties of loss of staff, volunteers and food and packaging suppliers.
- All health and wellbeing clubs for seniors are now up and running. The attendance was low to start with but is now almost back to normal.
- In April 2023, 65 Pesach Parcels were delivered to needy individuals and families in our community and hospitals. Merseyside Jewish Community Care was delighted to hold a day time "Communal Seder Experience" for clients led by Rabbi Fagelman to whom we give our thanks.
- The Supported Living scheme which commenced back in 2010 has remained fully operational and Jewish people requiring support have been enabled to live independent lives in their own homes. Merseyside Jewish Community Care continues to work in partnership with the Liverpool Jewish Housing Association whom we thank for their guidance and assistance.
- The Citizens Advice continues to work with our Charity by providing an outreach service every Tuesday morning based at Shifrin House. Citizens Advice provide a service offering information and advice on a range of issues including Welfare benefits, Debt, Housing, Consumer and Legal Matters. They provide assistance to members of the Community affected by redundancy, debt, divorce or general money worries to access urgent professional help. The Citizens Advice has enabled Merseyside Jewish Community Care clients to access £49,572 in benefits, allowances and grants which they might not have otherwise received. These funds are ongoing and enable improved quality of life and a reduction of stress and anxiety.

MERSEYSIDE JEWISH COMMUNITY CARE

- Our Investment sub-committee meets regularly to monitor and review our policy and strategies whilst maintaining cautious and prudent controls.

I would like to thank Arnold Lewis and Philip Sapiro for their tremendous commitment to Rice Lane Cemetery which has seen a major wall repair and improvements in ground maintenance management.

I would also like to thank Susan Goldenberg, President of the Merseyside Jewish Women's Welfare Society and her whole Committee who have ensured Jewish women have continued to receive regular support and financial assistance as needed.

I would like to express sincere thanks to all our staff whose caring approach, commitment to clients and the organisation have continued to be absolutely outstanding.

I have been privileged to have had Andrew Ross and Michelle Beaver on my Executive for the past year. Their experience and skills have been of considerable benefit to our charity. I also wish to sincerely thank Merseyside Jewish Community Care's Directors who have contributed to the leadership and management of the organisation during this challenging year.

Finally, I appeal to the Community to continue to support us in our worthy endeavours. It is inevitable that our role will continue to evolve as we meet the future challenges facing members of our community. I wish to thank everyone who has supported Merseyside Jewish Community Care, as volunteers or donors, for only with your help can we maintain, develop and secure our vital work and continue to meet future challenges.

Mrs Janet Rosen
President

MERSEYSIDE JEWISH COMMUNITY CARE

Honorary Treasurers Report 2022-2023

Having completed my third and final year as Honorary Treasurer, I am delighted to report that Merseyside Jewish Community Care continues to maintain a satisfactory financial position. We have exercised tight control of expenditure and have reviewed our investment policy and strategy.

Our accounts show an operating surplus of £6,371 which is mostly due to legacies totalling £165,240 from the Late Ivor Taylor, Helena Katz and the Wartski Trust. This level of support is vital to enable us to maintain our services in the future. Merseyside Jewish Community Care is extremely grateful to all those who give so generously. I cannot stress how much legacies, no matter the size, are important to MJCC. They can be either a fixed amount or the percentage of the estate. We are available to give advice in the strictest confidence to anyone who may be considering leaving us a legacy.

The Trustees' investment powers are governed by the Constitution, which permits them to "take all necessary steps for keeping property and funds invested". The Trustees act in accordance with Merseyside Jewish Community Care's Investment policy, which was approved in February 2023. The investments have been managed by Blankstone Sington and I would like to express the Board's thanks to them and in particular to Ben Taxman for their continued services. Our aim is to generate a minimum annual investment income of £50,000. In the year ended 31 March 2023 this target was met and the investment income was £74,916.

Looking back over the last year the accounts show:

- The Major Appeal 2018 saw donations totalling £16,660 which included Gift Aid of £2,699. The Pesach appeal, New Year appeal, general donations and subscriptions saw donations totalling £67,850 which included Gift Aid of £5,346. Gift Aid has been a major benefit to Merseyside Jewish Community Care and has brought in a total of £8,045. I must emphasize how important it is that Gift Aid forms are signed and returned by those who are eligible because we can then raise funds at no extra expense to donors and indeed, higher rate taxpayers actually receive extra tax relief.
- During the year Merseyside Jewish Community Care spent a total of £32,330 on Rice Lane Cemetery, this expenditure included a major wall repair, general garden maintenance and litter picking. Section by section pathways between the rows of graves have been cleared to make access easier and safer.
- Community organisations including Shuls have donated a total of £3,110 which is often used for specific hardship cases and activities.

Merseyside Jewish Community Care continues to provide guidance, advice and support to members of the Jewish Community who are experiencing problems during the current economic situation. Coping at a time like this can be difficult but Merseyside Jewish Community Care is ready to assist in a crisis or with longer term support. Relief grants of £15,180 have been awarded during the year. The majority of these grants have funded charity funerals and basic essentials such as food and clothing for our clients.

This is also the Annual General Meeting for Merseyside Jewish Community Care's trading company MJCC Services Ltd, (Registered Company Number 6107330 England).

MERSEYSIDE JEWISH COMMUNITY CARE

Over the past year I have maintained a close working relationship with the staff team at Shifrin House who as always have displayed nothing other than total professionalism, commitment and enthusiasm. Together we have maintained financial procedures and reporting systems that have enabled the Board to monitor and control both income and expenditure.

The accounts have as last year been audited by Haines Watts Liverpool Limited and I would like to express the Board's thanks to them for their continued services.

Andrew Ross
Hon. Treasurer

MERSEYSIDE JEWISH COMMUNITY CARE

Statement of Financial Activities For the Year Ended 31 March 2023

	Unrestricted Funds	Restricted Funds	2023 Total Funds	2022 Total Funds
	£	£	£	£
Income and Endowments From				
Donations and legacies	259,209	5,050	264,259	421,184
Charitable activities				
Kosher Meals	1,916	31,438	33,354	24,628
Charitable activities	6,845	-	6,845	7,307
Other trading activities	19,467	-	19,467	16,294
Investment Income	74,916	-	74,916	72,407
Total	362,353	36,488	398,841	541,820
Expenditure On				
Raising funds	44,499	-	44,499	40,337
Charitable activities				
Kosher Meals	18,850	50,521	69,371	56,952
Charitable activities	208,744	69,856	278,600	243,748
Total	272,093	120,377	392,470	341,037
Net gains/(loses) on investments	(185,682)	-	(185,682)	69,315
Net Income /Expenditure	(95,422)	(83,889)	(179,311)	270,098
Transfer between funds	(53,763)	53,763	-	-
Net movement in funds	(149,185)	(30,126)	(179,311)	270,098
RECONCILIATION OF FUNDS				
Total funds brought forward	2,180,685	101,629	2,282,314	2,012,216
Total Funds Carried Forward	<u>2,031,500</u>	<u>71,503</u>	<u>2,103,003</u>	<u>2,282,314</u>

MERSEYSIDE JEWISH COMMUNITY CARE

Balance Sheet
At 31 March 2023

	Unrestricted Funds	Restricted Funds	2023	2022
	£	£	£	£
FIXED ASSETS				
Tangible Assets	575,584	-	575,584	575,739
Investments	1,107,552	71,503	1,179,055	1,370,173
	<u>1,683,136</u>	<u>71,503</u>	<u>1,754,639</u>	<u>1,945,912</u>
CURRENT ASSETS				
Debtors	44,098	-	44,098	48,415
Cash at bank	342,713	-	342,713	316,559
	<u>386,811</u>	<u>-</u>	<u>386,811</u>	<u>364,974</u>
CREDITORS				
Amounts falling due within one year	(38,447)	-	(38,447)	(28,572)
NET CURRENT ASSETS	<u>348,364</u>	<u>-</u>	<u>348,364</u>	<u>336,402</u>
TOTAL ASSETS LESS CURRENT LIABILITIES	<u>2,031,500</u>	<u>71,503</u>	<u>2,103,003</u>	<u>2,282,314</u>
NET ASSETS	<u>2,031,500</u>	<u>71,503</u>	<u>2,103,003</u>	<u>2,282,314</u>
FUNDS				
Unrestricted funds			2,031,500	2,180,685
Restricted funds			<u>71,503</u>	<u>101,629</u>
TOTAL FUNDS			<u>2,103,003</u>	<u>2,282,314</u>

MERSEYSIDE JEWISH COMMUNITY CARE

Merseyside Jewish Community Care
Services Limited No 6107330

Profit and Loss Account
For the Year Ended 31 March 2023

	31.3.23 Total	31.3.22 Total
	£	£
Turnover	34,107	37,674
Administrative Expenses	34,109	37,676
OPERATING PROFIT and PROFIT BEFORE TAXATION	(2)	(2)
Tax on profit	2	2
<u>PROFIT FOR THE FINANCIAL YEAR</u>	-	-

Balance Sheet
At 31 March 2023

	31.3.23	31.3.22
	£	£
CURRENT ASSETS		
Debtors	8,277	11,715
Cash at Bank	12,049	9,656
	20,326	21,371
CREDITORS		
Amounts falling due within one year	13,743	14,788
NET CURRENT ASSETS	6,583	6,583
TOTAL ASSETS LESS CURRENT LIABILITIES	<u>6,583</u>	<u>6,583</u>
CAPITAL AND RESERVES		
Called up share capital	1	1
Retained earnings	6,582	6,582
SHAREHOLDER'S FUNDS	<u>6,583</u>	<u>6,583</u>

MERSEYSIDE JEWISH COMMUNITY CARE



CHIEF EXECUTIVE'S REPORT 2022 - 2023

SERVICE PROVISION



Merseyside Jewish Community Care continues to provide administrative, welfare and wellbeing services to the Jewish community in Merseyside through a small staff team, supported by volunteers, based at Shifrin House. Our services enhance people's lives, support mental health and physical wellbeing, focus on the prevention of ill-health and provide "value added" community care.

(Mechelle Walker – *Chief Executive*)

The following information is a summary of Merseyside Jewish Community Care's activities over the past year:

1. CARE SERVICES

Our care services are provided by the Care Team and may include elements from one, several or all of the following points:

- Person centred casework (personalisation)
- Practical emotional support during a crisis or long-term
- Making arrangements for home care and personal services
- Referral to specialist social care agencies
- Advice and assistance for carers
- Maintaining and co-ordinating clubs and activities to meet the needs of the community
- Information, advice and support for people with health challenges and their families
- Information, advice and support for people with disabilities and their families
- We are a listening ear and can offer support when needed.

Kosher Meals and Lunch Clubs - the meals service provided 4,698 Kosher meals this year (4,201 last year). One part time Cook Co-ordinator and one part time Kitchen Assistant are supported by a team of kitchen volunteers who are based at Rex Cohen Court.

Another important function of the meals service is the provision of the meals delivery service whereby fresh three course Kosher meals are prepared in our meat kitchen under the supervision of the Liverpool Kashrut Commission. Monthly special events have been established at Lunch Clubs providing interesting and stimulating social occasions for seniors.

Volunteers deliver meals to people's homes on a Wednesday and Friday each week.

MERSEYSIDE JEWISH COMMUNITY CARE

Kosher frozen meals are available from Shifrin House and these can also be supplied by Merseyside Jewish Community Care to local hospitals and nursing homes.

Yomim Tovim - Jewish festivals are celebrated during the year. Merseyside Jewish Community Care ensures that Lunch and Activity Clubs include a celebration meal and a party at Yomim Tovim, where Rabbonim are invited to come and speak to the groups. Examples of our celebrations include the Succot, Chanukah and Purim parties at Rex Cohen Court Hall. A total of 65 Pesach Parcels were delivered throughout the Community and hospitals.

We provide traditional food at the parties and through the meals delivery service twice per week. Every Friday, a traditional meal is delivered by volunteers for Shabbat. At Rosh Hashanah, cards and apple and honey are given to all those who use our meal services. At Purim and Chanukah, hamantashen and doughnuts, respectively, are distributed.

It is these community celebrations that make Merseyside Jewish Community Care so unique and ensure that people, especially those with no family in Merseyside or those who live outside the community, are not isolated at these important times of the Jewish year.

Carers Services – Merseyside Jewish Community Care provides short respite breaks, support and information for Carers. Short planned breaks enable Carers to cope better with the stress of looking after a loved one.



Carers particularly want to know how to access services and need signposting to appropriate local resources.

(The Care Team - Anthea Simon, Sandra Ellenbogen and Susan Goldenberg)

Hospital Visiting – Due to restrictions hospital visits have been reduced and we now rely on family members and friends to inform us of any Jewish patients in our local hospitals. Visits are arranged by Merseyside Jewish Community Care's Community Care Co-ordinator Susan Goldenberg at the Royal Liverpool Hospital.

Hospital visitors provide an effective and caring link between patients and Merseyside Jewish Community Care. *Please inform Shifrin House if someone would like a hospital visit (name and ward details are required).*

Resources - Merseyside Jewish Community Care provides support and training resources for staff, volunteers and other individuals/agencies who care for Jewish people. We provide information about Jewish social, educational and rehabilitation activities and provide links with schools, synagogues, communal groups and statutory Social Services. Merseyside Jewish Community Care maintains contact with Jewish families who live outside of the Jewish community, those who may suffer isolation and need help in obtaining appropriate services. Also, we work on a daily basis with mainstream social

MERSEYSIDE JEWISH COMMUNITY CARE

workers, health professionals, housing providers and residential establishments who support Jewish clients to assist with cultural sensitivity and understanding. Our links with the wider community have grown stronger as organisations have become aware of our services and contact us to work in partnership with them. During the past year the charity has continued to liaise with numerous organisations and agencies in order to improve the lives of beneficiaries e.g. Public Health England, Mersey Care NHS Trust, Healthwatch and Liverpool Council for Voluntary Service.

Financial - Merseyside Jewish Community Care provides help with budgeting and other financial matters. Relief Grants of £15,180 were given to individuals and families in financial need. Merseyside Jewish Community Care has continued to work very successfully with Citizens Advice who hold appointments every Tuesday morning at Shifrin House. The demand for this CAB service has continued and has enabled eligible clients from the community to access £49,572 from benefits, allowances and grants.

The Gesher Group - provides a support group for adults who are differently abled, have mental health or stress related challenges. Individuals are encouraged to improve their communication skills, helped to manage their difficulties and acknowledge achievements in their lives. The success of this service has to be attributed to the team of experienced volunteers who work closely with Merseyside Jewish Community Care's staff. The group met on 32 occasions throughout the year for a range of activities and outings.

Visual Support Group (VSG) - formerly Merseyside Jewish Blind Society (JBS). Merseyside Jewish Community Care administers services on behalf of the Visual Support Group throughout the year. All our referrals include an assessment of visual impairment and where required appropriate support services are put in place e.g. shopping, transport and disability aids. The Visual Support Group meets as a support group on the first Wednesday afternoon of each month. This has developed into a strong core group of members who share information and advice. Visual Support Group members have benefitted this year from a vibrant programme of activities and outings e.g. trips to the Empire theatre, garden centres, musical entertainment and keep fit with armchair exercises.

Merseyside Jewish Women's Welfare Society - This active and hard working committee regularly visits women in our community and provides both moral and financial support which enables and empowers. The committee works as a team and liaises closely with Merseyside Jewish Community Care's staff team.

Visits provide support and companionship and are vitally important for those without family in Liverpool or suffering from chronic or terminal health conditions. The committee offers practical assistance such as lifeline telephones and funding for essential household costs during periods of crisis and ill health. Many women have an improved quality of life due to the work of the Merseyside Jewish Women's Welfare Society.

Shopping Service – We provide shopping for people who are unable to go shopping themselves. We have provided 272 shopping sessions throughout the year.

Transport - The transport bank service has been provided by volunteers who offer transport, in their own cars, for clients who need additional support to go to the Lunch

MERSEYSIDE JEWISH COMMUNITY CARE

Clubs/hospital appointments. This service has proven very popular with our community. Transport services have been provided by staff and volunteers on 681 occasions throughout the year assisting 33 Merseyside Jewish Community Care beneficiaries.

Bereavement Service - The Care team and Administration team have worked together to provide this service. In practice a letter and information leaflet is sent to the recently bereaved offering both bereavement advice and support services. Over the year Merseyside Jewish Community Care contacted 37 people regarding bereavement services.

Supported Living Scheme - Merseyside Jewish Community Care is operating the first Jewish Supported Living Service for adults in Liverpool who are differently abled or have mental health challenges. This has been a positive new experience and the Scheme is proving to be successful in that our tenants are able to live independently and make their own lifestyle choices. Tenants have been supported to develop life skills and make lifestyle choices for themselves e.g. voluntary work. Merseyside Jewish Community Care has identified other adults in the Liverpool Jewish Community who may wish to access this service in the future. We continue to monitor the development of the scheme.

2. ADMINISTRATIVE SERVICES



There is considerable experience and expertise within the highly efficient Administrative and Finance teams at Shifrin House, which gives confidence to the many communal organisations we support. Evelyn Ross was recruited in January 2023 as Operations Manager and has already become a valuable member of the team. The charity continues to provide administrative services to several small local community charities including the Merseyside Jewish Representative Council, the Liverpool Kashrut Commission and the Liverpool Hebrew Associated Charities Fund.

(Operations Manager – Evelyn Ross)

Administrative Support for the Care Team



Professional administrative support to assist the Care Team and ensure the smooth operation of welfare and wellbeing services is an essential on-going requirement. The development of wellbeing services based at Shifrin House has extended the Administration Team's role with regard to regular liaison with clients and support for the Care Team.

(Administration/Finance Team – Carole McGirr, Lisa Alis, Karen McIntyre and Lin Edwards)

Funerals - Merseyside Jewish Community Care has historically been the communal contact with the local City Council ensuring that preparations for funerals can be arranged. Merseyside Jewish Community Care's administration staff arranged 5 funerals this year. In some cases the deceased may have no synagogue affiliation, relatives or friends. Under these circumstances, we organise the funeral and ensure a Jewish burial.

MERSEYSIDE JEWISH COMMUNITY CARE

Chevra Kadisha - Merseyside Jewish Community Care work closely with the Chevra Kadisha co-ordinating and arranging all week day Taharas and providing administrative support services.

Rice Lane Cemetery - Merseyside Jewish Community Care provided administrative assistance and practical support to the Friends of Rice Lane (701573) until the Charity wound up on 31 December 2006. Merseyside Jewish Community Care has continued maintenance at the grounds with the Friends of Rice Lane Fundraising Committee under the commendable Chairmanship of Mr Arnold Lewis and Philip Sapiro. We aim to keep the cemetery in an accessible and tidy state and maintain the security.

The maintenance work at Rice Lane has been provided by South Liverpool Cleaning Service (SLCS) who delivered a high standard of service for over 3 years for which we have been most appreciative. Standards are being monitored and reviewed by the Committee.

Repair work had been carried out on the wall on Willowdale Road at great expense. Donations are falling every year and the Friends of Rice Lane work tirelessly to continue to raise funds for further wall repairs and ground maintenance.



(Rice Lane Cemetery 2023)

Finance – Access to management reports and financial information has enabled close monitoring and control of expenditure. Managers are able to make decisions based on current and detailed financial information.

Computers – Merseyside Jewish Community Care's systems have been maintained. The charity's website had been reviewed and an updated easy to use new website went live in May 2018 www.mjccliverpool.com. GDPR went live on 25 May 2018 and created a tremendous amount of administration work for the charity, particularly as we are a data controller for other small charities. Consent forms had to be distributed and collated and a new database had to be developed and managed. The administration team had to review all aspects of operational workload from a GDPR perspective. This work is on-going.

Training – Courses for both volunteers and staff have been re-implemented this year to support and develop staff, volunteers and board members. CST trained Shifrin staff on threat awareness; a First Aid course including instruction on the use of a defibrillator was delivered as well as a Food Safety in Catering Level 2 course. Care staff received an updated Dementia awareness training and a full programme of training is being developed for the coming year.

3. SERVICE DEVELOPMENT

Jewish community members are living longer in their own homes and the charity is asked for different types of support from people who are lonely, bereaved, isolated or managing physical and mental health challenges. Although the size of the community is shrinking the demand for wellbeing services is increasing.

MERSEYSIDE JEWISH COMMUNITY CARE

Merseyside Jewish Community Care has continued to support health and wellbeing clubs for senior citizens. Attendance at these clubs is increasing slowly and each has a core group that attends regularly.

4. RISK MANAGEMENT

- Members of the Board, the Chief Executive and the staff team are aware of their responsibilities regarding risk management and keeping major strategic and operational risks under review. Merseyside has an ageing Jewish population which is reducing in size. As a consequence the Community's financial resources are decreasing.
- It is essential that financial reserves are increased and maintained as they will enable the future of culturally Jewish welfare service provision in Merseyside. Services have not been supported by funding contracts since they were cut to zero by the local authority in 2011. It is only by maximising our reserves that we can ensure the long term continuity of provision.
- The charity, which subsidises welfare services, raises funds every year through various appeals. Without the support of the donors we cannot continue this valuable service.
- Merseyside Jewish Community Care's Reserves Policy is reviewed annually when preparing the Budget for the forthcoming year as expected income from reserve funds is a key factor for consideration when planning future service provision.

5. VOLUNTEERS

All the services above depend upon the support, time and skills of volunteers in the community. Merseyside Jewish Community Care is totally reliant upon our team of committed and trained volunteers who make visits, deliver meals, provide transport, shopping and administration services.

We have 222 dedicated and devoted volunteers and I wish to thank every one for their time, effort and commitment.

We do have incredibly supportive volunteers but many loyal volunteers have moved away from Liverpool, have health problems themselves or look after grandchildren in school holidays so we always need to recruit new volunteers to add to our excellent team.

Most importantly, our volunteers provide the link with the Care Team and Shifrin House ensuring that individuals and families receive support and services as required.

Our teams of dedicated volunteers have enabled us to make the most cost effective use of our resources. We simply could not run our services without volunteer help.

Thank you!

Mechelle Walker
Chief Executive

Report of the Trustees and
Financial Statements for the Year Ended 31 March 2023
for
Merseyside Jewish Community Care

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

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for the Year Ended 31 March 2023

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The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 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

Objectives and aims

Merseyside Jewish Community Care aims to provide a comprehensive welfare service for Jewish individuals and families in Merseyside, and organisations and professionals who interact with the Community.

How our activities deliver public benefit

The trustees have given due consideration to the Charity Commission guidance on the operation of the Public Benefit requirement. Our main activities and who we try to help are described below. All our charitable activities enhance people's lives, support mental and physical wellbeing, focus on the prevention of ill-health and provide "value added" community care and are undertaken to further our charitable purposes for the public benefit.

The relief of poverty and distress

Small grants are made available to individuals and families in urgent financial need. Holiday and respite grants are provided for children, people with a disability or terminal illness. Grants are made to enable people to improve their quality of life, health, well-being and circumstances.

Financial strength and efficiency

Managing the organisation to maintain financial strength and stability through prudent budgeting and the careful management of income and expenditure.

Identifying and meet the welfare needs of the Community

Merseyside Jewish community Care provides welfare services that can be accessed, Monday to Thursday 8.00 am - 4.00 pm, Friday 8.00 am - 1.00 pm. Clients may utilise as many services as required e.g. daily, weekly, monthly. Referrals can come from the individual, their general practitioner, health professional, relative or friend. Every potential client is assessed by the Community Care team. Service provision and performance are measured through review and evaluation which is reported to the trustees. Improvements to current services and new developments are strategically planned to meet identified need.

Providing a range of culturally sensitive services

All activities and services are provided in a culturally sensitive manner. Jewish festivals are celebrated throughout the year. Pesach parcels were delivered throughout the community and hospitals.

Providing an administrative and cultural resource

Merseyside Jewish Community Care provides a range of administrative services to other communal organisations and offer cultural information to the wider community. There is considerable experience and expertise within the highly efficient administrative and finance team at Shifrin House, which gives confidence to the many Jewish charitable organisations that we support.

Equality and diversity

Merseyside Jewish Community Care has a strong commitment to equal opportunities and all Jewish people referred to Merseyside Jewish Community Care are treated impartially, fairly and positively. Access is enabled to activities by utilising disability accessible venues in the community. Diversity is welcomed through the activities. The opportunity to work with people of different race, nationality, ethnic or national origins, gender, marital status, physical or mental disability, religious beliefs and practices, age, class and sexuality is welcomed.

Kosher meals, lunch and activity clubs

Our meals on wheels, the weekly senior citizens activity clubs at Rex Cohen Court provide a nutritious meal in a social and safe environment. This service works to provide what may be for some recipients the only hot kosher meal they receive each week. Other wellbeing activities for senior citizens take place at Shifrin House, Allerton Shul and Reform Shul. A full programme of activities is provided throughout the year to enable socialisation to prevent loneliness and isolation.

Mental health support group

This supports adults with mental health or stress related problems. Individuals are encouraged to improve their communication skills, manage the symptoms of their difficulties and acknowledge achievements in their lives. Merseyside Jewish Community Care also provide assistance through telephone support.

Visual support group

This provides a monthly support group for the visually impaired in the Jewish community. All our referrals include an assessment of visual impairment and where required appropriate support services such as shopping, transport and disability aids are put in place. The group has a vibrant programme of activities, outings and inter functions.

Carers Services

Carers Services provide short respite breaks, support and information for carers. There is an increasing demand for this service. Carers particularly want to know how to access services and need signposting to appropriate local resources.

Hospital visiting

Merseyside Jewish Community Care have dedicated hospital visitation teams at the Royal Liverpool, Whiston and Broadgreen hospitals. Due to government Covid-19 restrictions, in the year ended 31 March 2023 we could not provide hospital visits, assistance has been provided through telephone support. These staff and volunteer teams ensure that in future all Jewish patients receive a visitor and receive help and advice about accessing services.

Shopping service

Staff and volunteers provide a shopping service for people who are unable to go shopping without support. In the year ended 31 March 2023 we provided this service on 272 (2022 - 629) occasions.

Transport

Staff and volunteers provide transport for those members of the Jewish community who require additional support to attend the kosher meals lunch clubs or hospital appointments.

Bereavement service

Care and administrative teams have worked together to provide advice and support to recently bereaved members of the Jewish community. This involves sending a letter and information leaflet to the recently bereaved offering both bereavement advice and support services. In the year ended 31 March 2023 Merseyside Jewish Community Care contacted 37 (2022 - 32) people offering bereavement support services.

Supported Living

Merseyside Jewish community Care provide a Supported Living Scheme. Jewish people requiring support are able to move into their own homes and have been enabled to live independently. Merseyside Jewish Community Care continues to work in partnership with the Liverpool Jewish Housing Association and PSS.

Rice Lane

Merseyside Jewish Community Care provides maintenance for Rice Lane Cemetery; this includes a major wall repair on Willowdale Road, garden maintenance, gravestone repairs and litter picking. Pathways between the rows of graves have been cleared to make access easier and safer.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

During the year ended 31 March 2023 Merseyside Jewish Community Care's services support 542 (2022 - 576) registered clients through person centred casework. This reflects the demand for practical and emotional support during a crisis, help to make arrangements for home care and personal services, referrals for social care services, information and support for people with welfare and health problems and their families.

During the year ended 31 March 2023 Merseyside Jewish Community Care provided 39 Carers breaks in the year ended 31 March 2023.

In the year ended 31 March 2023 the kosher meals service provided 4698 (2022 - 4201) meals. One part time cook coordinator and one part time kitchen assistant are supported by a team of kitchen volunteers. They work to provide what maybe for some recipients the only hot kosher meal they receive each week.

Jewish festivals are celebrated during the year. Merseyside Jewish Community Care ensures that the lunch and activity clubs include a party and celebration meal at Yom Tovim and ministers are invited to come and speak to the groups. Celebrations during the year usually include Succot, Chanukah, and Purim parties held at Rex Cohen Court hall. A total of 65 (2022 - 62) Pesach parcels were delivered throughout the Jewish community and hospitals.

During the year ended 31 March 2023 Merseyside Jewish Community Care made relief grants of £15,180 (2022 - £7,478) to individuals and families in financial need which also includes charity funerals. Merseyside Jewish Community Care has provided community support to access benefits, pensions, debt counselling and other financial matters.

While the services offered by Merseyside Jewish Community Care cover the whole of Merseyside, the majority of clients on the database live in South Liverpool, where the office and administrative base for the organisation are located. Activities are carried out at Jewish Community venues with disability access in South Liverpool. The care team provide outreach work for socially and economically deprived clients in areas such as Huyton, Wirral and Southport, Merseyside Jewish Community Care also support families who have moved to surrounding areas.

There is considerable experience and expertise within the highly efficient administrative and finance team at Shifrin House. They provide services for the many Jewish charitable organisations that Merseyside Jewish Community Care supports.

Merseyside Jewish Community Care continues to provide both administrative and social services to the Jewish community in Merseyside through a small team of staff based at Shifrin House and support from volunteers who donated their time at an estimated total value to Merseyside Jewish Community Care for the year ended 31 March 2023 of £25,598 (2022 - £18,844). The services provided enhance people's lives, support mental and physical well being, focus on the prevention of ill health and provide "value added" community care. These welfare services have had an impact on people's well being and have reduced the feeling of isolation and have also improved our client's financial situations.

In the years ended 31 March 2023 and 31 March 2022 Merseyside Jewish Community Care was never closed due to staff shortage or ill health.

External factors

Merseyside Jewish Community Care is subject to regulation by both the Charity Commission and Companies house, these regulations include compliance and the completion of returns within deadlines.

FINANCIAL REVIEW

Principal funding sources

Total incoming resources for the year ended 31 March 2023 were £398,841 (2022- £541,820).

During the year ended 31 March 2023 legacies of £165,240 (2022 - £299,383) were received and Merseyside Jewish Community Care is most grateful. Legacies are of considerable help, but cannot be relied upon every year as regular income.

Income from the kosher meals service for the year ended 31 March 2023 was £33,354 (2022 £24,628).

Merseyside Jewish Community Care received income in the year ended 31 March 2023 from the provision of administrative services to other communal charities of £6,845 (2022- £7,307).

Income from the Supported Living Scheme for the year ended 31 March 2023 was £19,467 (2022 - £16,294).

The community continues to show its support to all of Merseyside Jewish Community Care appeals. The 2018 appeal saw donations totalling £16,660 (2022 - £17,546) which includes Gift aid of £2,699 (2022 - £2,921). The Pesach appeal, New Year appeal, general donations and subscriptions saw donations totalling £71,692 (2022- £74,346) which includes Gift aid of £5,777 (2022 £6,370).

Allerton Hebrew Congregation, Liverpool Hebrew Associated Charities Fund, Childwall Hebrew Congregation and Merseyside Jewish Women's Welfare Society continue to support Merseyside Jewish Community Care with donations totalling £3,110 during the year ended 31 March 2023 (2022-£4,350). Some of these donations are restricted and are used for specific hardship such as food and clothing, to help fund the activities at the luncheon clubs, and the provision of mental health services.

During the year ended 31 March 2023 Merseyside Jewish Community Care received total investment income of £74,916 (2022 £72,407). Of this total £65,580 (2022- £63,997) was from listed investments and the remaining £9,335 (2022 £8,409) was from a mixture of unlisted investments and cash held on bank deposits.

During the year ended 31 March 2023 Merseyside Jewish Community Care gave out relief grants totalling £15,180 (2022 - £7,478), the majority of these grants have funded basic essentials such as food and clothing. The grants also includes charity funerals.

The total cost of providing the kosher meals service for the year ended 31 March 2023 was £50,570 (2022 - £38,729). The increase in costs is mostly due to Kosher food prices and repair costs for kitchen equipment.

During the year ended 31 March 2023 Merseyside Jewish Community Care spent a total of £32,330 (2022 - £3,903) on Rice Lane Cemetery. The cost included a major wall repair, garden maintenance, gravestone repairs and litter picking.

FINANCIAL REVIEW

Investment policy and objectives

In view of the inevitable fluctuations in annual income, which is based on fundraising and donations, Merseyside Jewish Community Care requires income from its investments to assist in financing services. The policy therefore is to generate sufficient income to enable service provision to continue to meet the needs of the Jewish community. Investment of funds is overseen by the trustees, investment risk should be low to moderate with ethical investments being favoured.

Merseyside Jewish Community Care takes advice from appointed investment managers, who twice annually attend investment sub-committee meetings conducted by certain trustees, at which they provide investment reports.

The investment strategy is based upon:

45% cash and fixed interest

40% equities

15% property

The investment strategy is reviewed annually by the trustees.

Reserves policy

As at 31 March 2023 Merseyside Jewish Community Care had unrestricted funds not committed or invested in tangible fixed assets of £2,031,500.

Merseyside Jewish Community Care needs reserves for the following reasons:

The needs of the modern Merseyside Jewish Community are changing thus it will be necessary to fund new welfare services in order to continue to develop services and meet future need and ensure the future of culturally Jewish welfare service provision in Merseyside.

1. Merseyside has a declining and ageing Jewish population: the resulting decrease in donations being received creates a highly vulnerable and uncertain future. Merseyside Jewish Community Care would NOT be able to quickly replenish resources solely from donations.
2. To minimise risks posed by major external changes such as a decline in donor's support, change in Government legislation for claiming gift aid or a fall in the stock market.
3. Reserves enable Merseyside Jewish Community Care to generate investment income, attract match funding from funding contracts and be an independent organisation.
4. To cover funding shortages in times of low investment returns.
5. Most projects are supported by short term time limited funding and it is only by having sufficient reserves available that the long term continuity of services can be ensured.

The trustees believe the following are the essential requirements in maintaining the level of reserves:

1. Reserves are to be maintained at a level which ensures that the core activities could continue during a period of unforeseen difficulty and enable it to be operational for three years and thus ensure continuity of services.
2. Reserves are sufficient to fund future major refurbishment costs for the Supported Living Scheme, Shifrin House and the Kosher Kitchen at Rex Cohen Court.

The reserves policy is reviewed manually when preparing the budget for the forthcoming year. The level of reserves is constantly monitored and particular attention is paid to the level of income which is very vulnerable to change outside the control of Merseyside Jewish Community Care.

FUTURE PLANS

Merseyside Jewish Community Care is committed to the welfare needs of the Jewish community and we are looking to further expand the already established activity clubs to promote health and wellbeing. The cost of the new activity clubs will be financed from accumulated reserves and fundraising.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Merseyside Jewish Community Care is a charitable company limited by guarantee, incorporated on 6 February 2007 and registered as a charity on 21 February 2008.

The company was established under a Memorandum of Association which establishes the objects and powers of the charitable company, and is governed under its Articles of Association.

The liability of the trustees is limited, in the event of the company being dissolved the trustees are required to contribute an amount not exceeding £10.

Recruitment and appointment of new trustees

The directors of the company are also charity trustees for the purposes of charity law and under the Articles of Association of the company are also known as members of the trustee board.

No person other than a retiring trustee may be appointed a trustee at an annual general meeting unless not less than seven nor more than twenty one clear days before the meeting, the charity is given notice that:

- a) is signed by a member entitled to vote at the meeting;
- b) states the members intention to propose the appointment of a person as a trustee;
- c) contains the details that, if the person were to be appointed, the charity would have to file at Companies House; and
- d) is signed by the person who is to be proposed to show his or her willingness to be appointed.

The appointment of a trustee, whether by the charity in general meeting or by another trustee, must not cause the number of trustees to exceed fifteen.

Merseyside Jewish Community Care actively seeks to recruit trustees who collectively possess the qualities and the skills required in order that the decisions and the performance of Merseyside Jewish Community Care can be undertaken efficiently. Merseyside Jewish Community Care acknowledges the definition of 'trustees' laid down in the Charities Act, to include all members of Merseyside Jewish Community Care's trustee board, and its compliance with the Charity Commissioners instructions regarding the responsibilities of charity trustees.

Organisational structure

Merseyside Jewish Community Care is governed by its trustees who set all the corporate strategy that is designed to achieve the objectives of the charity.

The charity employs M Walker as the Company Secretary and is based at Shifrin House, 433 Smithdown Road, Liverpool L15 3JL. In total the charity employed 14 full/part time staff in the year ended 31 March 2023 (2022 - 12).

Induction and Training

All new trustees are familiarised with the charity at an induction meeting with the Company Secretary and existing trustees of the charity.

An introduction pack is given to the new trustee in advance of attendance at his/her first trustees meeting. The pack includes:

- a) Latest annual report and financial statements
- b) Current business plan
- c) Charity Governance Code
- d) The Essential Trustee - CC3
- e) Articles of Association

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risks and uncertainties

Merseyside Jewish Community Care is required to operate a framework that effectively identifies all major risks that might prevent it from achieving its objectives and have in place any necessary arrangements to manage those risks and mitigate their effect. Merseyside Jewish Community Care's risk management framework effectively identifies key risks to successful achievement of its objectives and these are considered below:

Declining and Ageing Jewish Population

Services are provided for all age groups. There has been an increased demand for wellbeing services by older/frailer clients due to Liverpool's ageing Jewish population living longer in their own homes. The Charity has identified the welfare requirements of the community and established services to meet these needs. This enables people to improve their quality of life, health, wellbeing and circumstances.

The younger working population are moving out of Liverpool which affects the size and capacity of our donor base. The Trustees have a Fundraising Strategy until 2023, which provides plans to secure future funding.

Increased Costs

We have experienced increased costs due to the development of services and the requirements of regulations (e.g. health and safety, minimum wage).

Covid-19 brought a new and unexpected risk as all charities experienced changes to operations that stopped opportunities to raise income from activities and fundraising events. Merseyside Jewish Community Care already heavily subsidises welfare services so the loss of planned and expected income caused serious cash flow concerns at a time when the demand for help from the most vulnerable was increasing.

Reputational Risk

One of the Charity's major strengths is its reputation both within the Jewish and wider community.

The Trustees are involved in all strategic decisions which affect the direction of activity or specific events. As a service organisation the Charity is reliant on the actions of its employees carrying out activities in a manner consistent with the organisation's philosophy and intent.

The Charity's history reflects a distinguished record of service. There is considerable experience and expertise within the Board of Trustees and a highly efficient Administrative, Finance and Care team at Shifrin House, which gives confidence to the many communal organisations we support.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

06087087 (England and Wales)

Registered Charity number

1122902

Registered office

Shifrin House
433 Smithdown Road
Liverpool
L15 3JL

Trustees

G Globe
L M Lee
M A Fraenkel
A H Ross Vice President & Hon.Treasurer
D L Shiffman
J Rosen President
I Harris
P Sapiro
M Beaver Honorary Secretary

Company Secretary

M Walker

Auditors

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

Solicitors

Hill Dickinson, 1 St Paul's Square, Liverpool, L3 9SL
Gregory Abrams Davidson LLP, 20-24 Matthew Street, Liverpool L2 6RE

Investment Advisers

Blankstone Sington, Walker House, Exchange Flags, Liverpool, L2 3YL

Bankers

Barclays Bank Plc
164 Allerton Road
Liverpool
L18 2DH

PAST

The Jewish Board of Guardians for the relief of the Jewish Poor of Liverpool was established in 1875. Liverpool's cargo and liner trade with America made the city a natural staging point for the persecuted Jews of Europe on their way to the New World. The Board of Guardians was the organisation which fed and helped this flood of stricken human beings.

Apart from the problems of transients there was the considerable problem of poverty in the resident population which had to be dealt with by private charity. At this time the Welfare State did not exist and none of its resources or facilities were available. The work of the Board of Guardians continued steadily until the First World War, through the unemployment of the 1920s and 1930s, the rise of Nazi Germany and the aftermath of the Second World War.

In the 1970s the organisation changed its working name to Merseyside Jewish Welfare Council still with the same Registered Charity Number: 222465. Merseyside Jewish Welfare Council continued and co-ordinated the work of the Board of Guardians and adapted to meet the needs and circumstances of the Liverpool Jewish Community.

PRESENT

The original objective to provide relief for the Jewish poor in Merseyside has remained the same as when our charity was first formed in 1875. In the year 2000 the charity modernised its working name and became Merseyside Jewish Community Care.

In the following years the range of welfare provision expanded and a review from the Charity Commission in 2004 recommended we become a Registered Company as well as a charity. The Trustees took this opportunity to review and evaluate the role of the charity and decided to modernise the constitution to meet current and expected future welfare needs of the Liverpool Jewish Community. Merseyside Jewish Community Care incorporated as a Company on 6 February 2007, and in order to meet Charity Commission regulations, had to re-register Merseyside Jewish Community Care as Charity Number: 1122902 from 21 February 2008. The modernised constitution has widened our Charity's objectives enabling us to provide the established welfare work of the Board of Guardians as well as many new additional services.

The Wednesday Lunch Circle commenced in 2008 and was the start of a new range of health and wellbeing clubs for senior citizens. The objective of the Wednesday Lunch Circle was to encourage the maintenance of a healthy body and an active mind. In 2010 Merseyside Jewish Community Care developed a Supported Living Scheme enabling young adults with learning disabilities or mental health problems to live independently with floating support. Then in 2013 due to the growing demand for more health and wellbeing groups we commenced a range of activity clubs for dance, keep fit and art. Merseyside Jewish Community Care has evidenced the increase in the number of community members with dementia and memory problems. As a response staff and volunteers received training in dementia and the health and wellbeing clubs are located in safe environments to enable the inclusion of clients with both diagnosed and undiagnosed memory problems.

Merseyside Jewish Community Care has also had to respond to the recent recession and in 2010 took the proactive step of setting up a working partner relationship with the Citizen's Advice. This has enabled beneficiaries to access benefit entitlements and so reduce poverty and stress. Beneficiaries have gained peace of mind which has a positive impact on their health and wellbeing.

FUNDS HELD AS CUSTODIAN FOR OTHERS

As at 31 March 2023 and 31 March 2022 the trustees have confirmed that there were no funds held as custodian for others.

RELATED PARTIES

There is full disclosure of all transactions with all recognised related parties in Note 19 to the Financial Statements for the year ended 31 March 2023.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Merseyside Jewish Community Care for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

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

.....
A H Ross - Trustee

Opinion

We have audited the financial statements of Merseyside Jewish Community Care (the 'charitable company') for the year ended 31 March 2023 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We assessed the susceptibility of the company's financial statements to material misstatement, including how fraud might occur. Audit procedures performed by the company engagement team included:

- Identifying and assessing the design effectiveness of controls management has in place to prevent and detect fraud;
- Understanding how those charged with governance considered and addressed the potential for override of controls or other inappropriate influence over the financial reporting process;
- Reviewing financial statements disclosures and testing to supporting documentation to assess compliance with applicable law and regulations;
- Challenging assumptions and judgements made by management in its significant accounting estimates, in particular:
 - Accruals and prepayments - we carried out a review and recalculation of accruals and prepayments to assess its appropriateness for inclusion within the financial statements

Despite the audit being planned and conducted in accordance with ISAs (UK) there remains an unavoidable risk that material misstatements in the financial statements may not be detected owing to inherent limitations of the audit, and that by their very nature, any such instances of fraud or irregularity likely involve collusion, forgery, intentional misrepresentations, or the override of internal controls.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Report of the Independent Auditors to the Members of
Merseyside Jewish Community Care

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Kate Taylor FCCA (Senior Statutory Auditor)
for and on behalf of Haines Watts
Statutory Auditor
3rd Floor Pacific Chambers
11-13 Victoria Street
Liverpool
Merseyside
L2 5QQ

Date:

Statement of Financial Activities
for the Year Ended 31 March 2023

		Unrestricted funds £	Restricted funds £	31.3.23 Total funds £	31.3.22 Total funds £
	Notes				
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	259,209	5,050	264,259	421,184
Charitable activities	5				
Kosher meals		1,916	31,438	33,354	24,628
Charitable activities		6,845	-	6,845	7,307
Other trading activities	3	19,467	-	19,467	16,294
Investment income	4	74,916	-	74,916	72,407
Total		362,353	36,488	398,841	541,820
EXPENDITURE ON					
Raising funds		44,499	-	44,499	40,337
Charitable activities	6				
Kosher meals		18,850	50,521	69,371	56,952
Charitable activities		208,744	69,856	278,600	243,748
Total		272,093	120,377	392,470	341,037
Net gains/(losses) on investments		(185,682)	-	(185,682)	69,315
NET INCOME/(EXPENDITURE)		(95,422)	(83,889)	(179,311)	270,098
Transfers between funds	17	(53,763)	53,763	-	-
Net movement in funds		(149,185)	(30,126)	(179,311)	270,098
RECONCILIATION OF FUNDS					
Total funds brought forward		2,180,685	101,629	2,282,314	2,012,216
TOTAL FUNDS CARRIED FORWARD		2,031,500	71,503	2,103,003	2,282,314

Merseyside Jewish Community Care

Balance Sheet

31 March 2023

	Notes	Unrestricted funds £	Restricted funds £	31.3.23 Total funds £	31.3.22 Total funds £
FIXED ASSETS					
Tangible assets	13	575,584	-	575,584	575,739
Investments	14	1,107,552	71,503	1,179,055	1,370,173
		<u>1,683,136</u>	<u>71,503</u>	<u>1,754,639</u>	<u>1,945,912</u>
CURRENT ASSETS					
Debtors	15	44,098	-	44,098	48,415
Cash at bank		342,713	-	342,713	316,559
		<u>386,811</u>	<u>-</u>	<u>386,811</u>	<u>364,974</u>
CREDITORS					
Amounts falling due within one year	16	(38,447)	-	(38,447)	(28,572)
		<u>348,364</u>	<u>-</u>	<u>348,364</u>	<u>336,402</u>
NET CURRENT ASSETS					
		<u>348,364</u>	<u>-</u>	<u>348,364</u>	<u>336,402</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>2,031,500</u>	<u>71,503</u>	<u>2,103,003</u>	<u>2,282,314</u>
NET ASSETS		<u>2,031,500</u>	<u>71,503</u>	<u>2,103,003</u>	<u>2,282,314</u>
FUNDS	17				
Unrestricted funds				2,031,500	2,180,685
Restricted funds				71,503	101,629
TOTAL FUNDS				<u>2,103,003</u>	<u>2,282,314</u>

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

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

.....
A H Ross - Trustee

The notes form part of these financial statements

Cash Flow Statement

for the Year Ended 31 March 2023

	Notes	31.3.23 £	31.3.22 £
Cash flows from operating activities			
Cash generated from operations	1	<u>20,728</u>	<u>217,770</u>
Net cash provided by operating activities		<u>20,728</u>	<u>217,770</u>
Cash flows from investing activities			
Purchase of fixed asset investments		(127,937)	(111,641)
Sale of fixed asset investments		<u>133,363</u>	<u>164,418</u>
Net cash provided by investing activities		<u>5,426</u>	<u>52,777</u>
Cash flows from financing activities			
Loan repayments in year		<u>-</u>	<u>(50,000)</u>
Net cash provided by/(used in) financing activities		<u>-</u>	<u>(50,000)</u>
Change in cash and cash equivalents in the reporting period		<u>26,154</u>	<u>220,547</u>
Cash and cash equivalents at the beginning of the reporting period		<u>316,559</u>	<u>96,012</u>
Cash and cash equivalents at the end of the reporting period		<u><u>342,713</u></u>	<u><u>316,559</u></u>

The notes form part of these financial statements

Notes to the Cash Flow Statement
for the Year Ended 31 March 2023

1. RECONCILIATION OF NET (EXPENDITURE)/INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.3.23	31.3.22
	£	£
Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)	(179,311)	270,098
Adjustments for:		
Depreciation charges	156	194
Losses/(gain) on investments	185,682	(69,315)
Decrease in debtors	4,317	25,161
Increase/(decrease) in creditors	9,884	(8,368)
Net cash provided by operations	20,728	217,770

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.22	Cash flow	At 31.3.23
	£	£	£
Net cash			
Cash at bank	316,559	26,154	342,713
	316,559	26,154	342,713
Total	316,559	26,154	342,713

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, 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 Companies Act 2006. 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.

The financial statements are prepared in sterling, which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest £.

Merseyside Jewish Community Care is a registered charity (Charity Number: 1122902) in England and Wales. The charity is a private company limited by guarantee (Company Number: 06087087), with the registered office at Shifrin House, 433 Smithdown Road, Liverpool, L15 3JL.

The trustees consider that there are no material uncertainties about the Trust's ability to continue as a going concern.

Preparation of consolidated financial statements

The financial statements contain information about Merseyside Jewish Community Care as an individual company and do not contain consolidated financial information as the parent of a group. The charity is exempt under Section 399(2A) of the Companies Act 2006 from the requirements to prepare consolidated financial statements.

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.

Tangible fixed assets

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

Fixtures and fittings	- 20% on reducing balance

Depreciation is not charged on the freehold property as the trustees consider the asset to have a high residual value which removes the need for depreciation.

The charity reviews each asset on an individual basis and capitalises at cost. Tangible fixed assets are capitalised where the acquisition value is greater than £200.

Freehold property

Freehold properties have not been revalued.

Taxation

The charity is exempt from corporation tax on its charitable activities.

1. ACCOUNTING POLICIES - continued

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds are unrestricted funds earmarked for particular projects.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension commitments

The charity makes defined contributions to the individual pension schemes of certain employees. Contributions are charged in the accounts as they become payable in accordance with the rules of the scheme.

Fixed asset investments

Listed and unlisted investments are accounted for at market value, all realised and unrealised gains and losses are included in the Statement of Financial Activities in the year to which they relate.

Interests in subsidiaries are initially measured at cost and subsequently measured at cost less any accumulated impairment losses. The investments are assessed for impairment at each reporting date and any impairment losses or reversals of impairment losses are recognised immediately in profit or loss.

A subsidiary is an entity controlled by the company. Control is the power to govern the financial and operating policies of the entity so as to obtain benefits from its activities.

2. DONATIONS AND LEGACIES

	31.3.23	31.3.22
	£	£
Donations	55,703	74,347
Gift Aid	4,590	6,370
Legacies	165,240	299,383
Subscriptions	7,557	7,458
Donation - Merseyside Jewish Community Care Services Limited	11,399	11,730
Donation - Allerton Hebrew Congregation	1,300	1,300
Donation - Childwall Hebrew Congregation	1,150	1,350
Donation - Merseyside Jewish Women's Aid Society	660	200
Appeal income	13,961	14,626
Gift Aid on appeal income	2,699	2,920
Miscellaneous	-	1,500
	<u>264,259</u>	<u>421,184</u>

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

3. OTHER TRADING ACTIVITIES

	31.3.23	31.3.22
	£	£
Supported Living Scheme	19,467	16,294
	<u>19,467</u>	<u>16,294</u>

4. INVESTMENT INCOME

	31.3.23	31.3.22
	£	£
Investment income	74,916	72,407
	<u>74,916</u>	<u>72,407</u>

5. INCOME FROM CHARITABLE ACTIVITIES

	Activity	31.3.23	31.3.22
		£	£
Kosher meals income	Kosher meals	33,354	24,628
Provision of services	Charitable activities	6,845	7,307
		<u>40,199</u>	<u>31,935</u>

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7)	Support costs (see note 8)	Totals
	£	£	£
Kosher meals	69,231	140	69,371
Charitable activities	272,867	5,733	278,600
	<u>342,098</u>	<u>5,873</u>	<u>347,971</u>

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31.3.23	31.3.22
	£	£
Staff costs	212,830	220,103
Insurance	2,442	2,564
Light and heat	1,611	1,329
Telephone	3,416	3,595
Postage and stationery	2,927	2,106
Supported Living Scheme	8,899	6,076
Relief grants	15,180	7,478
Kosher meals expenses	50,570	38,729
Special activities - Mental health services	3,784	1,678
Cemetery expenses	32,330	3,584
Computer maintenance	5,205	5,616
Repairs & renewals	1,135	1,378
Cleaning	1,691	1,092
Depreciation	78	97
	<u>342,098</u>	<u>295,425</u>

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

8. SUPPORT COSTS

		Governance costs
		£
Kosher meals		140
Charitable activities		5,733
		<u>5,873</u>

9. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.23	31.3.22
	£	£
Auditors' remuneration	5,733	5,256
Depreciation - owned assets	155	195
	<u>5,888</u>	<u>5,451</u>

10. TRUSTEES' REMUNERATION AND BENEFITS

During the years ended 31 March 2023 and 31 March 2022 there were no trustees' remuneration or other benefits.

Trustees' expenses

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

11. STAFF COSTS

	31.3.23	31.3.22
	£	£
Wages and salaries	195,583	198,435
Social security costs	9,148	10,136
Other pension costs	8,099	11,532
	<u>212,830</u>	<u>220,103</u>

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

	31.3.23	31.3.22
Administration	6	7
Care team	3	3
Ancillary	2	2
	<u>11</u>	<u>12</u>

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

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

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	405,401	15,783	421,184
Charitable activities			
Kosher meals	-	24,628	24,628
Charitable activities	7,307	-	7,307
Other trading activities	16,294	-	16,294
Investment income	72,407	-	72,407
Total	<u>501,409</u>	<u>40,411</u>	<u>541,820</u>
EXPENDITURE ON			
Raising funds	40,337	-	40,337
Charitable activities			
Kosher meals	-	56,952	56,952
Charitable activities	233,265	10,483	243,748
Total	<u>273,602</u>	<u>67,435</u>	<u>341,037</u>
Net gains on investments	<u>69,315</u>	<u>-</u>	<u>69,315</u>
NET INCOME/(EXPENDITURE)	297,122	(27,024)	270,098
Transfers between funds	<u>(28,493)</u>	<u>28,493</u>	<u>-</u>
Net movement in funds	268,629	1,469	270,098
RECONCILIATION OF FUNDS			
Total funds brought forward	1,912,056	100,160	2,012,216
TOTAL FUNDS CARRIED FORWARD	<u><u>2,180,685</u></u>	<u><u>101,629</u></u>	<u><u>2,282,314</u></u>

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

13. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1 April 2022 and 31 March 2023	574,962	14,055	5,729	594,746
DEPRECIATION				
At 1 April 2022	-	13,278	5,729	19,007
Charge for year	-	155	-	155
At 31 March 2023	-	13,433	5,729	19,162
NET BOOK VALUE				
At 31 March 2023	574,962	622	-	575,584
At 31 March 2022	574,962	777	-	575,739

14. FIXED ASSET INVESTMENTS

	Shares in group undertakings £	Listed investments £	Unlisted investments £	Totals £
MARKET VALUE				
At 1 April 2022	1	1,133,308	236,864	1,370,173
Additions	-	127,937	-	127,937
Disposals	-	(133,373)	-	(133,373)
Revaluations	-	(153,943)	(31,739)	(185,682)
At 31 March 2023	1	973,929	205,125	1,179,055
NET BOOK VALUE				
At 31 March 2023	1	973,929	205,125	1,179,055
At 31 March 2022	1	1,133,308	236,864	1,370,173

There were no investment assets outside the UK.

UK listed investments are represented by:

	31.3.23	31.3.22
	£	£
Fixed interest securities	652,384	788,204
Equity shares	491,545	576,565
Cash	35,126	5,404
	1,179,055	1,370,173

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

14. FIXED ASSET INVESTMENTS - continued

Cost or valuation at 31 March 2023 is represented by:

	Shares in group undertakings	Listed investments	Unlisted investments	Totals
	£	£	£	£
Valuation in 2023	-	973,929	205,125	1,179,054
Cost	1	-	-	1
	<u>1</u>	<u>973,929</u>	<u>205,125</u>	<u>1,179,055</u>

The company's investments at the balance sheet date in the share capital of companies include the following:

Merseyside Jewish Community Care Services Limited

Registered office: 433 Smithdown Road, Liverpool, L15 3JL

Nature of business: Provision of Jewish Burials

	%
Class of share:	holding
Ordinary £1	100

The following investments were material in value at 31 March 2023:

	31.3.23
	£
Alliance Trust/Liontrust Income Bond	53,366
GCP Asset backed income fund	52,016
GCP Infrastructure investments Ltd	60,466
Henderson Far East Income Trust	47,672
Majedie Investments Plc Ord Shares 10p	42,224
RM Secured Direct Lending Plc	61,006
Semper total return fund income shares	45,530
TwentyFour Income Fund	48,029

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.23	31.3.22
	£	£
Tax recoverable	6,100	8,669
Loans	3,285	3,405
Other debtors	24,343	25,185
Accrued interest	5,610	5,973
Prepayments	4,760	5,183
	<u>44,098</u>	<u>48,415</u>

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

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.23	31.3.22
	£	£
Other creditors	6,729	5,460
Accrued expenses	31,718	23,112
	38,447	28,572

17. MOVEMENT IN FUNDS

	At 1.4.22 £	Net movement in funds £	Transfers between funds £	At 31.3.23 £
Unrestricted funds				
General fund	2,180,685	(95,422)	(53,763)	2,031,500
Restricted funds				
Rice Lane Cemetery	74,313	(28,967)	-	45,346
Restricted income/expenses	27,316	(54,922)	53,763	26,157
	101,629	(83,889)	53,763	71,503
TOTAL FUNDS	2,282,314	(179,311)	-	2,103,003

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	362,353	(272,093)	(185,682)	(95,422)
Restricted funds				
Rice Lane Cemetery	3,363	(32,330)	-	(28,967)
Restricted income/expenses	33,125	(88,047)	-	(54,922)
	36,488	(120,377)	-	(83,889)
TOTAL FUNDS	398,841	(392,470)	(185,682)	(179,311)

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

17. MOVEMENT IN FUNDS - continued**Comparatives for movement in funds**

	At 1.4.21 £	Net movement in funds £	Transfers between funds £	At 31.3.22 £
Unrestricted funds				
General fund	1,912,056	297,122	(28,493)	2,180,685
Restricted funds				
Rice Lane Cemetery	71,001	3,312	-	74,313
Restricted income/expenses	29,159	(30,336)	28,493	27,316
	<u>100,160</u>	<u>(27,024)</u>	<u>28,493</u>	<u>101,629</u>
TOTAL FUNDS	<u>2,012,216</u>	<u>270,098</u>	<u>-</u>	<u>2,282,314</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	501,409	(273,602)	69,315	297,122
Restricted funds				
Rice Lane Cemetery	6,896	(3,584)	-	3,312
Restricted income/expenses	33,515	(63,851)	-	(30,336)
	<u>40,411</u>	<u>(67,435)</u>	<u>-</u>	<u>(27,024)</u>
TOTAL FUNDS	<u>541,820</u>	<u>(341,037)</u>	<u>69,315</u>	<u>270,098</u>

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

	At 1.4.21 £	Net movement in funds £	Transfers between funds £	At 31.3.23 £
Unrestricted funds				
General fund	1,912,056	201,700	(82,256)	2,031,500
Restricted funds				
Rice Lane Cemetery	71,001	(25,655)	-	45,346
Restricted income/expenses	29,159	(85,258)	82,256	26,157
	<u>100,160</u>	<u>(110,913)</u>	<u>82,256</u>	<u>71,503</u>
TOTAL FUNDS	<u>2,012,216</u>	<u>90,787</u>	<u>-</u>	<u>2,103,003</u>

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

17. 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	863,762	(545,695)	(116,367)	201,700
Restricted funds				
Rice Lane Cemetery	10,259	(35,914)	-	(25,655)
Restricted income/expenses	66,640	(151,898)	-	(85,258)
	<u>76,899</u>	<u>(187,812)</u>	<u>-</u>	<u>(110,913)</u>
TOTAL FUNDS	<u>940,661</u>	<u>(733,507)</u>	<u>(116,367)</u>	<u>90,787</u>

18. EMPLOYEE BENEFIT OBLIGATIONS

During the year ended 31 March 2023 Merseyside Jewish Community Care paid £8,099 (2022 - £11,532) in defined contributions to the individual pension schemes of certain employees. At 31 March 2023 pension contributions of £730 (2022: £577) were payable and included within accrued expenses.

19. RELATED PARTY DISCLOSURES

As at 31 March 2023 Merseyside Jewish Community Care has recognised the following related parties:

Merseyside Jewish Representative Council (an incorporated registered charity, charity number 1140569)

Trustee G Globe is currently a trustee of Merseyside Jewish Representative Council. During the year ended 31 March 2023 Merseyside Jewish Community Care provided administrative services to Merseyside Jewish Representative Council at a cost of £5,000 (2022: £5,000). The trustees concerned did not influence or benefit from these transactions. As at 31 March 2023 Merseyside Jewish Community Care was owed £5,359 (2022: £5,312) by Merseyside Jewish Representative Council.

Liverpool Hebrew Associated Charities Fund (an unincorporated registered charity, charity number 1096341)

Trustee E M Mott-Cowan is currently a trustee of Liverpool Hebrew Associated Charities Fund. During the year ended 31 March 2023 Liverpool Hebrew Associated Charities donated £Nil (2022: £Nil) to Merseyside Jewish Community Care. During the year ended 31 March 2023 Merseyside Jewish Community Care provided administrative services to Liverpool Associated Charities Fund at a cost of £Nil (2022: £704). The trustee concerned did not influence or benefit from these transactions. As at 31 March 2023 Merseyside Jewish Community Care was owed £3,047 (2022: £3,047) by Liverpool Hebrew Associated Charities Fund.

20. RESTRICTED FUNDS

Rice Lane Cemetery

This fund is used solely for the maintenance and repair of Rice Lane Cemetery, Hazeldale Road Road, Walton, Liverpool, L9 2BA.

Kosher meals lunch and activity clubs

Donations were received from various communal organisations to help fund the costs associated with this service.

The relief of poverty and distress

Donations from Merseyside Jewish Women's Aid Welfare Society and other anonymous donations were received to fund specific hardship cases and help fund food parcels at Pesach.

Mental health support group

Donations were received from members of the community to help fund the costs associated with this service.

21. DESIGNATED FUNDS

These have been earmarked by the trustees to cover the costs of future Kosher meals services and Supported Living Schemes.

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

	31.3.23 £	31.3.22 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	55,703	74,347
Gift Aid	4,590	6,370
Legacies	165,240	299,383
Subscriptions	7,557	7,458
Donation - Merseyside Jewish Community Care Services Limited	11,399	11,730
Donation - Allerton Hebrew Congregation	1,300	1,300
Donation - Childwall Hebrew Congregation	1,150	1,350
Donation - Merseyside Jewish Women's Aid Society	660	200
Appeal income	13,961	14,626
Gift Aid on appeal income	2,699	2,920
Miscellaneous	-	1,500
	264,259	421,184
Other trading activities		
Supported Living Scheme	19,467	16,294
Investment income		
Investment income	74,916	72,407
Charitable activities		
Kosher meals income	33,354	24,628
Provision of services	6,845	7,307
	40,199	31,935
Total incoming resources	398,841	541,820
EXPENDITURE		
Raising donations and legacies		
Rates and water	1,314	871
Insurance	2,442	2,563
Light and heat	1,610	1,328
Telephone	3,416	3,594
Postage and stationery	6,829	4,914
Sundries	7,879	5,626
Repairs and renewals	1,135	1,378
Cleaning	1,691	1,092
Publicity	490	176
Computer maintenance	5,204	5,615
Carried forward	32,010	27,157

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

	31.3.23	31.3.22
	£	£
Raising donations and legacies		
Brought forward	32,010	27,157
Outreach services	5,000	5,000
Depreciation of tangible fixed assets	78	97
	37,088	32,254
Investment management costs		
Portfolio management	7,411	8,083
Charitable activities		
Wages	195,583	198,435
Social security	9,148	10,136
Pensions	8,099	11,532
Insurance	2,442	2,564
Light and heat	1,611	1,329
Telephone	3,416	3,595
Postage and stationery	2,927	2,106
Supported Living Scheme	8,899	6,076
Relief grants	15,180	7,478
Kosher meals expenses	50,570	38,729
Special activities - Mental health services	3,784	1,678
Cemetery expenses	32,330	3,584
Computer maintenance	5,205	5,616
Repairs & renewals	1,135	1,378
Cleaning	1,691	1,092
Depreciation of tangible fixed assets	78	97
	342,098	295,425
Support costs		
Governance costs		
Auditors' remuneration	5,733	5,256
Trustee's meetings	140	19
	5,873	5,275
Total resources expended	392,470	341,037
Net income before gains and losses	6,371	200,783
Realised recognised gains and losses		
Realised/unrealised gains/ (losses) on investments	(185,682)	69,315
Net (expenditure)/income	(179,311)	270,098

This page does not form part of the statutory financial statements

Accounts

Report of the Trustees and
Financial Statements for the Year Ended 31 March 2022
for
Merseyside Jewish Community Care

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

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for the Year Ended 31 March 2022

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Report of the Trustees
for the Year Ended 31 March 2022

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 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

Objectives and aims

Merseyside Jewish Community Care aims to provide a comprehensive welfare service for Jewish individuals and families in Merseyside, and organisations and professionals who interact with the Community.

How our activities deliver public benefit

The trustees have given due consideration to the Charity Commission guidance on the operation of the Public Benefit requirement. Our main activities and who we try to help are described below. All our charitable activities enhance people's lives, support mental and physical wellbeing, focus on the prevention of ill-health and provide "value added" community care and are undertaken to further our charitable purposes for the public benefit.

The relief of poverty and distress

Small grants are made available to individuals and families in urgent financial need. Holiday and respite grants are provided for children, people with a disability or terminal illness. Grants are made to enable people to improve their quality of life, health, well-being and circumstances.

Financial strength and efficiency

Managing the organisation to maintain financial strength and stability through prudent budgeting and the careful management of income and expenditure.

Identifying and meet the welfare needs of the Community

Merseyside Jewish community Care provides welfare services that can be accessed, Monday to Thursday 9.00 am - 5.00 pm, Friday 9.00 am - 2.00 pm. Clients may utilise as many services as required e.g. daily, weekly, monthly. Referrals can come from the individual, their general practitioner, health professional, relative or friend. Every potential client is assessed by the Community Care team. Service provision and performance are measured through review and evaluation which is reported to the trustees. Improvements to current services and new developments are strategically planned to meet identified need.

Providing a range of culturally sensitive services

All activities and services are provided in a culturally sensitive manner. Jewish festivals are celebrated throughout the year. Pesach parcels were delivered throughout the community and hospitals. Due to Covid-19 restrictions some services have been provided through telephone support.

Providing an administrative and cultural resource

Merseyside Jewish Community Care provides a range of administrative services to other communal organisations and offer cultural information to the wider community. There is considerable experience and expertise within the highly efficient administrative and finance team at Shifrin House, which gives confidence to the many Jewish charitable organisations that we support.

Equality and diversity

Merseyside Jewish Community Care has a strong commitment to equal opportunities and all Jewish people referred to Merseyside Jewish Community Care are treated impartially, fairly and positively. Access is enabled to activities by utilising disability accessible venues in the community. Diversity is welcomed through the activities. The opportunity to work with people of different race, nationality, ethnic or national origins, gender, marital status, physical or mental disability, religious beliefs and practices, age, class and sexuality is welcomed.

Kosher meals, lunch and activity clubs

This service works to provide what may be for some recipients the only hot kosher meal they receive each week. Our meals on wheels, the weekly senior citizens activity clubs and the soup and sandwich service at Rex Cohen Court provide a nutritious meal in a social and safe environment. Other wellbeing activities for senior citizens take place at Shifrin House, Allerton Shul and Reform Shul. A full programme of activities is provided throughout the year to enable socialisation to prevent loneliness and isolation. Due to Covid-19 restrictions all lunch clubs and Yom Tov parties had to be suspended from 24 March 2020 and started to gradually reopen August 2021.

Report of the Trustees
for the Year Ended 31 March 2022

Mental health support group

This supports adults with mental health or stress related problems. Individuals are encouraged to improve their communication skills, manage the symptoms of their difficulties and acknowledge achievements in their lives. Due to government Covid-19 restrictions, some assistance has been provided through telephone support.

Visual support group

This provides a monthly support group for the visually impaired in the Jewish community. All our referrals include an assessment of visual impairment and where required appropriate support services such as shopping, transport and disability aids are put in place. The group has a vibrant programme of activities, outings and inter functions. Due to government Covid-19 restrictions, some assistance has been provided through telephone support.

Carers Services

Carers Services provide short respite breaks, support and information for carers. There is an increasing demand for this service. Carers particularly want to know how to access services and need signposting to appropriate local resources. Due to government Covid-19 restrictions, some assistance has been provided through telephone support.

Hospital visiting

Merseyside Jewish Community Care have dedicated hospital visitation teams at the Royal Liverpool, Whiston and Broadgreen hospitals. Due to government Covid-19 restrictions, in the year ended 31 March 2022 we could not provide hospital visits, assistance has been provided through telephone support. These staff and volunteer teams ensure that in future all Jewish patients receive a visitor and receive help and advice about accessing services.

Shopping service

Staff and volunteers provide a shopping service for people who are unable to go shopping without support. In the year ended 31 March 2022 we provided this service on 629 (2021 - 1,125) occasions.

Transport

Staff and volunteers provide transport for those members of the Jewish community who require additional support to attend the kosher meals lunch clubs or hospital appointments.

Bereavement service

Care and administrative teams have worked together to provide advice and support to recently bereaved members of the Jewish community. This involves sending a letter and information leaflet to the recently bereaved offering both bereavement advice and support services. In the year ended 31 March 2022 Merseyside Jewish Community Care contacted 32 (2021 - 33) people offering bereavement support services.

Supported Living

Merseyside Jewish community Care provide a Supported Living Scheme. Jewish people requiring support are able to move into their own homes and have been enabled to live independently. Merseyside Jewish Community Care continues to work in partnership with the Liverpool Jewish Housing Association and PSS.

Rice Lane

Merseyside Jewish community care provides maintenance for Rice Lane Cemetery; this includes garden maintenance, wall repair, gravestone repairs and litter picking. Pathways between the rows of graves have been cleared to make access easier and safer.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

During the year ended 31 March 2022 Merseyside Jewish Community Care's services support 576 (2021 - 575) registered clients through person centred casework. This reflects the demand for practical and emotional support during a crisis, help to make arrangements for home care and personal services, referrals for social care services, information and support for people with welfare and health problems and their families.

During the year ended 31 March 2022 Merseyside Jewish Community Care could not provide a full year of carers breaks due to guidance from the Government and Public Health England. Assistance has been provided through telephone support. When restrictions lifted we provided 349 Carers breaks in the year ended 31 March 2022.

In the year ended 31 March 2022 the kosher meals service provided 4,201 (2021 - 5,426) meals. One part time cook coordinator and one part time kitchen assistant are supported by a team of kitchen volunteers. They work to provide what maybe for some recipients the only hot kosher meal they receive each week.

Jewish festivals are celebrated during the year. Merseyside Jewish Community Care ensures that the lunch and activity clubs include a party and celebration meal at Yom Tovim and ministers are invited to come and speak to the groups. Celebrations during the year usually include Succot, Chanukah, and Purim parties held at Rex Cohen Court hall. Due to the Covid-19 pandemic there was no lunch and activity clubs, parties or communal celebrations. A total of 62 (2021 - 61) Pesach parcels were delivered throughout the Jewish community and hospitals.

During the year ended 31 March 2022 Merseyside Jewish Community Care made relief grants of £7,478 (2021 - £42,821) to individuals and families in financial need which also includes charity funerals. Merseyside Jewish Community Care has provided community support to access benefits, pensions, debt counselling and other financial matters.

While the services offered by Merseyside Jewish Community Care cover the whole of Merseyside, the majority of clients on the database live in South Liverpool, where the office and administrative base for the organisation are located. Activities are carried out at Jewish Community venues with disability access in South Liverpool. The care team provide outreach work for socially and economically deprived clients in areas such as Huyton, Wirral and Southport, Merseyside Jewish Community Care also support families who have moved to surrounding areas.

There is considerable experience and expertise within the highly efficient administrative and finance team at Shifrin House. They provide services for the many Jewish charitable organisations that Merseyside Jewish Community Care supports.

Merseyside Jewish Community Care continues to provide both administrative and social services to the Jewish community in Merseyside through a small team of staff based at Shifrin House and support from volunteers who donated their time at an estimated total value to Merseyside Jewish Community Care for the year ended 31 March 2022 of £18,844 (2021 - £19,465). The services provided enhance people's lives, support mental and physical well being, focus on the prevention of ill health and provide "value added" community care. These welfare services have had an impact on people's well being and have reduced the feeling of isolation and have also improved our client's financial situations.

In the years ended 31 March 2022 and 31 March 2021 Merseyside Jewish Community Care was never closed due to staff shortage or ill health.

External factors

Merseyside Jewish Community Care is subject to regulation by both the Charity Commission and Companies house, these regulations include compliance and the completion of returns within deadlines. In addition Merseyside Jewish Community Care is expected to meet the terms of its contracts with Liverpool City Council.

FINANCIAL REVIEW

Principal funding sources

Total incoming resources for the year ended 31 March 2022 were £541,820 (2021- £368,664).

During the year ended 31 March 2022 legacies of £299,383 (2021 - £7,188) were received and Merseyside Jewish Community Care is most grateful. Legacies are of considerable help, but cannot be relied upon every year as regular income.

Income from the kosher meals service for the year ended 31 March 2022 was £24,628 (2021 - £24,756).

Merseyside Jewish Community Care received income in the year ended 31 March 2022 from the provision of administrative services to other communal charities of £7,307 (2021- £7,495).

Income from the Supported Living Scheme for the year ended 31 March 2022 was £16,294 (2021 - £14,014).

The community continues to show its support to all of Merseyside Jewish Community Care appeals. The 2018 appeal saw donations totalling £17,546 (2021 - £35,828) which includes Gift aid of £2,921 (2021 - £5,345). The Pesach appeal, New Year appeal, general donations and subscriptions saw donations totalling £74,347 (2021- £202,327) which includes Gift aid of £6,370 (2021- £5,328).

Allerton Hebrew Congregation, Liverpool Hebrew Associated Charities Fund, Childwall Hebrew Congregation and Merseyside Jewish Women's Welfare Society continue to support Merseyside Jewish Community Care with donations totalling £4,350 during the year ended 31 March 2022 (2021 - £2,200). Some of these donations are restricted and are used for specific hardship such as food and clothing, to help fund the activities at the luncheon clubs, and the provision of mental health services.

During the year ended 31 March 2022 Merseyside Jewish Community Care received total investment income of £72,407 (2021- £65,856). Of this total £63,997 (2021- £57,748) was from listed investments and the remaining £8,409 (2021 - £8,107) was from a mixture of unlisted investments and cash held on bank deposits.

During the year ended 31 March 2022 Merseyside Jewish Community Care gave out relief grants totalling £7,478 (2021 - £242,821), the majority of these grants have funded basic essentials such as food and clothing. The grants also includes charity funerals.

The total cost of providing the kosher meals service for the year ended 31 March 2022 was £38,729 (2021 - £35,630). Merseyside Jewish Community Care had to cancel all lunch clubs and Yom Tov parties due to government Covid-19 restrictions. Lunch and activity clubs re-opened cautiously and gradually from August 2021 when restrictions had been lifted.

During the year ended 31 March 2022 Merseyside Jewish Community Care spent a total of £3,584 (2021 - £5,852) on Rice Lane Cemetery. The cost included garden maintenance, gravestone repairs, wall repairs and litter picking.

Investment policy and objectives

In view of the inevitable fluctuations in annual income, which is based on fundraising and donations, Merseyside Jewish Community Care requires income from its investments to assist in financing services. The policy therefore is to generate sufficient income to enable service provision to continue to meet the needs of the Jewish community. Investment of funds is overseen by the trustees, investment risk should be low to moderate with ethical investments being favoured.

Merseyside Jewish Community Care takes advice from appointed investment managers, who twice annually attend investment sub-committee meetings conducted by certain trustees, at which they provide investment reports.

The investment strategy is based upon:

45% cash and fixed interest

40% equities

15% property

The investment strategy is reviewed annually by the trustees.

FINANCIAL REVIEW

Reserves policy

As at 31 March 2022 Merseyside Jewish Community Care had unrestricted funds not committed or invested in tangible fixed assets of £2,180,685. Based on current expenditure levels, this equated to approximately two years running costs.

Merseyside Jewish Community Care needs reserves for the following reasons:

The needs of the modern Merseyside Jewish Community are changing thus it will be necessary to fund new welfare services in order to continue to develop services and meet future need and ensure the future of culturally Jewish welfare service provision in Merseyside.

1. Merseyside has a declining and ageing Jewish population: the resulting decrease in donations being received creates a highly vulnerable and uncertain future. Merseyside Jewish Community Care would NOT be able to quickly replenish resources solely from donations.
2. To be able to cover all contractual liabilities when they fall due.
3. To minimise risks posed by major external changes such as a decline in donor's support, change in Government legislation for claiming gift aid or a fall in the stock market.
4. Reserves enable Merseyside Jewish Community Care to generate investment income, attract match funding from funding contracts and be an independent organisation.
5. To cover funding shortages in times of low investment returns.
6. Most projects are supported by short term time limited funding and it is only by having sufficient reserves available that the long term continuity of services can be ensured.

The trustees believe the following are the essential requirements in maintaining the level of reserves:

1. Reserves are to be maintained at a level which ensures that the core activities could continue during a period of unforeseen difficulty and enable it to be operational for three years and thus ensure continuity of services.
2. Reserves are sufficient to fund future specific projects such as the Supported Living Scheme and the major refurbishment of Shifrin House.

The reserves policy is reviewed manually when preparing the budget for the forthcoming year. The level of reserves is constantly monitored and particular attention is paid to the level of income which is very vulnerable to change outside the control of Merseyside Jewish Community Care.

FUTURE PLANS

Merseyside Jewish Community Care is committed to the welfare needs of the Jewish community and we are looking to further expand the already established activity clubs to promote health and wellbeing. The cost of the new activity clubs will be financed from accumulated reserves and fundraising.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Merseyside Jewish Community Care is a charitable company limited by guarantee, incorporated on 6 February 2007 and registered as a charity on 21 February 2008.

The company was established under a Memorandum of Association which establishes the objects and powers of the charitable company, and is governed under its Articles of Association.

The liability of the trustees is limited, in the event of the company being dissolved the trustees are required to contribute an amount not exceeding £10.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Recruitment and appointment of new trustees

The directors of the company are also charity trustees for the purposes of charity law and under the Articles of Association of the company are also known as members of the trustee board.

No person other than a retiring trustee may be appointed a trustee at an annual general meeting unless not less than seven nor more than twenty one clear days before the meeting, the charity is given notice that:

- a) is signed by a member entitled to vote at the meeting;
- b) states the members intention to propose the appointment of a person as a trustee;
- c) contains the details that, if the person were to be appointed, the charity would have to file at Companies House; and
- d) is signed by the person who is to be proposed to show his or her willingness to be appointed.

The appointment of a trustee, whether by the charity in general meeting or by another trustee, must not cause the number of trustees to exceed fifteen.

Merseyside Jewish Community Care actively seeks to recruit trustees who collectively possess the qualities and the skills required in order that the decisions and the performance of Merseyside Jewish Community Care can be undertaken efficiently. Merseyside Jewish Community Care acknowledges the definition of 'trustees' laid down in the Charities Act, to include all members of Merseyside Jewish Community Care's trustee board, and its compliance with the Charity Commissioners instructions regarding the responsibilities of charity trustees.

Organisational structure

Merseyside Jewish Community Care is governed by its trustees who set all the corporate strategy that is designed to achieve the objectives of the charity.

The charity employs L Dolan as the Company Secretary and is based at Shifrin House, 433 Smithdown Road, Liverpool L15 3JL. In total the charity employed 12 full/part time staff in the year ended 31 March 2022 (2021 - 14).

Induction and Training

All new trustees are familiarised with the charity at an induction meeting with the Company Secretary and existing trustees of the charity.

An introduction pack is given to the new trustee in advance of attendance at his/her first trustees meeting. The pack includes:

- a) Latest annual report and financial statements
- b) Current business plan
- c) Charity Governance Code
- d) The Essential Trustee - CC3
- e) Articles of Association

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risks and uncertainties

Merseyside Jewish Community Care is required to operate a framework that effectively identifies all major risks that might prevent it from achieving its objectives and have in place any necessary arrangements to manage those risks and mitigate their effect. Merseyside Jewish Community Care's risk management framework effectively identifies key risks to successful achievement of its objectives and these are considered below:

Declining and Ageing Jewish Population

Services are provided for all age groups. There has been an increased demand for wellbeing services by older/frailer clients due to Liverpool's ageing Jewish population living longer in their own homes. The Charity has identified the welfare requirements of the community and established services to meet these needs. This enables people to improve their quality of life, health, wellbeing and circumstances.

The younger working population are moving out of Liverpool which affects the size and capacity of our donor base. The Trustees have a Fundraising Strategy until 2023, which provides plans to secure future funding.

Increased Costs

We have experienced increased costs due to the development of services and the requirements of regulations (e.g. health and safety, minimum wage).

Covid-19 brought a new and unexpected risk as all charities experienced changes to operations that stopped opportunities to raise income from activities and fundraising events. Merseyside Jewish Community Care already heavily subsidises welfare services so the loss of planned and expected income caused serious cash flow concerns at a time when the demand for help from the most vulnerable was increasing.

Reputational Risk

One of the Charity's major strengths is its reputation both within the Jewish and wider community.

The Trustees are involved in all strategic decisions which affect the direction of activity or specific events. As a service organisation the Charity is reliant on the actions of its employees carrying out activities in a manner consistent with the organisation's philosophy and intent.

The Charity's history reflects a distinguished record of service. There is considerable experience and expertise within the Board of Trustees and a highly efficient Administrative, Finance and Care team at Shifrin House, which gives confidence to the many communal organisations we support.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

06087087 (England and Wales)

Registered Charity number

1122902

Registered office

Shifrin House
433 Smithdown Road
Liverpool
L15 3JL

Trustees

G Globe
E M Mott-Cowan (resigned 29.6.21)
L M Lee
M A Fraenkel President
A H Ross Vice President & Hon.Treasurer
D L Shiffman
J Rosen President
I Harris
P Sapiro
M Beaver

Company Secretary

L Dolan Chief Executive

Auditors

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

Solicitors

Hill Dickinson, 1 St Paul's Square, Liverpool, L3 9SL
Gregory Abrams Davidson LLP, 20-24 Matthew Street, Liverpool L2 6RE

Investment Advisers

Blankstone Sington, Walker House, Exchange Flags, Liverpool, L2 3YL

Bankers

Barclays Bank Plc
164 Allerton Road
Liverpool
L18 2DH

Report of the Trustees
for the Year Ended 31 March 2022

PAST

The Jewish Board of Guardians for the relief of the Jewish Poor of Liverpool was established in 1875. Liverpool's cargo and liner trade with America made the city a natural staging point for the persecuted Jews of Europe on their way to the New World. The Board of Guardians was the organisation which fed and helped this flood of stricken human beings.

Apart from the problems of transients there was the considerable problem of poverty in the resident population which had to be dealt with by private charity. At this time the Welfare State did not exist and none of its resources or facilities were available. The work of the Board of Guardians continued steadily until the First World War, through the unemployment of the 1920s and 1930s, the rise of Nazi Germany and the aftermath of the Second World War.

In the 1970s the organisation changed its working name to Merseyside Jewish Welfare Council still with the same Registered Charity Number: 222465. Merseyside Jewish Welfare Council continued and co-ordinated the work of the Board of Guardians and adapted to meet the needs and circumstances of the Liverpool Jewish Community.

PRESENT

The original objective to provide relief for the Jewish poor in Merseyside has remained the same as when our charity was first formed in 1875. In the year 2000 the charity modernised its working name and became Merseyside Jewish Community Care.

In the following years the range of welfare provision expanded and a review from the Charity Commission in 2004 recommended we become a Registered Company as well as a charity. The Trustees took this opportunity to review and evaluate the role of the charity and decided to modernise the constitution to meet current and expected future welfare needs of the Liverpool Jewish Community. Merseyside Jewish Community Care incorporated as a Company on 6 February 2007, and in order to meet Charity Commission regulations, had to re-register Merseyside Jewish Community Care as Charity Number: 1122902 from 21 February 2008. The modernised constitution has widened our Charity's objectives enabling us to provide the established welfare work of the Board of Guardians as well as many new additional services.

The Wednesday Lunch Circle commenced in 2008 and was the start of a new range of health and wellbeing clubs for senior citizens. The objective of the Wednesday Lunch Circle was to encourage the maintenance of a healthy body and an active mind. In 2010 Merseyside Jewish Community Care developed a Supported Living Scheme enabling young adults with learning disabilities or mental health problems to live independently with floating support. Then in 2013 due to the growing demand for more health and wellbeing groups we commenced a range of activity clubs for dance, keep fit and art. Merseyside Jewish Community Care has evidenced the increase in the number of community members with dementia and memory problems. As a response staff and volunteers received training in dementia and the health and wellbeing clubs are located in safe environments to enable the inclusion of clients with both diagnosed and undiagnosed memory problems.

Merseyside Jewish Community Care has also had to respond to the recent recession and in 2010 took the proactive step of setting up a working partner relationship with the Citizen's Advice Bureau. This has enabled beneficiaries to access benefit entitlements and so reduce poverty and stress. Beneficiaries have gained peace of mind which has a positive impact on their health and wellbeing.

FUNDS HELD AS CUSTODIAN FOR OTHERS

As at 31 March 2022 and 31 March 2021 the trustees have confirmed that there were no funds held as custodian for others.

RELATED PARTIES

There is full disclosure of all transactions with all recognised related parties in Note 19 to the Financial Statements for the year ended 31 March 2022.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Merseyside Jewish Community Care for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

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

.....
A H Ross - Trustee

Opinion

We have audited the financial statements of Merseyside Jewish Community Care (the 'charitable company') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We assessed the susceptibility of the company's financial statements to material misstatement, including how fraud might occur. Audit procedures performed by the company engagement team included:

- Identifying and assessing the design effectiveness of controls management has in place to prevent and detect fraud;
- Understanding how those charged with governance considered and addressed the potential for override of controls or other inappropriate influence over the financial reporting process;
- Reviewing financial statements disclosures and testing to supporting documentation to assess compliance with applicable law and regulations;
- Challenging assumptions and judgements made by management in its significant accounting estimates, in particular:
 - Accruals and prepayments - we carried out a review and recalculation of accruals and prepayments to assess its appropriateness for inclusion within the financial statements

Despite the audit being planned and conducted in accordance with ISAs (UK) there remains an unavoidable risk that material misstatements in the financial statements may not be detected owing to inherent limitations of the audit, and that by their very nature, any such instances of fraud or irregularity likely involve collusion, forgery, intentional misrepresentations, or the override of internal controls.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Kate Taylor FCCA (Senior Statutory Auditor)
for and on behalf of Haines Watts
Statutory Auditor
3rd Floor Pacific Chambers
11-13 Victoria Street
Liverpool
Merseyside
L2 5QQ

Date:

Merseyside Jewish Community Care

Statement of Financial Activities
for the Year Ended 31 March 2022

	Notes	Unrestricted funds £	Restricted funds £	31.3.22 Total funds £	31.3.21 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	405,401	15,783	421,184	255,496
Charitable activities					
Kosher meals		-	24,628	24,628	26,506
Charitable activities		7,307	-	7,307	6,791
Other trading activities	3	16,294	-	16,294	14,014
Investment income	4	72,407	-	72,407	65,856
Total		501,409	40,411	541,820	368,663
EXPENDITURE ON					
Raising funds		40,337	-	40,337	60,202
Charitable activities	6				
Kosher meals		-	56,952	56,952	44,142
Charitable activities		233,265	10,483	243,748	273,637
Total		273,602	67,435	341,037	377,981
Net gains on investments		69,315	-	69,315	180,426
NET INCOME/(EXPENDITURE)		297,122	(27,024)	270,098	171,108
Transfers between funds	18	(28,493)	28,493	-	-
Net movement in funds		268,629	1,469	270,098	171,108
RECONCILIATION OF FUNDS					
Total funds brought forward		1,912,056	100,160	2,012,216	1,841,108
TOTAL FUNDS CARRIED FORWARD		2,180,685	101,629	2,282,314	2,012,216

The notes form part of these financial statements

Merseyside Jewish Community Care

Balance Sheet
31 March 2022

	Notes	Unrestricted funds £	Restricted funds £	31.3.22 Total funds £	31.3.21 Total funds £
FIXED ASSETS					
Tangible assets	13	575,739	-	575,739	575,934
Investments	14	1,268,544	101,629	1,370,173	1,353,636
		<u>1,844,283</u>	<u>101,629</u>	<u>1,945,912</u>	<u>1,929,570</u>
CURRENT ASSETS					
Debtors	15	48,415	-	48,415	73,576
Cash at bank		316,559	-	316,559	96,012
		<u>364,974</u>	<u>-</u>	<u>364,974</u>	<u>169,588</u>
CREDITORS					
Amounts falling due within one year	16	(28,572)	-	(28,572)	(86,942)
NET CURRENT ASSETS		<u>336,402</u>	<u>-</u>	<u>336,402</u>	<u>82,646</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>2,180,685</u>	<u>101,629</u>	<u>2,282,314</u>	<u>2,012,216</u>
NET ASSETS		<u>2,180,685</u>	<u>101,629</u>	<u>2,282,314</u>	<u>2,012,216</u>
FUNDS	18				
Unrestricted funds				2,180,685	1,912,056
Restricted funds				101,629	100,160
TOTAL FUNDS				<u>2,282,314</u>	<u>2,012,216</u>

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

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

.....
A H Ross - Trustee

Merseyside Jewish Community Care

Cash Flow Statement
for the Year Ended 31 March 2022

	Notes	31.3.22 £	31.3.21 £
Cash flows from operating activities			
Cash generated from operations	1	217,770	33,452
Net cash provided by operating activities		217,770	33,452
Cash flows from investing activities			
Purchase of fixed asset investments		(111,641)	(134,907)
Sale of fixed asset investments		164,418	135,939
Net cash provided by investing activities		52,777	1,032
Cash flows from financing activities			
Loan repayments in year		(50,000)	-
Net cash (used in)/provided by financing activities		(50,000)	-
Change in cash and cash equivalents in the reporting period		220,547	34,484
Cash and cash equivalents at the beginning of the reporting period		96,012	61,528
Cash and cash equivalents at the end of the reporting period		316,559	96,012

The notes form part of these financial statements

Notes to the Cash Flow Statement
for the Year Ended 31 March 2022

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.3.22	31.3.21
	£	£
Net income for the reporting period (as per the Statement of Financial Activities)	270,098	171,108
Adjustments for:		
Depreciation charges	194	243
Gain on investments	(69,315)	(180,426)
Decrease in debtors	25,161	1,168
(Decrease)/increase in creditors	(8,368)	41,359
Net cash provided by operations	217,770	33,452

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.21	Cash flow	At 31.3.22
	£	£	£
Net cash			
Cash at bank	96,012	220,547	316,559
	96,012	220,547	316,559
Debt			
Debts falling due within 1 year	(50,000)	50,000	-
	(50,000)	50,000	-
Total	46,012	270,547	316,559

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, 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 Companies Act 2006. 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.

The financial statements are prepared in sterling, which is the functional currency of the company. Monetary amounts in these financial statements are rounded to the nearest £.

Merseyside Jewish Community Care is a registered charity (Charity Number: 1122902) in England and Wales. The charity is a private company limited by guarantee (Company Number: 06087087), with the registered office at Shifrin House, 433 Smithdown Road, Liverpool, L15 3JL.

The trustees consider that there are no material uncertainties about the Trust's ability to continue as a going concern.

Preparation of consolidated financial statements

The financial statements contain information about Merseyside Jewish Community Care as an individual company and do not contain consolidated financial information as the parent of a group. The charity is exempt under Section 399(2A) of the Companies Act 2006 from the requirements to prepare consolidated financial statements.

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.

Tangible fixed assets

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

Fixtures and fittings - 20% on reducing balance

Depreciation is not charged on the freehold property as the trustees consider the asset to have a high residual value which removes the need for depreciation.

The charity reviews each asset on an individual basis and capitalises at cost. Tangible fixed assets are capitalised where the acquisition value is greater than £200.

Freehold property

Freehold properties have not been revalued.

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds are unrestricted funds earmarked for particular projects.

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

1. ACCOUNTING POLICIES - continued

Fund accounting

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension commitments

The charity makes defined contributions to the individual pension schemes of certain employees. Contributions are charged in the accounts as they become payable in accordance with the rules of the scheme.

Fixed asset investments

Listed and unlisted investments are accounted for at market value, all realised and unrealised gains and losses are included in the Statement of Financial Activities in the year to which they relate.

Interests in subsidiaries are initially measured at cost and subsequently measured at cost less any accumulated impairment losses. The investments are assessed for impairment at each reporting date and any impairment losses or reversals of impairment losses are recognised immediately in profit or loss.

A subsidiary is an entity controlled by the company. Control is the power to govern the financial and operating policies of the entity so as to obtain benefits from its activities.

2. DONATIONS AND LEGACIES

	31.3.22	31.3.21
	£	£
Donations	74,347	174,977
Gift Aid	6,370	5,328
Legacies	299,383	7,188
Subscriptions	7,458	7,122
Donation - Merseyside Jewish Community Care Services Limited	11,730	11,399
Donation - Allerton Hebrew Congregation	1,300	1,750
Donation - Liverpool Hebrew Associated Charities Fund	-	704
Donation - Childwall Hebrew Congregation	1,350	1,750
Donation - Merseyside Jewish Women's Aid Society	200	450
Appeal income	14,626	30,483
Gift Aid on appeal income	2,920	5,345
Miscellaneous	1,500	-
Exceptional items	-	9,000
	421,184	255,496

3. OTHER TRADING ACTIVITIES

	31.3.22	31.3.21
	£	£
Supported Living Scheme	16,294	14,014
	16,294	14,014

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

4. INVESTMENT INCOME

	31.3.22	31.3.21
	£	£
Investment income	72,407	65,856

5. INCOME FROM CHARITABLE ACTIVITIES

	Activity	31.3.22	31.3.21
		£	£
Kosher meals income	Kosher meals	24,628	26,506
Provision of services	Charitable activities	7,307	6,791
		31,935	33,297

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs (see note 7)	Support costs (see note 8)	Totals
	£	£	£
Kosher meals	56,952	-	56,952
Charitable activities	238,473	5,275	243,748
	295,425	5,275	300,700

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

	31.3.22	31.3.21
	£	£
Staff costs	220,103	188,775
Insurance	2,564	2,659
Light and heat	1,329	1,097
Telephone	3,595	5,084
Postage and stationery	2,106	1,818
Supported Living Scheme	6,076	3,545
Relief grants	7,478	42,821
Kosher meals expenses	38,729	35,630
Special activities - Mental health services	1,678	-
Cemetery expenses	3,584	5,852
Computer maintenance	5,616	6,094
Repairs & renewals	1,378	968
Cleaning	1,092	733
Provision of services	-	17,637
Depreciation	97	122
	295,425	312,835

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

8. SUPPORT COSTS

		Governance costs
		£
Charitable activities		5,275
		<u><u> </u></u>

9. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.22	31.3.21
	£	£
Auditors' remuneration	5,256	4,944
Depreciation - owned assets	195	243
	<u><u> </u></u>	<u><u> </u></u>

10. TRUSTEES' REMUNERATION AND BENEFITS

During the years ended 31 March 2022 and 31 March 2021 there were no trustees' remuneration or other benefits.

Trustees' expenses

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

11. STAFF COSTS

	31.3.22	31.3.21
	£	£
Wages and salaries	198,435	182,066
Social security costs	10,136	10,238
Other pension costs	11,532	11,761
	<u><u> </u></u>	<u><u> </u></u>
	220,103	204,065
	<u><u> </u></u>	<u><u> </u></u>

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

	31.3.22	31.3.21
Administration	7	8
Care team	3	3
Ancillary	2	3
	<u><u> </u></u>	<u><u> </u></u>
	12	14
	<u><u> </u></u>	<u><u> </u></u>

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

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

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	170,193	85,303	255,496
Charitable activities			
Kosher meals	-	26,506	26,506
Charitable activities	6,791	-	6,791
Other trading activities	14,014	-	14,014
Investment income	65,856	-	65,856
Total	<u>256,854</u>	<u>111,809</u>	<u>368,663</u>
EXPENDITURE ON			
Raising funds	60,202	-	60,202
Charitable activities			
Kosher meals	17,637	26,505	44,142
Charitable activities	184,209	89,428	273,637
Total	<u>262,048</u>	<u>115,933</u>	<u>377,981</u>
Net gains on investments	<u>180,426</u>	<u>-</u>	<u>180,426</u>
NET INCOME/(EXPENDITURE)	175,232	(4,124)	171,108
RECONCILIATION OF FUNDS			
Total funds brought forward	1,736,824	104,284	1,841,108
TOTAL FUNDS CARRIED FORWARD	<u><u>1,912,056</u></u>	<u><u>100,160</u></u>	<u><u>2,012,216</u></u>

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

13. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1 April 2021 and 31 March 2022	574,962	14,055	5,729	594,746
DEPRECIATION				
At 1 April 2021	-	13,083	5,729	18,812
Charge for year	-	195	-	195
At 31 March 2022	-	13,278	5,729	19,007
NET BOOK VALUE				
At 31 March 2022	574,962	777	-	575,739
At 31 March 2021	574,962	972	-	575,934

14. FIXED ASSET INVESTMENTS

	Shares in group undertakings £	Listed investments £	Unlisted investments £	Totals £
MARKET VALUE				
At 1 April 2021	1	1,149,660	203,975	1,353,636
Additions	-	111,641	-	111,641
Disposals	-	(164,418)	-	(164,418)
Revaluations	-	36,425	32,889	69,314
At 31 March 2022	1	1,133,308	236,864	1,370,173
NET BOOK VALUE				
At 31 March 2022	1	1,133,308	236,864	1,370,173
At 31 March 2021	1	1,149,660	203,975	1,353,636

There were no investment assets outside the UK.

UK listed investments are represented by:

	31.3.22	31.3.21
	£	£
Fixed interest securities	788,204	725,035
Equity shares	576,565	607,144
Cash	5,404	21,457
	1,370,173	1,353,636

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

14. FIXED ASSET INVESTMENTS - continued

Cost or valuation at 31 March 2022 is represented by:

	Shares in group undertakings	Listed investments	Unlisted investments	Totals
	£	£	£	£
Valuation in 2022	-	1,133,308	236,864	1,370,172
Cost	1	-	-	1
	<u>1</u>	<u>1,133,308</u>	<u>236,864</u>	<u>1,370,173</u>

The company's investments at the balance sheet date in the share capital of companies include the following:

Merseyside Jewish Community Care Services Limited

Registered office: 433 Smithdown Road, Liverpool, L15 3JL

Nature of business: Provision of Jewish Burials

	% holding
Class of share:	
Ordinary £1	100

The following investments were material in value at 31 March 2022:

	31.3.22
	£
The Charities Property Fund	236,865
Alliance Trust/Liontrust Income Bond	46,955
GCP Asset backed income fund	48,900
GCP Infrastructure investments Ltd	60,720
Twenty Four Select Monthly Income 1p shares	35,600
Henderson Far East Income Trust	44,250
First Trust Global Funds Plc	30,753
Lazard Global Equity income fund income shares	35,672
H2O Multi returns fund class 1 income shares	32,427
RM Secured Direct Lending Plc	55,650
Starwood European Ordinary Shares	58,080
TwentyFour Income Fund	47,080
Semper total return fund income shares	49,100

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.22	31.3.21
	£	£
Tax recoverable	8,669	12,856
Loans	3,405	3,525
Other debtors	25,185	42,455
Accrued interest	5,973	5,699
Prepayments	5,183	9,041
	<u>48,415</u>	<u>73,576</u>

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

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.22	31.3.21
	£	£
Bank loans and overdrafts (see note 17)	-	50,000
Other creditors	5,460	15,049
Accrued expenses	23,112	21,893
	<u>28,572</u>	<u>86,942</u>

17. LOANS

An analysis of the maturity of loans is given below:

	31.3.22	31.3.21
	£	£
Amounts falling due within one year on demand:		
Bank loans	-	50,000
	<u>-</u>	<u>50,000</u>

18. MOVEMENT IN FUNDS

	At 1.4.21 £	Net movement in funds £	Transfers between funds £	At 31.3.22 £
Unrestricted funds				
General fund	1,912,056	297,122	(28,493)	2,180,685
Restricted funds				
Rice Lane Cemetery	71,001	3,312	-	74,313
Restricted income/expenses	29,159	(30,336)	28,493	27,316
	<u>100,160</u>	<u>(27,024)</u>	<u>28,493</u>	<u>101,629</u>
TOTAL FUNDS	<u>2,012,216</u>	<u>270,098</u>	<u>-</u>	<u>2,282,314</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	501,409	(273,602)	69,315	297,122
Restricted funds				
Rice Lane Cemetery	6,896	(3,584)	-	3,312
Restricted income/expenses	33,515	(63,851)	-	(30,336)
	<u>40,411</u>	<u>(67,435)</u>	<u>-</u>	<u>(27,024)</u>
TOTAL FUNDS	<u>541,820</u>	<u>(341,037)</u>	<u>69,315</u>	<u>270,098</u>

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

18. MOVEMENT IN FUNDS - continued**Comparatives for movement in funds**

	At 1.4.20 £	Net movement in funds £	At 31.3.21 £
Unrestricted funds			
General fund	1,736,824	175,232	1,912,056
Restricted funds			
Rice Lane Cemetery	71,119	(118)	71,001
Restricted income/expenses	33,165	(4,006)	29,159
	<u>104,284</u>	<u>(4,124)</u>	<u>100,160</u>
TOTAL FUNDS	<u><u>1,841,108</u></u>	<u><u>171,108</u></u>	<u><u>2,012,216</u></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	256,854	(262,048)	180,426	175,232
Restricted funds				
Rice Lane Cemetery	5,734	(5,852)	-	(118)
Restricted income/expenses	106,075	(110,081)	-	(4,006)
	<u>111,809</u>	<u>(115,933)</u>	<u>-</u>	<u>(4,124)</u>
TOTAL FUNDS	<u><u>368,663</u></u>	<u><u>(377,981)</u></u>	<u><u>180,426</u></u>	<u><u>171,108</u></u>

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

	At 1.4.20 £	Net movement in funds £	Transfers between funds £	At 31.3.22 £
Unrestricted funds				
General fund	1,736,824	472,354	(28,493)	2,180,685
Restricted funds				
Rice Lane Cemetery	71,119	3,194	-	74,313
Restricted income/expenses	33,165	(34,342)	28,493	27,316
	<u>104,284</u>	<u>(31,148)</u>	<u>28,493</u>	<u>101,629</u>
TOTAL FUNDS	<u><u>1,841,108</u></u>	<u><u>441,206</u></u>	<u><u>-</u></u>	<u><u>2,282,314</u></u>

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

18. 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	758,263	(535,650)	249,741	472,354
Restricted funds				
Rice Lane Cemetery	12,630	(9,436)	-	3,194
Restricted income/expenses	139,590	(173,932)	-	(34,342)
	<u>152,220</u>	<u>(183,368)</u>	<u>-</u>	<u>(31,148)</u>
TOTAL FUNDS	<u>910,483</u>	<u>(719,018)</u>	<u>249,741</u>	<u>441,206</u>

19. EMPLOYEE BENEFIT OBLIGATIONS

During the year ended 31 March 2022 Merseyside Jewish Community Care paid £10,136 (2021 - £10,238) in defined contributions to the individual pension schemes of certain employees. At 31 March 2022 pension contributions of £656 (2021: £1,896) were payable and included within accrued expenses.

20. RELATED PARTY DISCLOSURES

As at 31 March 2022 Merseyside Jewish Community Care has recognised the following related parties:

Merseyside Jewish Representative Council (an incorporated registered charity, charity number 1140569)

Trustee G Globe is currently a trustees of Merseyside Jewish Representative Council. During the year ended 31 March 2022 Merseyside Jewish Community Care provided administrative services to Merseyside Jewish Representative Council at a cost of £5,000 (2021: £5,000). The trustees concerned did not influence or benefit from these transactions. As at 31 March 2022 Merseyside Jewish Community Care was owed £5,000 (2021: £10,000) by Merseyside Jewish Representative Council.

Liverpool Hebrew Associated Charities Fund (an unincorporated registered charity, charity number 1096341)

Trustee E M Mott-Cowan is currently a trustee of Liverpool Hebrew Associated Charities Fund. During the year ended 31 March 2022 Liverpool Hebrew Associated Charities donated £Nil (2021: £704) to Merseyside Jewish Community Care. During the year ended 31 March 2022 Merseyside Jewish Community Care provided administrative services to Liverpool Associated Charities Fund at a cost of £704 (2021: £704). The trustee concerned did not influence or benefit from these transactions. As at 31 March 2022 Merseyside Jewish Community Care was owed £3,022 (2021: £3,022) by Liverpool Hebrew Associated Charities Fund.

21. RESTRICTED FUNDS

Rice Lane Cemetery

This fund is used solely for the maintenance and repair of Rice Lane Cemetery, Hazeldale Road Road, Walton, Liverpool, L9 2BA.

Kosher meals lunch and activity clubs

Donations were received from various communal organisations to help fund the costs associated with this service.

The relief of poverty and distress

Donations from Merseyside Jewish Women's Aid Welfare Society and other anonymous donations were received to fund specific hardship cases and help fund food parcels at Pesach.

21. RESTRICTED FUNDS - continued

Mental health support group

Donations were received from members of the community to help fund the costs associated with this service.

22. DESIGNATED FUNDS

These have been been earmarked by the trustees to cover the costs of future Kosher meals services and Supported Living Schemes.

Merseyside Jewish Community Care

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

	31.3.22 £	31.3.21 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	74,347	174,977
Gift Aid	6,370	5,328
Legacies	299,383	7,188
Subscriptions	7,458	7,122
Donation - Merseyside Jewish Community Care Services Limited	11,730	11,399
Donation - Allerton Hebrew Congregation	1,300	1,750
Donation - Liverpool Hebrew Associated Charities Fund	-	704
Donation - Childwall Hebrew Congregation	1,350	1,750
Donation - Merseyside Jewish Women's Aid Society	200	450
Appeal income	14,626	30,483
Gift Aid on appeal income	2,920	5,345
Miscellaneous	1,500	-
Exceptional items	-	9,000
	421,184	255,496
Other trading activities		
Supported Living Scheme	16,294	14,014
Investment income		
Investment income	72,407	65,856
Charitable activities		
Kosher meals income	24,628	26,506
Provision of services	7,307	6,791
	31,935	33,297
Total incoming resources	541,820	368,663
EXPENDITURE		
Raising donations and legacies		
Wages	-	15,290
Rates and water	871	1,286
Insurance	2,563	2,660
Light and heat	1,328	1,098
Telephone	3,594	5,085
Postage and stationery	4,914	4,240
Sundries	5,626	8,457
Repairs and renewals	1,378	969
Cleaning	1,092	732
Publicity	176	1,552
Computer maintenance	5,615	6,095
Outreach services	5,000	5,000
Carried forward	32,157	52,464

Merseyside Jewish Community Care

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

	31.3.22 £	31.3.21 £
Raising donations and legacies		
Brought forward	32,157	52,464
Depreciation of tangible fixed assets	97	121
	32,254	52,585
Investment management costs		
Portfolio management	8,083	7,617
Charitable activities		
Wages	198,435	166,776
Social security	10,136	10,238
Pensions	11,532	11,761
Insurance	2,564	2,659
Light and heat	1,329	1,097
Telephone	3,595	5,084
Postage and stationery	2,106	1,818
Supported Living Scheme	6,076	3,545
Relief grants	7,478	42,821
Kosher meals expenses	38,729	35,630
Special activities - Mental health services	1,678	-
Cemetery expenses	3,584	5,852
Computer maintenance	5,616	6,094
Repairs & renewals	1,378	968
Cleaning	1,092	733
Provision of services	-	17,637
Depreciation of tangible fixed assets	97	122
	295,425	312,835
Support costs		
Governance costs		
Auditors' remuneration	5,256	4,944
Trustee's meetings	19	-
	5,275	4,944
Total resources expended	341,037	377,981
Net income/(expenditure) before gains and losses	200,783	(9,318)
Realised recognised gains and losses		
Realised/unrealised gains/ (losses) on investments	69,315	180,426
Net income	270,098	171,108

Accounts

MERSEYSIDE JEWISH COMMUNITY CARE

ANNUAL REPORT 2021

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MERSEYSIDE JEWISH COMMUNITY CARE

BOARD OF DIRECTORS 2020 - 2021

President	Mrs Janet Rosen
Vice-President & Honorary Treasurer	Mr Andrew Ross
Honorary Secretary	Mrs Michelle Beaver

DIRECTORS

Stephanie Brada (resigned 1 October 2020)
Dr Michael Fraenkel (Past President)
Gordon S Globe (Past President)
Ian Harris
Laurence Lee
Edward M Mott-Cowan (Past President) (resigned 29 June 2021)
Philip Sapiro
David Shiffman

STAFF 2020 - 2021

Chief Executive	Lisa Dolan
Finance Manager	Mechelle Walker
Finance Officer	Linda Edwards
Administrator	Karen McIntyre
Administration and Information Officer	Carole McGirr
Administration and Support Worker (2020)	Lisa Alis (commenced 1 October 2020)
Community Care Manager	Sandra Ellenbogen
Community Care Co-ordinator	Anthea Simon
Community Care Co-ordinator	Susan Goldenberg
Cook Co-ordinator	Reva Polak
Relief Kitchen Assistant (2021)	Helena Chait (deceased 31 January 2021)
Temporary Kitchen Assistant (2021)	Ruth Sultman (commenced 1 April 2021)
Relief Team:	
Community Support Worker	Barry Fineberg
Community Support Worker	Eve Fineberg
Community Wellbeing Worker	Sue Gotts

MERSEYSIDE JEWISH COMMUNITY CARE

PRESIDENT'S REPORT 2020 - 2021

I am pleased to be able to present this report at the end of my first year as President of Merseyside Jewish Community Care. Last year the AGM had to be held on Zoom as it was unsafe to meet face to face due to the Coronavirus pandemic. However, this year we have had the opportunity to be double vaccinated and gather at Rex Cohen Court Hall for a smaller than usual meeting to share information about the worthy work of the Charity.

This report presents another successful year of welfare service provision from April 2020 to 31 March 2021. Throughout the year we have continued to reach out to individuals and families in Merseyside and provide them with the support and help they need wherever possible.

Due to the financial impact of the pandemic, economic difficulties have affected charities both locally and nationally. Merseyside Jewish Community Care experienced an unexpected cash flow crisis at the end of March 2020 when the impact of Covid-19 affected planned income streams.

I can report that the Charity has taken positive measures to meet identified community needs throughout the pandemic whilst managing our resources through strong and professional Board leadership. I am pleased to detail some of the positive activities and achievements that have taken place throughout 2020/21:-

- From March 2020, the country was faced with the Coronavirus crisis and lockdowns. The Charity quickly identified and prioritised essential welfare services that could be provided safely to meet the needs of the most vulnerable in the community. The Board commenced monthly meetings via Zoom which enabled strong leadership and communication throughout the lockdown.
- Our Care Team provided support for 409 clients through person centred casework (382 last year). The team is headed by Sandra Ellenbogen together with Anthea Simon and Susan Goldenberg. Their endeavours actively improve the lives of so many people.
- The Kosher meals service provided 5,426 meals on wheels (an increase of 119% from last year) and attendance at Senior Citizens lunch clubs had to be suspended due to government lockdowns and guidelines.
- All health and wellbeing clubs for seniors were suspended due to government lockdowns and guidelines.

MERSEYSIDE JEWISH COMMUNITY CARE

- In March 2021, 61 Pesach Parcels were delivered to needy individuals and families in our community and hospitals. Sadly, Merseyside Jewish Community Care had no choice but to cancel the Communal Seder due to Coronavirus.
- The Supported Living scheme which commenced back in 2010 has remained fully operational and the tenants have been supported throughout Covid. Jewish people requiring support have been enabled to live independent lives in their own homes. Merseyside Jewish Community Care continues to work in partnership with the Liverpool Jewish Housing Association whom we thank for their guidance and assistance.
- The Citizens Advice Bureau (Wavertree) continued to work with the Charity by providing an outreach service. They gave telephone support throughout Covid when face to face meetings could not take place. Wavertree Citizens Advice Bureau provided a service offering information and advice on a range of issues including Welfare benefits, Debt, Housing, Consumer and Legal Matters. Merseyside Jewish Community Care's partnership project with the Citizens Advice Bureau has enabled members of the Jewish community to maximize benefits and refunds and a total of £47,002 was achieved during the year. These funds enable improved quality of life and a reduction of stress and anxiety.
- The Investment sub-committee met regularly on Zoom during the pandemic to monitor and review our policy and strategies whilst maintaining cautious and prudent controls. Contact with Blankstone Sington our investment advisors has been on-going.

This has been a demanding and successful year overall with the Charity quickly adapting to meet welfare needs brought about by Covid-19. Community members who were shielding and self-isolating needed access to food supplies, meals on wheels and prescriptions. Many people who thought they would never need to call on the Charity's services relied on us through lockdown. Thousands of meals were delivered to those in need and thousands of telephone calls were made to support clients, particularly people with anxiety and mental health challenges.

Covid-19 decimated the availability of volunteers as the vast majority were required to self isolate. A small team of dedicated and devoted volunteers continued to support the vulnerable and on behalf of the whole community I wish to pay tribute to every one of them for their time and commitment which has helped others to stay safe and saved lives.

I would like to thank Arnold Lewis and Phil Sapiro for their tremendous commitment to Rice Lane Cemetery which has seen improvements in ground maintenance management. I would also like to thank Susan Goldenberg,

MERSEYSIDE JEWISH COMMUNITY CARE

President of the Merseyside Jewish Women's Welfare Society and her whole Committee who have ensured Jewish women have received regular telephone support and assistance throughout the pandemic.

I would also like to express sincere thanks to all our staff whose diligence, caring approach and commitment to clients and the organisation has been absolutely exceptional. The whole staff team have worked over and above their usual hours and duties during the pandemic and have enabled Merseyside Jewish Community Care to deliver excellent welfare services.

Tribute must be paid to the Late Helena Chait who sadly passed away 31st January 2021. Helena had been involved with the charity for many years as both Kitchen Assistant and Shomer. Although her role was primarily in the kitchen she was always concerned about the care and wellbeing of clients at the lunch and activity clubs for seniors and they enjoyed her company. She will be greatly missed by clients, volunteers and staff colleagues.

I have been privileged to have had Andrew Ross and Michelle Beaver on my Executive for the past year. Their experience and skills have been of considerable benefit to our charity. I also wish to sincerely thank Merseyside Jewish Community Care's Directors who have contributed to the leadership and management of the organisation during this difficult year when we have all had to cope with the pandemic and use Zoom in order to hold monthly meetings.

Thanks are given to Edward M Mott-Cowan who became a Director in February 2004 and became Treasurer later the same year. He then became Treasurer and Vice President at the AGM in November 2005 and led the organisation as President from 2008 to 2011. Edward has been a committed and well respected Director and been actively involved in many of the organisations great achievements which include: the development of the Supported Living Scheme in 2009, the refurbishment of the Rex Cohen Court kitchen in 2013, the refurbishment of Shifrin House in 2016 and the introduction of a range of health and wellbeing activities for seniors. He led very successful Golf Day events over several years together with Graham Rubin which raised thousands of pounds for the charity. The charity will be forever grateful for Edward's dedication and service to Liverpool Jewish welfare.

Finally, I appeal to the Community to continue to support us in our endeavours. It is inevitable that our role will continue to evolve and expand as we meet the future challenges facing members of our community. I wish to thank everyone who has supported Merseyside Jewish Community Care, as volunteers or donors, for only with your help can we maintain, develop and secure our vital work and continue to meet future challenges.

Mrs Janet Rosen
President

MERSEYSIDE JEWISH COMMUNITY CARE

HONORARY TREASURER'S REPORT 2020 - 2021

Having completed my first year as Honorary Treasurer, I am delighted to report that Merseyside Jewish Community Care continues to maintain a satisfactory financial position. We have exercised tight control of expenditure and have reviewed our investment policy and strategy.

Our accounts show an operating deficit of £9,318 which is not sustainable and illustrates just how dependent we are upon financial support from the Community in order to secure the future of Jewish welfare.

In 2020 we received a legacy of £7,188 and we are very grateful to the Late Anita Halton. This level of support is vital to enable us to maintain our services in the future. Merseyside Jewish Community Care is extremely grateful to all those who give so generously. I cannot stress how much legacies, no matter the size, are important to MJCC. They can be either a fixed amount or the percentage of the estate. We are available to give advice in the strictest confidence to anyone who may be considering leaving us a legacy.

The Trustees' investment powers are governed by the Constitution, which permits them to "take all necessary steps for keeping property and funds invested". The Trustees act in accordance with Merseyside Jewish Community Care's Investment policy, which was approved in February 2021. The investments have been managed by Blankstone Sington and I would like to express the Board's thanks to them and in particular to Ben Taxman for their continued services. Our aim is to generate a minimum annual investment income of £50,000. In the year ended 31 March 2021 this target was met and the investment income was £65,856.

MERSEYSIDE JEWISH COMMUNITY CARE

Looking back over the last year the accounts show:

- The Covid Crisis Appeal raised a total of £35,828 from the community. Merseyside Jewish Community Care also managed to secure additional Covid Grants totalling £76,300.
- The Major Appeal 2018 saw donations totalling £54,344 which included Gift Aid of £8,440. The Pesach appeal, New Year appeal, general donations and subscriptions saw donations totalling £63,036 which included Gift Aid of £6,576. Gift Aid has been a major benefit to Merseyside Jewish Community Care and has brought in a total of £15,016. I must emphasize how important it is that Gift Aid forms are signed and returned by those who are eligible because we can then raise funds at no extra expense to donors and indeed, higher rate taxpayers actually receive extra tax relief.
- During the year Merseyside Jewish Community Care spent a total of £5,852 on Rice Lane Cemetery, this expenditure included general garden maintenance and litter picking. Section by section pathways between the rows of graves have been cleared to make access easier and safer.
- Community organisations including Shuls have donated a total of £15,349 which is often used for specific hardship cases and activities.

Merseyside Jewish Community Care continues to provide guidance, advice and support to members of the Jewish Community who are experiencing problems during the current economic situation. Coping at a time like this can be difficult but Merseyside Jewish Community Care is ready to assist in a crisis or with longer term support. Relief grants of £42,821 (last year £24,600) have been awarded during the year. The majority of these grants have funded basic essentials such as food and clothing for our clients. Relief grants have also been given to fund Jewish burials.

This is also the Annual General Meeting for Merseyside Jewish Community Care's trading company MJCC Services Ltd, (Registered Company Number 6107330 England).

Over the past year I have maintained a close working relationship with the staff team at Shifrin House who as always have displayed nothing other than total professionalism, commitment and enthusiasm. Together we have maintained financial procedures and reporting systems that have enabled the Board to monitor and control both income and expenditure.

The accounts have as last year been audited by Haines Watts Liverpool Limited and I would like to express the Board's thanks to them for their continued services.

Andrew Ross
Hon. Treasurer

MERSEYSIDE JEWISH COMMUNITY CARE

MERSEYSIDE JEWISH COMMUNITY CARE

Statement of Financial Activities For the Year Ended 31 March 2021

	Unrestrict ed Funds	Restrict ed Funds	2021 Total Fund s	2020 Total Funds
	£	£	£	£
Income and Endowments From				
Donations and legacies	174,410	82,133	256,543	211,465
Charitable activities				
Kosher Meals	-	24,756	24,756	-
Charitable activities	7,495	-	7,495	50,654
Other trading activities	14,014	-	14,014	16,629
Investment Income	65,856	-	65,856	78,025
Total	261,775	106,889	368,664	356,773
Expenditure On				
Raising funds	62,675	-	62,675	62,423
Charitable activities				
Kosher Meals	47,272	24,756	72,028	
Charitable activities	157,022	86,257	243,279	334,407
Total	266,969	111,013	377,982	396,830
Net gains/(loses) on investments	180,426	-	180,426	(241,236)
Net Income	175,232	(4,124)	171,108	(281,293)
RECONCILIATION OF FUNDS				
Total funds brought forward	1,736,824	104,284	1,841,108	2,122,401
Total Funds Carried Forward	<u>1,912,056</u>	<u>100,160</u>	<u>2,012,216</u>	<u>1,841,108</u>

MERSEYSIDE JEWISH COMMUNITY CARE

MERSEYSIDE JEWISH COMMUNITY CARE

Balance Sheet
At 31 March 2021

	Unrestricted Funds	Restricted Funds	2021	2020
	£	£	£	£
FIXED ASSETS				
Tangible Assets	575,934	-	575,934	576,177
Investments	1,253,476	100,160	1,353,636	1,174,242
	<u>1,829,410</u>	<u>100,160</u>	<u>1,929,570</u>	<u>1,750,419</u>
CURRENT ASSETS				
Debtors	73,576	-	73,576	74,744
Cash at bank	96,012	-	96,012	61,528
	<u>169,588</u>	<u>-</u>	<u>169,588</u>	<u>136,272</u>
CREDITORS				
Amounts falling due within one year	(86,942)	-	(86,942)	(45,583)
NET CURRENT ASSETS	<u>82,646</u>	<u>-</u>	<u>82,646</u>	<u>90,689</u>
TOTAL ASSETS LESS CURRENT LIABILITIES	<u>1,912,056</u>	<u>100,160</u>	<u>2,012,216</u>	<u>1,841,108</u>
NET ASSETS	<u>1,912,056</u>	<u>100,160</u>	<u>2,012,216</u>	<u>1,841,108</u>
FUNDS				
Unrestricted funds			1,912,056	1,736,824
Restricted funds			56	<u>104,284</u>
			<u>100,160</u>	
TOTAL FUNDS			<u>2,012,216</u>	<u>1,841,108</u>

MERSEYSIDE JEWISH COMMUNITY CARE

Merseyside Jewish Community Care
Services Limited No 6107330

Profit and Loss Account
For the Year Ended 31 March 2021

	31.3.21	31.3.20
	Total	Total
	£	£
Turnover	37,293.18	49,326.81
Administrative Expenses	37,293.18	49,326.81
OPERATING PROFIT and PROFIT BEFORE TAXATION	-	-
Tax on profit	-	-
<u>PROFIT FOR THE FINANCIAL YEAR</u>	-	-

Balance Sheet
At 31 March 2021

	31.3.21	31.3.20
	£	£
CURRENT ASSETS		
Debtors	5,725.00	21,809.00
Cash at Bank	17,335.71	6,507.65
	23,060.71	
CREDITORS		
Amounts falling due within one year	16,477.95	21,733.89
NET CURRENT ASSETS	6,582.76	6,582.76
TOTAL ASSETS LESS CURRENT LIABILITIES	6,582.76	6,582.76
CAPITAL AND RESERVES		
Called up share capital		1
	1	=

MERSEYSIDE JEWISH COMMUNITY CARE

Retained earnings	6,582	6,582
SHAREHOLDER'S FUNDS	<u>6,583</u>	<u>6,583</u>

MERSEYSIDE JEWISH COMMUNITY CARE



CHIEF EXECUTIVE'S REPORT 2020 - 2021

SERVICE PROVISION

This year has been dominated by Covid-19. In early March 2020 the country was faced with the Coronavirus crisis and lockdown. Merseyside Jewish Community Care's Board of Directors responded to the onset of the Covid-19 pandemic swiftly in anticipation of the changing needs in our ageing Liverpool Jewish community. The Board ensured that the charity promptly established and developed a range of Covid safe support services for beneficiaries to ensure that it could safely provide essential welfare services to the most vulnerable in the community.



(Lisa Dolan – Chief Executive)

On 16th March 2020 the Care Team commenced remote working and on the 24th March all wellbeing and lunch clubs were closed until further notice. The Administration Team set up a rota for office working at Shifrin House which enabled minimum staffing levels in the office and social distancing. Personal protection equipment and Covid lateral flow tests were obtained. Merseyside Jewish Community Care's welfare service provision was developed and adapted over the past year to meet client and community needs under Covid restrictions.

The charity has experienced:

- an increased need for support for older and frailer clients living longer in their own homes in the community.
- an increased need for support for clients with mental health challenges.
- referrals from members of the community facing economic difficulties who needed the charity to enable quick and easy access to welfare benefits, advice and information.
- changes to Covid administrative support services (e.g. use of Zoom, increased email support) from other local Jewish community organisations during the pandemic.
- a huge increase in the need for shopping services, telephone and email contact, requests for health and welfare information and Covid services.

Merseyside Jewish Community Care has continued to provide administrative, and Covid welfare services to the Jewish community in Merseyside through a small staff team, supported by volunteers. Our services have enhanced

MERSEYSIDE JEWISH COMMUNITY CARE

people's lives, supported mental health, focused on the prevention of ill-health and provided "value added" community care.

In early March 2020, the charity was experiencing an unexpected cash flow crisis as there was no income from planned activities and a major fundraising event had to be cancelled, as both involved social gatherings. A Crisis Appeal was launched and Merseyside Jewish Community Care applied for Coronavirus grants to help ease cash flow difficulties. Directors commenced monthly meetings via Zoom which enabled strong leadership and communication throughout the lockdown period whilst the charity was adjusting to new and safe ways of operating.

1. CARE SERVICES

Our care services are provided by the Care Team and may include elements from one, several or all of the following points. During the pandemic these services were provided via telephone support:

- Person centred casework (personalisation)
- Practical emotional support during a crisis or long-term
- Making arrangements for home care and personal services
- Referral to specialist social care agencies
- Advice and assistance for carers
- Information, advice and support for people with health challenges and their families
- Information, advice and support for people with disabilities and their families
- Providing a listening ear and offering support when needed.

Kosher Meals on Wheels - the meals service provided 5,426 Kosher meals on wheels this year. One part time Cook Co-ordinator and one part time Kitchen Assistant are supported by a team of kitchen volunteers who are based at Rex Cohen Court. The demand for the meals on wheels service increased by 119% this year, evidencing the need for this vital welfare service. All lunch clubs and Yom Tov parties had to be suspended due to government restrictions. Staff and Covid volunteers cooked and delivered meals to people's homes on Wednesdays and Fridays each week throughout the pandemic. The charity and the community is indebted to a small team of loyal and committed volunteers who ensured that the most vulnerable received Kosher meals every week and a Shabbat meal on Fridays.



Merseyside Jewish Community Care wishes to pay tribute to Helena Chait. No words can adequately describe the dedicated service Helena gave to our welfare organisation and indeed to our clients. Her contributions to us over many years were immense as both our Kitchen Assistant and Shomer. Helena was exceptionally well known in the community and we were delighted to have had the opportunity to work with her over the years. Helena was so well liked by the many who knew her. She will be truly missed by MJCC's clients, staff and volunteer colleagues.

MERSEYSIDE JEWISH COMMUNITY CARE

Carers Services – carers have been offered guidance and support from the Care Team who has been accessible throughout the pandemic.

Assistance has been provided through telephone support.

Carers breaks had to be stopped from 16 March 2020 due to guidance from the Government and Public Health England.



(The Care Team - Anthea Simon, Sandra Ellenbogen and Susan Goldenberg)

Visiting – we have been unable to visit people at home, in hospitals or at Stapeley during the past year due to the pandemic. Visiting services will be resumed as soon as government restrictions are lifted and visitors are allowed access. *Please inform Shifrin House if someone would like a hospital visit (name and ward details are required). Hospital visits will be resumed as soon as it is safe to do so.*

Resources – Merseyside Jewish Community Care provides support and training resources for staff, volunteers and other individuals/agencies who care for Jewish people. The charity has liaised with local Jewish communal organisations and synagogues and organisations from the wider community. We work on a daily basis with mainstream social workers, health professionals, housing providers and residential establishments who support Jewish clients. Our links with the wider community have grown stronger as organisations have recognised us as the lead welfare contact for the Liverpool Jewish Community and have worked in partnership with us. During the past year the charity has continued to liaise with numerous organisations and agencies in order to improve the lives of beneficiaries e.g. Public Health England, Mersey Care NHS Trust, Healthwatch and Liverpool Council for Voluntary Service.

Financial – Merseyside Jewish Community Care provides help with budgeting and other financial matters. Relief Grants of £42,821 (£24,600 last year) were given to individuals and families in financial need. 61 food parcels were delivered to those in need of support to celebrate Pesach. The charity has continued to assist by providing food, basic household essentials and school uniforms. Merseyside Jewish Community Care has continued to work very successfully with Wavertree Citizens Advice Bureau throughout the pandemic. The demand for this service has been on-going throughout Covid and it has allowed eligible clients from the community to maximize benefits and refunds enabling a total of £47,002 being achieved over the year.

The Gesher Group – the Care Team have kept in close contact with members throughout the pandemic by making repeat phone calls, delivering Pesach food parcels and emergency food as required. As lockdown restrictions lifted walks in the park were arranged with clients to support wellbeing.

MERSEYSIDE JEWISH COMMUNITY CARE

Visual Support Group (VSG) - meetings and outings have been suspended during the pandemic. The Care Team have kept in close contact with members throughout the year by making repeat phone calls and providing Pesach food parcels and emergency food as required.

Merseyside Jewish Women's Welfare Society - this committee had to suspend visits this year due to Covid restrictions but continued to provide support telephone contact, food vouchers and emergency food parcels.

Shopping Service - this service was in greater demand than ever before during 2020 to 2021 due to the pandemic. The timing of the lockdown on 23 March 2020 was just before Pesach and anxiety levels were extremely high regarding access to food in supermarkets and Kosher L'Pesach food supplies.

Merseyside Jewish Community Care took an agile approach to service provision. Resources were redirected to provide a changed shopping service where staff and volunteers would shop at supermarkets and deliver food and household supplies to the most vulnerable. Previously the organisation would support individuals to shop for themselves but this was no longer possible under Covid restrictions. Many clients did not have access to smartphones or the internet and were unable to order food or shop for essentials online. Some community members who thought they would never need welfare services found they had to shield and needed to use our services. The shopping service was needed by 51 households this year (29 last year) and 1,125 shopping sessions were provided (189 last year). At the start of Covid staff and volunteers were spending hours at supermarkets - queuing outside in all weathers to get in and they were only allowed to buy limited supplies. A small team of staff and volunteers have shopped relentlessly throughout the whole pandemic supporting the most vulnerable. The charity would not have been able to cope without their commendable and committed support.

Transport - The transport bank service had been halted by government restrictions regarding social distancing.

Bereavement Service - The Care team and Administration team have worked together to provide this service. In practice a letter and information leaflet is sent to the recently bereaved offering both bereavement advice and support services. Over the year Merseyside Jewish Community Care contacted 33 people regarding bereavement services.

Supported Living Scheme - Merseyside Jewish Community Care has continued to provide the first Jewish Supported Living Service for adults in Liverpool who are differently able or have mental health challenges. Contact and support has been maintained throughout the Covid crisis.

2. ADMINISTRATIVE SERVICES

There is considerable experience and expertise within the highly efficient

MERSEYSIDE JEWISH COMMUNITY CARE

Administrative and Finance teams at Shifrin House, which gives confidence to the many communal organisations we support. The charity continues to provide administrative services to several small local community charities including the Merseyside Jewish Representative Council, the Liverpool Kashrut Commission and the Liverpool Hebrew Associated Charities Fund.



Sara Radivan left Merseyside Jewish Community Care on 12 February 2020 and moved to Manchester. We wish her well and every success going forward.

(Administration Team - Sara Radivan, Carole McGirr and Karen McIntyre)

Administrative Support for the Care Team - Professional administrative support to assist the Care Team and ensure the smooth operation of welfare services is an essential on-going requirement. The Administration Team's role with regard to regular liaison with clients and support for the Care Team has been vital during the pandemic. A brand new administrative and accounts system had to be established at the start of the pandemic for the new shopping service at a time when only minimum levels of staff could enter the office for limited hours.

Funerals - Merseyside Jewish Community Care has historically been the communal contact with the local City Council ensuring that preparations for funerals can be arranged.

Merseyside Jewish Community Care's administration staff arranged 7 funerals this year. In these cases the deceased has no synagogue affiliation and may not have relatives or friends. Under these circumstances, we organise the funeral and ensure a Jewish burial.

Rice Lane Cemetery - Merseyside Jewish Community Care has continued maintenance at the grounds with the Friends of Rice Lane Fundraising Committee under the commendable Chairmanship of Mr Arnold Lewis. We aim to keep the cemetery in an accessible and tidy state and maintain the security.

Currently the grounds maintenance work is being provided by South Liverpool Cleaning Service (SLCS). Standards are being monitored and reviewed by the Committee. Mr Phil Sapiro was thanked for continuing to monitor the condition of the boundary wall of the cemetery and visiting the site to enable the charity to evidence and manage risk associated with the boundary wall.

Repair work has commenced on Willowdale Road but came to a halt due to Covid. This work is still in progress with new bricks arriving on site. The Friends of Rice Lane work tirelessly to raise funds for wall repairs and grounds maintenance.

MERSEYSIDE JEWISH COMMUNITY CARE

Finance – Access to management reports and financial information has enabled close financial monitoring over the past year. Managers have been able to make decisions based on current and detailed financial records.

The pandemic support services established to meet immediate welfare needs required increased costs at a time when the charity was unable to predict income, hold fundraising events which had been cancelled due to Covid restrictions or collect income from regular activities. Budgeting and planning were exceptionally difficult due to the impact of Covid on services, resources, donors, funders and most of all the uncertainty when normal services could resume.

At the end of March 2020 the organisation was facing cash flow difficulties. Due to concerns about immediate cash flow the Board took the decision to launch the Covid Crisis Appeal 2020 which raised a total of £112,128 of which £76,300 came from one-off Coronavirus grants and £35,828 donated by the community. It should be noted that almost 50% of the Crisis Appeal community donations were from supporters outside of Liverpool.

The opportunity to apply for Covid grants proved to be a race against time as the applications were lengthy, with short deadlines and were completely oversubscribed. The charity is extremely grateful to Liverpool Community Foundation, Jewish Leadership Council, Liverpool Hebrew Associated Charities Fund, Lodge of Israel, Liverpool Neighbourhood Fund, Money Saving Expert, Medicash, National Lottery, Shores Charitable Trust and West Lancashire Freemasons for supporting Covid Jewish welfare services in Liverpool with Coronavirus grants.

Computers – Merseyside Jewish Community Care's systems have been maintained. The charity's website was reviewed and updated www.mjccliverpool.com. GDPR went live on 25 May 2018 and created a tremendous amount of administration work for the charity, particularly as we are a data controller for other small charities. Consent forms had to be distributed and collated and a new database had to be developed and managed. The administration team had to review all aspects of operational workload from a GDPR perspective. This workload has remained on-going throughout the pandemic.

Training – the annual training programme had to be suspended due the Covid restrictions.

However, the pandemic brought many new training opportunities on-line. Some training sessions that would normally be unaffordable for the charity or located in London or Manchester were made easily available on Zoom. Training sessions attended by staff and volunteers included: organisational resilience, data security, learning disabilities, mental health, abuse, self defence and re-thinking the supporter experience.

3. SERVICE DEVELOPMENT

Merseyside Jewish Community Care continued to support a broad range of

MERSEYSIDE JEWISH COMMUNITY CARE

health and wellbeing clubs for senior citizens until the Covid national lockdown on 23 March 2020. At which point the staff team, with support from the Board of Directors promptly identified the needs of the most vulnerable and commenced services that could be delivered safely. Due to Covid there has been a massive increase in demand for meals on wheels during the year. There was also a huge increase in the need for shopping services for vulnerable people who were ill, isolated or shielding and for telephone support for clients and people who were vulnerable.

4. RISK MANAGEMENT

- Members of the Board, the Chief Executive and the staff team are aware of their responsibilities regarding risk management and keeping major strategic and operational risks under review. Merseyside has an ageing Jewish population which is reducing in size and many of the charity's loyal and long term supporters have died. As a consequence the community's income for Yomim Tovim and Major appeals has reached a tipping point and financial resources are decreasing.
- It is essential that financial reserves are increased and maintained as they will enable the future of Jewish welfare service provision in Merseyside.

Covid-19 brought a new and unexpected risk as all charities experienced changes to operations that stopped opportunities to raise income from activities and fundraising events. Merseyside Jewish Community Care already heavily subsidises welfare services so the loss of planned and expected income caused serious cash flow concerns at a time when the demand for help from the most vulnerable was increasing.

The organisation was facing a cash flow crisis in March 2020 and the Board recognised that without an injection of income, funds would have to be withdrawn from reserves despite values being exceptionally low at that time. Reduced investment income would be the consequence of withdrawing funds. Services have not been supported by funding contracts since they were cut to zero by the local authority in 2011. It is only by maximising our reserves that we can ensure the long term continuity of provision.

Merseyside Jewish Community Care's Reserves Policy is reviewed annually when preparing the budget for the forthcoming year as expected income from reserve funds is a key factor for consideration when planning future service provision.

- The charity, which subsidises welfare services, launched a Major Appeal in May 2018 to help secure the future financially. The Major Appeal raised £267,000 pledged over five years. This is half the amount raised at the previous Major Appeal in 2013. The Covid Crisis Appeal 2020

MERSEYSIDE JEWISH COMMUNITY CARE

raised a total of £35,828 from the community. It should be noted that almost 50% of Crisis Appeal community donations were from supporters outside of Liverpool.

5. VOLUNTEERS

All services depend upon the support, time and skills of volunteers in the community. Merseyside Jewish Community Care is totally reliant upon our team of committed and trained volunteers. During the pandemic the charity was more dependent upon volunteers than ever before but in reality many were shielding and some became clients themselves and needed services.

Food and essential household items were a priority during lockdown and a small team of dedicated volunteers ensured that no-one went without supplies - **THANK YOU.**

The organisation and the community will be forever indebted to those volunteers who continued to support welfare services throughout the pandemic by working in the kitchen at Rex Cohen Court, delivering meals on wheels and shopping for the most vulnerable.

We have 218 dedicated and devoted volunteers and I wish to thank every one for their time, effort and commitment. Unfortunately volunteer thank you events planned for June 2020 and June 2021 had to be postponed due to Covid restrictions.

The reducing number of volunteers reflects our ageing community. Merseyside Jewish Community Care will only be able to continue to maintain the current level of services if volunteers are available.

We pay special tribute to Hazel Verbov who has been an exceptional committed welfare volunteer for many years and will be greatly missed. We send our very best wishes to her and husband Julian on their new lives in Israel.

Our teams of dedicated volunteers have enabled us to make the most cost effective use of our resources. We simply could not run our services without volunteer help.

Thank you!

**Lisa Dolan
Chief Executive**

REGISTERED COMPANY NUMBER: 06087087 (England and Wales)
REGISTERED CHARITY NUMBER: 1122902

Report of the Trustees and
Financial Statements for the Year Ended 31 March 2021
for
Merseyside Jewish Community Care

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

Merseyside Jewish Community Care

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for the Year Ended 31 March 2021

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Merseyside Jewish Community Care

Report of the Trustees for the Year Ended 31 March 2021

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2021. 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 aims

Merseyside Jewish Community Care aims to provide a comprehensive welfare service for Jewish individuals and families in Merseyside, and organisations and professionals who interact with the Community.

How our activities deliver public benefit

The trustees have given due consideration to the Charity Commission guidance on the operation of the Public Benefit requirement. Our main activities and who we try to help are described below. All our charitable activities enhance people's lives, support mental and physical wellbeing, focus on the prevention of ill-health and provide "value added" community care and are undertaken to further our charitable purposes for the public benefit.

The relief of poverty and distress

Small grants are made available to individuals and families in urgent financial need. Holiday and respite grants are provided for children, people with a disability or terminal illness. Grants are made to enable people to improve their quality of life, health, well-being and circumstances.

Financial strength and efficiency

Managing the organisation to maintain financial strength and stability through prudent budgeting and the careful management of income and expenditure.

Identifying and meet the welfare needs of the Community

Merseyside Jewish community Care provides welfare services that can be accessed, Monday to Thursday 9.00 am - 5.00 pm, Friday 9.00 am - 2.00 pm. Clients may utilise as many services as required e.g. daily, weekly, monthly. Referrals can come from the individual, their general practitioner, health professional, relative or friend. Every potential client is assessed by the Community Care team. Service provision and performance are measured through review and evaluation which is reported to the trustees. Improvements to current services and new developments are strategically planned to meet identified need.

Providing a range of culturally sensitive services

All activities and services are provided in a culturally sensitive manner. Jewish festivals are celebrated throughout the year. Pesach parcels were delivered throughout the community and hospitals. Due to Covid-19 all services have been provided through telephone support.

Providing an administrative and cultural resource

Merseyside Jewish Community Care provides a range of administrative services to other communal organisations and offer cultural information to the wider community. There is considerable experience and expertise within the highly efficient administrative and finance team at Shifrin House, which gives confidence to the many Jewish charitable organisations that we support.

Equality and diversity

Merseyside Jewish Community Care has a strong commitment to equal opportunities and all Jewish people referred to Merseyside Jewish Community Care are treated impartially, fairly and positively. Access is enabled to activities by utilising disability accessible venues in the community. Diversity is welcomed through the activities. The opportunity to work with people of different race, nationality, ethnic or national origins, gender, marital status, physical or mental disability, religious beliefs and practices, age, class and sexuality is welcomed.

Merseyside Jewish Community Care

Report of the Trustees for the Year Ended 31 March 2021

Kosher meals, lunch and activity clubs

This service works to provide what may be for some recipients the only hot kosher meal they receive each week. Our meals on wheels, the weekly senior citizens activity clubs and the soup and sandwich service at Rex Cohen Court provide a nutritious meal in a social and safe environment. Other wellbeing activities for senior citizens take place at Shifrin House, Allerton Shul and Reform Shul. A full programme of activities is provided throughout the year to enable socialisation to prevent loneliness and isolation. All lunch clubs and Yom Tov parties had to be suspended due to government Covid-19 restrictions.

Mental health support group

This supports adults with mental health or stress related problems. Individuals are encouraged to improve their communication skills, manage the symptoms of their difficulties and acknowledge achievements in their lives. Due to government Covid-19 restrictions, assistance has been provided through telephone support.

Visual support group

This provides a monthly support group for the visually impaired in the Jewish community. All our referrals include an assessment of visual impairment and where required appropriate support services such as shopping, transport and disability aids are put in place. The group has a vibrant programme of activities, outings and inter functions. Due to government Covid-19 restrictions, assistance has been provided through telephone support.

Carers Services

Carers Services provide short respite breaks, support and information for carers. There is an increasing demand for this service. Carers particularly want to know how to access services and need signposting to appropriate local resources. Due to government Covid-19 restrictions, assistance has been provided through telephone support.

Hospital visiting

Merseyside Jewish Community Care have dedicated hospital visitation teams at the Royal Liverpool, Whiston and Broadgreen hospitals. Due to government Covid-19 restrictions, in the year ended 31 March 2021 we provided 0 (2020 - 152) hospital visits. These staff and volunteer teams ensure that in future all Jewish patients receive a visitor and receive help and advice about accessing services.

Shopping service

Staff and volunteers provide a shopping service for people who are unable to go shopping without support. In the year ended 31 March 2021 we provided this service on 1,125 (2020 -189) occasions.

Transport

Staff and volunteers provide transport for those members of the Jewish community who require additional support to attend the kosher meals lunch clubs or hospital appointments. In the year ended 31 March 2021 this service was provided on 0 (2020 - 616) occasions.

Bereavement service

Care and administrative teams have worked together to provide advice and support to recently bereaved members of the Jewish community. This involves sending a letter and information leaflet to the recently bereaved offering both bereavement advice and support services. In the year ended 31 March 2021 Merseyside Jewish Community Care contacted 33 (2020 - 27) people offering bereavement support services.

Supported Living

Merseyside Jewish community Care provide a Supported Living Scheme. Jewish people requiring support are able to move into their own homes and have been enabled to live independently. Merseyside Jewish Community Care continues to work in partnership with the Liverpool Jewish Housing Association and PSS.

Rice Lane

Merseyside Jewish community care provides maintenance for Rice Lane Cemetery; this includes garden maintenance, wall repair, gravestone repairs and litter picking. Pathways between the rows of graves have been cleared to make access easier and safer.

Merseyside Jewish Community Care

Report of the Trustees for the Year Ended 31 March 2021

ACHIEVEMENT AND PERFORMANCE

Charitable activities

During the year ended 31 March 2021 Merseyside Jewish Community Care's services support 575 (2020 - 572) registered clients through person centred casework. This reflects the demand for practical and emotional support during a crisis, help to make arrangements for home care and personal services, referrals for social care services, information and support for people with welfare and health problems and their families.

During the year ended 31 March 2021 Merseyside Jewish Community Care could not provide carers breaks due to guidance from the Government and Public Health England. Assistance has been provided through telephone support.

In the year ended 31 March 2021 the kosher meals service provided 5426 (2020 - 5,322) meals. One part time cook coordinator and one part time kitchen assistant are supported by a team of kitchen volunteers. They work to provide what maybe for some recipients the only hot kosher meal they receive each week.

Jewish festivals are celebrated during the year. Merseyside Jewish Community Care ensures that the lunch and activity clubs include a party and celebration meal at Yom Tovim and ministers are invited to come and speak to the groups. Celebrations during the year usually include Succot, Chanukah, and Purim parties held at Rex Cohen Court hall. Due to the Covid-19 pandemic there was no lunch and activity clubs, parties or communal celebrations. A total of 61 (2020 - 68) Pesach parcels were delivered throughout the Jewish community and hospitals.

During the year ended 31 March 2021 Merseyside Jewish Community Care made relief grants of £42,821 (2020 - £24,600) to individuals and families in financial need which also includes charity funerals. Merseyside Jewish Community Care has provided community support to access benefits, pensions, debt counselling and other financial matters.

While the services offered by Merseyside Jewish Community Care cover the whole of Merseyside, the majority of clients on the database live in South Liverpool, where the office and administrative base for the organisation are located. Activities are carried out at Jewish Community venues with disability access in South Liverpool. The care team provide outreach work for socially and economically deprived clients in areas such as Huyton, Wirral and Southport, Merseyside Jewish Community Care also support families who have moved to surrounding areas. During the Covid 19 pandemic all support and assistance has been provided through telephone support.

There is considerable experience and expertise within the highly efficient administrative and finance team at Shifrin House. They provide services for the many Jewish charitable organisations that Merseyside Jewish Community Care supports.

Merseyside Jewish Community Care continues to provide both administrative and social services to the Jewish community in Merseyside through a small team of staff based at Shifrin House and support from volunteers who donated their time at an estimated total value to Merseyside Jewish Community Care for the year ended 31 March 2021 of £19,465 (2020 - £34,275). The services provided enhance people's lives, support mental and physical well being, focus on the prevention of ill health and provide "value added" community care. These welfare services have had an impact on people's well being and have reduced the feeling of isolation and have also improved our client's financial situations.

In the years ended 31 March 2021 and 31 March 2020 Merseyside Jewish Community Care was never closed due to staff shortage or ill health

External factors

Merseyside Jewish Community Care is subject to regulation by both the Charity Commission and Companies house, these regulations include compliance and the completion of returns within deadlines. In addition Merseyside Jewish Community Care is expected to meet the terms of its contracts with Liverpool City Council.

Merseyside Jewish Community Care

Report of the Trustees for the Year Ended 31 March 2021

FINANCIAL REVIEW

Principal funding sources

Total incoming resources for the year ended 31 March 2021 were £368,664 (2020- £356,773).

During the year ended 31 March 2021 legacies of £7,188 (2020 - £37,806) were received and Merseyside Jewish Community Care is most grateful. Legacies are of considerable help, but cannot be relied upon every year as regular income.

Income from the kosher meals service for the year ended 31 March 2021 was £24,756 (2020 £31,774).

Merseyside Jewish Community Care received income in the year ended 31 March 2021 from the provision of administrative services to other communal charities of £6,791 (2020- £14,877).

Income from the Supported Living Scheme for the year ended 31 March 2021 was £14,014 (2020 - £16,628).

The community continues to show its support to all of Merseyside Jewish Community Care appeals. The 2018 appeal saw donations totalling £35,828 (2020 - £83,410) which includes Gift aid of £5,345 (2020 - £15,956). The Pesach appeal, New Year appeal, general donations and subscriptions saw donations totalling £202,327 (2020- £81,316) which includes Gift aid of £5,328 (2020 £4,423).

Allerton Hebrew Congregation, Liverpool Hebrew Associated Charities Fund, Childwall Hebrew Congregation and Merseyside Jewish Women's Welfare Society continue to support Merseyside Jewish Community Care with donations totalling £2,200 during the year ended 31 March 2021 (2020-£8,930). Some of these donations are restricted and are used for specific hardship such as food and clothing, to help fund the activities at the luncheon clubs, and the provision of mental health services.

During the year ended 31 March 2021 Merseyside Jewish Community Care received total investment income of £65,856 (2020 £78,025). Of this total £57,748 (2020- £69,221) was from listed investments and the remaining £8,107 (2020 £8,804) was from a mixture of unlisted investments and cash held on bank deposits.

During the year ended 31 March 2021 Merseyside Jewish Community Care gave out relief grants totalling £42,821 (2020 - £24,600), the majority of these grants have funded basic essentials such as food and clothing. The grants also includes charity funerals.

The total cost of providing the kosher meals service for the year ended 31 March 2021 was £35,630 (2020 - £48,786). Merseyside Jewish Community Care had to cancel all lunch clubs and Yom Tov parties due to government Covid-19 restrictions.

During the year ended 31 March 2021 Merseyside Jewish Community Care spent a total of £5,852 (2020 - £3,028) on Rice Lane Cemetery. The cost included garden maintenance, gravestone repairs, wall repairs and litter picking.

Merseyside Jewish Community Care

Report of the Trustees for the Year Ended 31 March 2021

FINANCIAL REVIEW

Investment policy and objectives

In view of the inevitable fluctuations in annual income, which is based on fundraising and donations, Merseyside Jewish Community Care requires income from its investments to assist in financing services. The policy therefore is to generate sufficient income to enable service provision to continue to meet the needs of the Jewish community. Investment of funds is overseen by the trustees, investment risk should be low to moderate with ethical investments being favoured.

Merseyside Jewish Community Care takes advice from appointed investment managers, who twice annually attend investment sub-committee meetings conducted by certain trustees, at which they provide investment reports.

The investment strategy is based upon:

45% cash and fixed interest

40% equities

15% property

The investment strategy is reviewed quarterly by the trustees.

Reserves policy

As at 31 March 2021 Merseyside Jewish Community Care had unrestricted funds not committed or invested in tangible fixed assets of £1,180,909. Based on current expenditure levels, this equated to approximately three years running costs.

Merseyside Jewish Community Care needs reserves for the following reasons:

The needs of the modern Merseyside Jewish Community are changing thus it will be necessary to fund new welfare services in order to continue to develop services and meet future need and ensure the future of culturally Jewish welfare service provision in Merseyside.

1. Merseyside has a declining and ageing Jewish population: the resulting decrease in donations being received creates a highly vulnerable and uncertain future. Merseyside Jewish Community Care would NOT be able to quickly replenish resources solely from donations.
2. To be able to cover all contractual liabilities when they fall due.
3. To minimise risks posed by major external changes such as a decline in donor's support, change in Government legislation for claiming gift aid or a fall in the stock market.
4. Reserves enable Merseyside Jewish Community Care to generate investment income, attract match funding from funding contracts and be an independent organisation.
5. To cover funding shortages in times of low investment returns.
6. Most projects are supported by short term time limited funding and it is only by having sufficient reserves available that the long term continuity of services can be ensured.

The trustees believe the following are the essential requirements in maintaining the level of reserves:

1. Reserves are to be maintained at a level which ensures that the core activities could continue during a period of unforeseen difficulty and enable it to be operational for three years and thus ensure continuity of services.
2. Reserves are sufficient to fund future specific projects such as the Supported Living Scheme and the major refurbishment of Shifrin House.

The reserves policy is reviewed annually when preparing the budget for the forthcoming year. The level of reserves is constantly monitored and particular attention is paid to the level of income which is very vulnerable to change outside the control of Merseyside Jewish Community Care.

Merseyside Jewish Community Care

Report of the Trustees for the Year Ended 31 March 2021

FUTURE PLANS

Merseyside Jewish Community Care is committed to the welfare needs of the Jewish community and we are looking to further expand the already established activity clubs to promote health and wellbeing. The cost of the new activity clubs will be financed from accumulated reserves and fundraising.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Merseyside Jewish Community Care is a charitable company limited by guarantee, incorporated on 6 February 2007 and registered as a charity on 21 February 2008.

The company was established under a Memorandum of Association which establishes the objects and powers of the charitable company and is governed under its Articles of Association.

The liability of the trustees is limited, in the event of the company being dissolved the trustees are required to contribute an amount not exceeding £10.

Recruitment and appointment of new trustees

The directors of the company are also charity trustees for the purposes of charity law and under the Articles of Association of the company are also known as members of the trustee board.

No person other than a retiring trustee may be appointed a trustee at an annual general meeting unless not less than seven nor more than twenty-one clear days before the meeting, the charity is given notice that:

- a) is signed by a member entitled to vote at the meeting.
- b) states the members intention to propose the appointment of a person as a trustee.
- c) contains the details that, if the person were to be appointed, the charity would have to file at Companies House; and
- d) is signed by the person who is to be proposed to show his or her willingness to be appointed.

The appointment of a trustee, whether by the charity in general meeting or by another trustee, must not cause the number of trustees to exceed fifteen.

Merseyside Jewish Community Care actively seeks to recruit trustees who collectively possess the qualities and the skills required in order that the decisions and the performance of Merseyside Jewish Community Care can be undertaken efficiently. Merseyside Jewish Community Care acknowledges the definition of 'trustees' laid down in the Charities Act, to include all members of Merseyside Jewish Community Care's trustee board, and its compliance with the Charity Commissioners instructions regarding the responsibilities of charity trustees.

Organisational structure

Merseyside Jewish Community Care is governed by its trustees who set all the corporate strategy that is designed to achieve the objectives of the charity.

The charity employs L Dolan as the Company Secretary and is based at Shifrin House, 433 Smithdown Road, Liverpool L15 3JL. In total the charity employed 14 full/part time staff in the year ended 31 March 2021 (2020 - 19).

Merseyside Jewish Community Care

Report of the Trustees for the Year Ended 31 March 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

Induction and Training

All new trustees are familiarised with the charity at an induction meeting with the Company Secretary and existing trustees of the charity.

An introduction pack is given to the new trustee in advance of attendance at his/her first trustees meeting. The pack includes:

- a) Latest annual report and financial statements
- b) Current business plan
- c) Charity Governance Code
- d) The Essential Trustee - CC3
- e) Articles of Association

Risks and uncertainties

Merseyside Jewish Community Care is required to operate a framework that effectively identifies all major risks that might prevent it from achieving its objectives and have in place any necessary arrangements to manage those risks and mitigate their effect. Merseyside Jewish Community Care's risk management framework effectively identifies key risks to successful achievement of its objectives and these are considered below:

Declining and Ageing Jewish Population

Services are provided for all age groups. There has been an increased demand for wellbeing services by older/frailer clients due to Liverpool's ageing Jewish population living longer in their own homes. The Charity has identified the welfare requirements of the community and established services to meet these needs. This enables people to improve their quality of life, health, wellbeing and circumstances.

The younger working population are moving out of Liverpool which affects the size and capacity of our donor base. The Trustees have a Fundraising Strategy until 2023, which provides plans to secure future funding.

Increased Costs

We have experienced increased costs due to the development of services and the requirements of regulations (e.g. health and safety, minimum wage).

Covid-19 brought a new and unexpected risk as all charities experienced changes to operations that stopped opportunities to raise income from activities and fundraising events. Merseyside Jewish Community Care already heavily subsidises welfare services so the loss of planned and expected income caused serious cash flow concerns at a time when the demand for help from the most vulnerable was increasing.

Reputational Risk

One of the Charity's major strengths is its reputation both within the Jewish and wider community.

The Trustees are involved in all strategic decisions which affect the direction of activity or specific events. As a service organisation the Charity is reliant on the actions of its employees carrying out activities in a manner consistent with the organisation's philosophy and intent.

The Charity's history reflects a distinguished record of service. There is considerable experience and expertise within the Board of Trustees and a highly efficient Administrative, Finance and Care team at Shifrin House, which gives confidence to the many communal organisations we support.

Merseyside Jewish Community Care

Report of the Trustees
for the Year Ended 31 March 2021

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

06087087 (England and Wales)

Registered Charity number

1122902

Registered office

Shifrin House
433 Smithdown Road
Liverpool
L15 3JL

Trustees

G Globe
E M Mott-Cowan (Resigned 29.06.2021)
L M Lee
M A Fraenkel
D L Shiffman
J Rosen President
R G Myerson (Deceased 12.6.20)
S Brada Hon. Secretary (Resigned 01.10.2020)
I Harris
P Sapiro
M Beaver
A Ross Vice President & Hon.Treasurer (Appointed 14.08.2020)

Company Secretary

L Dolan Chief Executive

Auditors

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

Solicitors

Hill Dickinson, 1 St Paul's Square, Liverpool, L3 9SL

Gregory Abrams Davidson LLP, 20-24 Matthew Street, Liverpool L2 6RE

Investment Advisers

Blankstone Singleton, Walker House, Exchange Flags, Liverpool, L2 3YL

Bankers

Barclays Bank Plc
164 Allerton Road
Liverpool
L18 2DH

Merseyside Jewish Community Care

Report of the Trustees for the Year Ended 31 March 2021

PAST

The Jewish Board of Guardians for the relief of the Jewish Poor of Liverpool was established in 1875. Liverpool's cargo and liner trade with America made the city a natural staging point for the persecuted Jews of Europe on their way to the New World. The Board of Guardians was the organisation which fed and helped this flood of stricken human beings.

Apart from the problems of transients there was the considerable problem of poverty in the resident population which had to be dealt with by private charity. At this time the Welfare State did not exist and none of its resources or facilities were available. The work of the Board of Guardians continued steadily until the First World War, through the unemployment of the 1920s and 1930s, the rise of Nazi Germany and the aftermath of the Second World War.

In the 1970s the organisation changed its working name to Merseyside Jewish Welfare Council still with the same Registered Charity Number: 222465. Merseyside Jewish Welfare Council continued and co-ordinated the work of the Board of Guardians and adapted to meet the needs and circumstances of the Liverpool Jewish Community.

PRESENT

The original objective to provide relief for the Jewish poor in Merseyside has remained the same as when our charity was first formed in 1875. In the year 2000 the charity modernised its working name and became Merseyside Jewish Community Care.

In the following years the range of welfare provision expanded and a review from the Charity Commission in 2004 recommended we become a Registered Company as well as a charity. The Trustees took this opportunity to review and evaluate the role of the charity and decided to modernise the constitution to meet current and expected future welfare needs of the Liverpool Jewish Community. Merseyside Jewish Community Care incorporated as a Company on 6 February 2007, and in order to meet Charity Commission regulations, had to re-register Merseyside Jewish Community Care as Charity Number: 1122902 from 21 February 2008. The modernised constitution has widened our Charity's objectives enabling us to provide the established welfare work of the Board of Guardians as well as many new additional services.

The Wednesday Lunch Circle commenced in 2008 and was the start of a new range of health and wellbeing clubs for senior citizens. The objective of the Wednesday Lunch Circle was to encourage the maintenance of a healthy body and an active mind. In 2010 Merseyside Jewish Community Care developed a Supported Living Scheme enabling young adults with learning disabilities or mental health problems to live independently with floating support. Then in 2013 due to the growing demand for more health and wellbeing groups we commenced a range of activity clubs for dance, keep fit and art. Merseyside Jewish Community Care has evidenced the increase in the number of community members with dementia and memory problems. As a response staff and volunteers received training in dementia and the health and wellbeing clubs are located in safe environments to enable the inclusion of clients with both diagnosed and undiagnosed memory problems.

Merseyside Jewish Community Care has also had to respond to the recent recession and in 2010 took the proactive step of setting up a working partner relationship with the Citizen's Advice Bureau. This has enabled beneficiaries to access benefit entitlements and so reduce poverty and stress. Beneficiaries have gained peace of mind which has a positive impact on their health and wellbeing.

FUNDS HELD AS CUSTODIAN FOR OTHERS

As at 31 March 2021 and 31 March 2020 the trustees have confirmed that there were no funds held as custodian for others.

RELATED PARTIES

There is full disclosure of all transactions with all recognised related parties in Note 18 to the Financial Statements for the year ended 31 March 2021.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Merseyside Jewish Community Care for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

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

.....
A Ross - Trustee

Report of the Independent Auditors to the Members of
Merseyside Jewish Community Care

Opinion

We have audited the financial statements of Merseyside Jewish Community Care (the 'charitable company') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

However, not all future events or conditions can be predicted. The COVID-19 viral pandemic is one of the most significant economic events for the UK with unprecedented levels of uncertainty of outcomes. It is therefore difficult to evaluate all of the potential implications on the Charities trade, customers, suppliers and wider economy. The Trustees view on the impact of COVID-19 is disclosed on page 9 in the Report of the trustees.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Detecting irregularities

We assessed the susceptibility of the charity's financial statements to material misstatement, including how fraud might occur. Audit procedures performed by the engagement team included:

- Identifying and assessing the design effectiveness of controls management has in place to prevent and detect fraud.
- Understanding how those charged with governance considered and addressed the potential for override of controls or other inappropriate influence over the financial reporting process.
- Reviewing financial statements disclosures and testing to supporting documentation to assess compliance with applicable law and regulations.
- Identifying and testing journal entries, in particular any journal entries posted with unusual account combinations.
- Challenging assumptions and judgements made by management in its significant accounting estimates, in particular:
- Depreciation - we carried out a review and recalculation of depreciation to assess its appropriateness for inclusion within the financial statements.

Despite the audit being planned and conducted in accordance with ISAs (UK) there remains an unavoidable risk that material misstatements in the financial statements may not be detected owing to inherent limitations of the audit, and that by their very nature, any such instances of fraud or irregularity likely involve collusion, forgery, intentional misrepresentations, or the override of internal controls

Report of the Independent Auditors to the Members of
Merseyside Jewish Community Care

Our responsibilities for the audit of the financial statements

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Francis Murphy (Senior Statutory Auditor)
for and on behalf of Haines Watts
Statutory Auditor
3rd Floor Pacific Chambers
11-13 Victoria Street
Liverpool
Merseyside
L2 5QQ

Date:

Merseyside Jewish Community Care

Statement of Financial Activities
for the Year Ended 31 March 2021

	Notes	Unrestricted funds £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	170,193	85,303	255,496	211,465
Charitable activities	5				
Kosher meals		-	26,506	26,506	-
Charitable activities		6,791	-	6,791	50,654
Other trading activities	3	14,014	-	14,014	16,629
Investment income	4	65,856	-	65,856	78,025
Total		256,854	111,809	368,663	356,773
EXPENDITURE ON					
Raising funds		62,674	-	62,674	62,423
Charitable activities	6				
Kosher meals		17,637	26,505	44,142	-
Charitable activities		181,737	89,428	271,165	334,407
Total		262,048	115,933	377,981	396,830
Net gains/(losses) on investments		180,426	-	180,426	(241,236)
NET INCOME/(EXPENDITURE)		175,232	(4,124)	171,108	(281,293)
RECONCILIATION OF FUNDS					
Total funds brought forward		1,736,824	104,284	1,841,108	2,122,401
TOTAL FUNDS CARRIED FORWARD		1,912,056	100,160	2,012,216	1,841,108

The notes form part of these financial statements

Merseyside Jewish Community Care

Balance Sheet
31 March 2021

	Notes	Unrestricted funds £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds £
FIXED ASSETS					
Tangible assets	12	575,934	-	575,934	576,177
Investments	13	<u>1,253,476</u>	<u>100,160</u>	<u>1,353,636</u>	<u>1,174,242</u>
		1,829,410	100,160	1,929,570	1,750,419
CURRENT ASSETS					
Debtors	14	73,576	-	73,576	74,744
Cash at bank		<u>96,012</u>	<u>-</u>	<u>96,012</u>	<u>61,528</u>
		169,588	-	169,588	136,272
CREDITORS					
Amounts falling due within one year	15	<u>(86,942)</u>	<u>-</u>	<u>(86,942)</u>	<u>(45,583)</u>
NET CURRENT ASSETS		<u>82,646</u>	<u>-</u>	<u>82,646</u>	<u>90,689</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>1,912,056</u>	<u>100,160</u>	<u>2,012,216</u>	<u>1,841,108</u>
NET ASSETS		<u>1,912,056</u>	<u>100,160</u>	<u>2,012,216</u>	<u>1,841,108</u>
FUNDS	17				
Unrestricted funds				1,912,056	1,736,824
Restricted funds				<u>100,160</u>	<u>104,284</u>
TOTAL FUNDS				<u>2,012,216</u>	<u>1,841,108</u>

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

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

.....
A Ross - Trustee

The notes form part of these financial statements

Merseyside Jewish Community Care

Cash Flow Statement
for the Year Ended 31 March 2021

	Notes	31.3.21 £	31.3.20 £
Cash flows from operating activities			
Cash generated from operations	1	<u>33,452</u>	<u>(18,689)</u>
Net cash provided by/(used in) operating activities		<u>33,452</u>	<u>(18,689)</u>
Cash flows from investing activities			
Purchase of fixed asset investments		<u>(134,907)</u>	<u>(218,203)</u>
Sale of fixed asset investments		<u>135,939</u>	<u>223,770</u>
Net cash provided by investing activities		<u>1,032</u>	<u>5,567</u>
Change in cash and cash equivalents in the reporting period		34,484	(13,122)
Cash and cash equivalents at the beginning of the reporting period		<u>61,528</u>	<u>74,650</u>
Cash and cash equivalents at the end of the reporting period		<u><u>96,012</u></u>	<u><u>61,528</u></u>

The notes form part of these financial statements

Notes to the Cash Flow Statement
for the Year Ended 31 March 2021

1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.3.21	31.3.20
	£	£
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	171,108	(281,293)
Adjustments for:		
Depreciation charges	243	304
(Gain)/losses on investments	(180,426)	241,236
Decrease in debtors	1,168	5,326
Increase in creditors	<u>41,359</u>	<u>15,738</u>
Net cash provided by/(used in) operations	<u><u>33,452</u></u>	<u><u>(18,689)</u></u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.20	Cash flow	At 31.3.21
	£	£	£
Net cash			
Cash at bank	<u>61,528</u>	<u>34,484</u>	<u>96,012</u>
	<u>61,528</u>	<u>34,484</u>	<u>96,012</u>
Debt			
Debts falling due within 1 year	<u>-</u>	<u>(50,000)</u>	<u>(50,000)</u>
	<u>-</u>	<u>(50,000)</u>	<u>(50,000)</u>
Total	<u><u>61,528</u></u>	<u><u>(15,516)</u></u>	<u><u>46,012</u></u>

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, 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 Companies Act 2006. 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.

Preparation of consolidated financial statements

The financial statements contain information about Merseyside Jewish Community Care as an individual company and do not contain consolidated financial information as the parent of a group. The charity is exempt under Section 399(2A) of the Companies Act 2006 from the requirements to prepare consolidated financial statements.

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.

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	- 20% on reducing balance
Computer equipment	- 20% on cost

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds are unrestricted funds earmarked for particular projects.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension commitments

The charity makes defined contributions to the individual pension schemes of certain employees.

Tangible fixed assets

The charity reviews each asset on an individual basis and capitalises at cost. Tangible fixed assets are capitalised where the acquisition value is greater than £200.

1. ACCOUNTING POLICIES - continued

Freehold Property

Freehold properties have not been revalued.

Investments

Investments are accounted for at market value, all realised and unrealised gains and losses are included in the Statement of Financial Activities in the year to which they relate.

Going Concern

The financial statements have been prepared on a going concern basis. The Trustees have reviewed and considered relevant information, including the annual budget and future cash flows in making their assessment. In particular, in response to the COVID-19 pandemic, the Trustees have tested their cash flow analysis to take into account the impact on their business of possible scenarios brought on by the impact of COVID-19, alongside the measures that they can take to mitigate the impact. Based on these assessments, given the measures that could be undertaken to mitigate the current adverse conditions, and the current resources available, the Trustees have concluded that they can continue to adopt the going concern basis in preparing the annual report and accounts.

2. DONATIONS AND LEGACIES

	31.3.21	31.3.20
	£	£
Donations	176,728	57,245
Gift Aid	5,328	4,424
Legacies	7,188	37,807
Subscriptions	7,122	6,469
Donation - Merseyside Jewish Community Care Services Limited	11,399	13,180
Donation - Allerton Hebrew Congregation	1,750	2,000
Donation - Liverpool Hebrew Associated Charities Fund	704	1,200
Donation - Childwall Hebrew Congregation	1,750	1,250
Donation - Merseyside Jewish Women's Aid Society	450	4,480
Appeal income	30,483	67,454
Gift Aid	5,345	15,956
Exceptional items	9,000	-
	<u>257,247</u>	<u>211,465</u>

3. OTHER TRADING ACTIVITIES

	£	£
	2021	2020
Supported Living Scheme	14,014	16,628
Kosher meals	24,756	31,774
Provision of services	6,791	14,877
Shifrin House activities	-	4,003
	<u>45,561</u>	<u>72,172</u>

Merseyside Jewish Community Care

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

4. INVESTMENT INCOME		31.3.21	31.3.20
		£	£
Investment income		<u>65,856</u>	<u>78,025</u>
5. INCOME FROM CHARITABLE ACTIVITIES		31.3.21	31.3.20
		£	£
Kosher meals income	Activity Charitable activities	24,756	31,774
Provision of services	Charitable activities	6,791	14,877
Shifrin House activities	Charitable activities	<u>-</u>	<u>4,003</u>
		<u>31,547</u>	<u>50,654</u>
6. CHARITABLE ACTIVITIES COSTS			Direct Costs (see note 7) £
Kosher meals			72,028
Charitable activities			<u>243,279</u>
			<u>315,307</u>
7. DIRECT COSTS OF CHARITABLE ACTIVITIES		31.3.21	31.3.20
		£	£
Staff costs		188,775	195,040
Insurance		2,659	2,670
Light and heat		1,097	1,128
Telephone		5,084	5,156
Postage and stationery		1,818	5,369
Supported Living Scheme		3,545	6,601
Relief grants		42,821	24,600
Kosher meals expenses		35,630	48,786
Special activities - Mental health services		-	3,746
Cemetery expenses		5,852	3,028
Shifrin House - Activities		-	7,614
Computer maintenance		6,094	5,272
Auditor's remuneration		2,472	2,520
Repairs & renewals		968	1,563
Cleaning		733	2,404
Provision of services		17,637	18,758
Depreciation		<u>122</u>	<u>152</u>
		<u>315,307</u>	<u>334,407</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

8. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.21	31.3.20
	£	£
Depreciation - owned assets	243	303
Auditor's remuneration	<u>5,040</u>	<u>5,040</u>

9. TRUSTEES' REMUNERATION AND BENEFITS

During the years ended 31 March 2021 and 31 March 2020 there were no trustees' remuneration or other benefits.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2021 nor for the year ended 31 March 2020.

10. STAFF COSTS

	31.3.21	31.3.20
	£	£
Wages and salaries	182,066	188,554
Social security costs	10,238	11,082
Other pension costs	<u>11,761</u>	<u>12,084</u>
	<u>204,065</u>	<u>211,720</u>

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

	31.3.21	31.3.20
Administration	8	8
Care team	3	8
Ancillary	<u>3</u>	<u>3</u>
	<u>14</u>	<u>19</u>

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

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	199,237	12,228	211,465
Charitable activities			
Charitable activities	39,945	10,709	50,654
Other trading activities	16,629	-	16,629
Investment income	<u>78,025</u>	<u>-</u>	<u>78,025</u>
Total	333,836	22,937	356,773
EXPENDITURE ON			
Raising funds	62,423	-	62,423
Charitable activities			
Kosher meals	-	-	-
Charitable activities	<u>314,984</u>	<u>19,423</u>	<u>334,407</u>
Total	377,407	19,423	396,830
Net gains/(losses) on investments	<u>(241,236)</u>	<u>-</u>	<u>(241,236)</u>
NET INCOME/(EXPENDITURE)	(284,807)	3,514	(281,293)
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>2,021,631</u>	<u>100,770</u>	<u>2,122,401</u>
TOTAL FUNDS CARRIED FORWARD	<u><u>1,736,824</u></u>	<u><u>104,284</u></u>	<u><u>1,841,108</u></u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

12. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1 April 2020 and 31 March 2021	<u>574,962</u>	<u>14,055</u>	<u>5,729</u>	<u>594,746</u>
DEPRECIATION				
At 1 April 2020	-	12,840	5,729	18,569
Charge for year	-	<u>243</u>	-	<u>243</u>
At 31 March 2021	-	<u>13,083</u>	<u>5,729</u>	<u>18,812</u>
NET BOOK VALUE				
At 31 March 2021	<u>574,962</u>	<u>972</u>	-	<u>575,934</u>
At 31 March 2020	<u>574,962</u>	<u>1,215</u>	-	<u>576,177</u>

13. FIXED ASSET INVESTMENTS

	Shares in group undertakings £	Listed investments £	Unlisted investments £	Totals £
MARKET VALUE				
At 1 April 2020	1	966,832	207,409	1,174,242
Additions	-	134,907	-	134,907
Disposals	-	(135,939)	-	(135,939)
Revaluations	-	<u>183,860</u>	<u>(3,434)</u>	<u>180,426</u>
At 31 March 2021	<u>1</u>	<u>1,149,660</u>	<u>203,975</u>	<u>1,353,636</u>
NET BOOK VALUE				
At 31 March 2021	<u>1</u>	<u>1,149,660</u>	<u>203,975</u>	<u>1,353,636</u>
At 31 March 2020	<u>1</u>	<u>966,832</u>	<u>207,409</u>	<u>1,174,242</u>

There were no investment assets outside the UK.

UK listed investments are represented by:

	31.3.21 £	31.3.20 £
Fixed interest securities	725,035	769,721
Equity shares	607,144	400,285
Cash	<u>21,457</u>	<u>4,235</u>
	<u>1,353,636</u>	<u>1,174,241</u>

Merseyside Jewish Community Care

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

13. FIXED ASSET INVESTMENTS - continued

Cost or valuation at 31 March 2021 is represented by:

	Shares in group undertakings	Listed investments	Unlisted investments	Totals
	£	£	£	£
Valuation in 2021	<u>1</u>	<u>1,149,660</u>	<u>203,975</u>	<u>1,353,636</u>

The company's investments at the balance sheet date in the share capital of companies include the following:

Merseyside Jewish Community Care Services Limited

Registered office: 433 Smithdown Road, Liverpool, L15 3JL

Nature of business: Provision of Jewish Burials

Class of share:	% holding		
Ordinary £1	100		
		31.3.21	31.3.20
		£	£
Aggregate capital and reserves		6,583	6,583

The historical cost of Fixed asset investments at 31 March 2021 was £1,174,241 (2020 - £1,195,463).

As at 31 March 2021 the total value of investments held in Restricted funds was £52,369 (2020 - £104,284).

The following investments were material in value at 31 March 2021

	31.3.21
	£
The Charities Property Fund	203,975
Liontrust Monthly Income Bond	51,205
GCP Asset backed income fund	45,800
GCP Infrastructure investments Ltd	43,690
MI Chelverton UK Equity income fund	40,740
Henderson Far East Income Trust	32,600
First Trust Global Funds Plc	30,191
Lazard Global Equity income fund income shares	33,320
Majedie investments Plc ord shares	35,400
H2O Multi returns fund class 1 income shares	32,910
RM Secured Direct Lending Plc	52,350
Starwood European Ordinary Shares	42,300
TwentyFour Income Fund	47,520
Semper total return fund income shares	51,023

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21	31.3.20
	£	£
Tax recoverable	12,856	19,084
Loans	3,525	7,575
Other debtors	42,455	34,998
Accrued interest	5,699	6,378
Prepayments	9,041	6,709
	<u>73,576</u>	<u>74,744</u>

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21	31.3.20
	£	£
Bank loans and overdrafts (see note 16)	50,000	-
Other creditors	15,049	10,949
Social security and other taxes	-	4,737
Accrued expenses	21,893	29,897
	<u>86,942</u>	<u>45,583</u>

16. LOANS

An analysis of the maturity of loans is given below:

	31.3.21	31.3.20
	£	£
Amounts falling due within one year on demand:		
Bank loans	<u>50,000</u>	<u>-</u>

17. MOVEMENT IN FUNDS

	At 1.4.20	Net movement in funds	At 31.3.21
	£	£	£
Unrestricted funds			
General fund	1,736,824	175,232	1,912,056
Restricted funds			
Rice Lane Cemetery	71,119	(118)	71,001
Restricted income/expenses	33,165	(4,006)	29,159
	<u>104,284</u>	<u>(4,124)</u>	<u>100,160</u>
TOTAL FUNDS	1,841,108	171,108	2,012,216

17. 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	256,855	(214,258)	180,426	223,023
Restricted funds				
Rice Lane Cemetery	5,734	(5,852)	-	(118)
Restricted income/expenses	<u>106,075</u>	<u>(157,872)</u>	<u>-</u>	<u>(51,797)</u>
	<u>111,809</u>	<u>(163,724)</u>	<u>-</u>	<u>(51,915)</u>
TOTAL FUNDS	<u><u>368,664</u></u>	<u><u>(377,982)</u></u>	<u><u>180,426</u></u>	<u><u>171,108</u></u>

Comparatives for movement in funds

	At 1.4.19 £	Net movement in funds £	At 31.3.20 £
Unrestricted funds			
General fund	2,021,631	(284,807)	1,736,824
Restricted funds			
Rice Lane Cemetery	68,455	2,664	71,119
Restricted income/expenses	<u>32,315</u>	<u>850</u>	<u>33,165</u>
	<u>100,770</u>	<u>3,514</u>	<u>104,284</u>
TOTAL FUNDS	<u><u>2,122,401</u></u>	<u><u>(281,293)</u></u>	<u><u>1,841,108</u></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	333,836	(377,407)	(241,236)	(284,807)
Restricted funds				
Rice Lane Cemetery	2,952	(2,952)	2,664	2,664
Restricted income/expenses	<u>19,985</u>	<u>(16,471)</u>	<u>(2,664)</u>	<u>850</u>
	<u>22,937</u>	<u>(19,423)</u>	<u>-</u>	<u>3,514</u>
TOTAL FUNDS	<u><u>356,773</u></u>	<u><u>(396,830)</u></u>	<u><u>(241,236)</u></u>	<u><u>(281,293)</u></u>

17. MOVEMENT IN FUNDS - continued

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

	At 1.4.19 £	Net movement in funds £	At 31.3.21 £
Unrestricted funds			
General fund	2,021,631	(61,784)	1,959,847
Restricted funds			
Rice Lane Cemetery	68,455	2,546	71,001
Restricted income/expenses	<u>32,315</u>	<u>(50,947)</u>	<u>(18,632)</u>
	<u>100,770</u>	<u>(48,401)</u>	<u>52,369</u>
TOTAL FUNDS	<u><u>2,122,401</u></u>	<u><u>(110,185)</u></u>	<u><u>2,012,216</u></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	590,691	(591,665)	(60,810)	(61,784)
Restricted funds				
Rice Lane Cemetery	8,686	(8,804)	2,664	2,546
Restricted income/expenses	<u>126,060</u>	<u>(174,343)</u>	<u>(2,664)</u>	<u>(50,947)</u>
	<u>134,746</u>	<u>(183,147)</u>	<u>-</u>	<u>(48,401)</u>
TOTAL FUNDS	<u><u>725,437</u></u>	<u><u>(774,812)</u></u>	<u><u>(60,810)</u></u>	<u><u>(110,185)</u></u>

18. EMPLOYEE BENEFIT OBLIGATIONS

During the year ended 31 March 2021 Merseyside Jewish Community Care paid £10,238 (2020 - £12,064) in defined contributions to the individual pension schemes of certain employees.

19. RELATED PARTY DISCLOSURES

As at 31 March 2021 Merseyside Jewish Community Care has recognised the following related parties:

Merseyside Jewish Representative Council (an incorporated registered charity, charity number 1140569)

Trustee G Globe is currently a trustee of Merseyside Jewish Representative Council. During the year ended 31 March 2021 Merseyside Jewish Community Care provided administrative services to Merseyside Jewish Representative Council at a cost of £5,000 (2020: £5,000). The trustees concerned did not influence or benefit from these transactions. As at 31 March 2020 Merseyside Jewish Community Care was owed £10,000 ((2020: £5,000) by Merseyside Jewish Representative Council.

Liverpool Hebrew Associated Charities Fund (an unincorporated registered charity, charity number 1096341)

Trustee E M Mott-Cowan is currently a trustee of Liverpool Hebrew Associated Charities Fund. During the year ended 31 March 2021 Liverpool Hebrew Associated Charities donated £500 to the Crisis Appeal (2019: £1,200) to Merseyside Jewish Community Care. During the year ended 31 March 2021 Merseyside Jewish Community Care provided administrative services to Liverpool Associated Charities Fund at a cost of £704 (2020: £704). The trustee concerned did not influence or benefit from these transactions. As at 31 March 2021 Merseyside Jewish Community Care was owed £3,022 (2020: £2,318) by Liverpool Hebrew Associated Charities Fund.

King David and Harold House Foundation (an incorporated registered charity, charity number 1146507)

Trustee M A Fraenkel is currently a trustee of King David and Harold House Foundation, during the year ended 31 March 2021 Merseyside Jewish Community Care provided administrative services to King David and Harold House Foundation at a cost of £0 (2020: £3,800). The trustee concerned did not influence or benefit from these transactions. As at 31 March 2021 Merseyside Jewish Community Care was owed £0 (2020: £3,800) by King David and Harold House Foundation.

20. RESTRICTED FUNDS

Rice Lane Cemetery

This fund is used solely for the maintenance and repair of Rice Lane Cemetery, Hazeldale Road Road, Walton, Liverpool, L9 2BA.

Kosher meals lunch and activity clubs

Donations were received from various communal organisations to help fund the costs associated with this service.

The relief of poverty and distress

Donations from Merseyside Jewish Women's Aid Welfare Society and other anonymous donations were received to fund specific hardship cases and help fund food parcels at Pesach.

Mental health support group

Donations were received from members of the community to help fund the costs associated with this service.

21. DESIGNATED FUNDS

These have been earmarked by the trustees to cover the costs of future Kosher meals services and Supported Living Schemes.

Merseyside Jewish Community Care

Detailed Statement of Financial Activities
for the Year Ended 31 March 2021

	31.3.21 £	31.3.20 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	176,728	57,245
Gift Aid	5,328	4,424
Legacies	7,188	37,807
Subscriptions	7,122	6,469
Donation - Merseyside Jewish Community Care Services Limited	11,399	13,180
Donation - Allerton Hebrew Congregation	1,750	2,000
Donation - Liverpool Hebrew Associated Charities Fund	704	1,200
Donation - Childwall Hebrew Congregation	1,750	1,250
Donation - Merseyside Jewish Women's Aid Society	450	4,480
Appeal income	30,483	67,454
Gift Aid	5,345	15,956
Exceptional items	9,000	-
	257,247	211,465
Other trading activities		
Supported Living Scheme	14,014	16,629
Investment income		
Investment income	65,856	78,025
Charitable activities		
Kosher meals income	24,756	31,774
Provision of services	6,791	14,877
Shifrin House activities	-	4,003
	31,547	50,654
Total incoming resources	368,664	356,773
EXPENDITURE		
Raising donations and legacies		
Wages	15,290	16,680
Rates and water	1,286	2,691
Insurance	2,660	2,670
Light and heat	1,098	1,128
Telephone	5,085	5,156
Carried forward	25,419	28,325

Merseyside Jewish Community Care

Detailed Statement of Financial Activities
for the Year Ended 31 March 2021

	31.3.21 £	31.3.20 £
Raising donations and legacies		
Brought forward	25,419	28,325
Postage and stationery	4,240	2,301
Sundries	8,458	5,709
Repairs and renewals	969	1,563
Cleaning	732	2,692
Publicity	1,552	640
Computer maintenance	6,095	5,272
Outreach services	5,000	5,000
Auditor's remuneration	2,472	2,520
Depreciation of tangible fixed assets	121	152
	<u>55,058</u>	<u>54,174</u>
Investment management costs		
Portfolio management	7,617	8,249
Charitable activities		
Wages	166,776	171,874
Social security	10,238	11,082
Pensions	11,761	12,084
Insurance	2,659	2,670
Light and heat	1,097	1,128
Telephone	5,084	5,156
Postage and stationery	1,818	5,369
Supported Living Scheme	3,545	6,601
Relief grants	42,821	24,600
Kosher meals expenses	35,630	48,786
Special activities - Mental health services	-	3,746
Cemetery expenses	5,852	3,028
Shifrin House - Activities	-	7,614
Computer maintenance	6,094	5,272
Auditor's remuneration	2,472	2,520
Repairs & renewals	968	1,563
Cleaning	733	2,404
Provision of services	17,637	18,758
Depreciation of tangible fixed assets	122	152
	<u>315,307</u>	<u>334,407</u>
Total resources expended	<u>377,982</u>	<u>396,830</u>
Net expenditure before gains and losses	(9,318)	(40,057)
Realised recognised gains and losses		
Realised/unrealised gains/ (losses) on investments	<u>180,426</u>	<u>(241,236)</u>
Net income/(expenditure)	<u>171,108</u>	<u>(281,293)</u>

This page does not form part of the statutory financial statements

REGISTERED COMPANY NUMBER: 06087087 (England and Wales)
REGISTERED CHARITY NUMBER: 1122902

Report of the Trustees and
Financial Statements for the Year Ended 31 March 2021
for
Merseyside Jewish Community Care

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

Merseyside Jewish Community Care

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for the Year Ended 31 March 2021

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Merseyside Jewish Community Care

Report of the Trustees for the Year Ended 31 March 2021

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2021. 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 aims

Merseyside Jewish Community Care aims to provide a comprehensive welfare service for Jewish individuals and families in Merseyside, and organisations and professionals who interact with the Community.

How our activities deliver public benefit

The trustees have given due consideration to the Charity Commission guidance on the operation of the Public Benefit requirement. Our main activities and who we try to help are described below. All our charitable activities enhance people's lives, support mental and physical wellbeing, focus on the prevention of ill-health and provide "value added" community care and are undertaken to further our charitable purposes for the public benefit.

The relief of poverty and distress

Small grants are made available to individuals and families in urgent financial need. Holiday and respite grants are provided for children, people with a disability or terminal illness. Grants are made to enable people to improve their quality of life, health, well-being and circumstances.

Financial strength and efficiency

Managing the organisation to maintain financial strength and stability through prudent budgeting and the careful management of income and expenditure.

Identifying and meet the welfare needs of the Community

Merseyside Jewish community Care provides welfare services that can be accessed, Monday to Thursday 9.00 am - 5.00 pm, Friday 9.00 am - 2.00 pm. Clients may utilise as many services as required e.g. daily, weekly, monthly. Referrals can come from the individual, their general practitioner, health professional, relative or friend. Every potential client is assessed by the Community Care team. Service provision and performance are measured through review and evaluation which is reported to the trustees. Improvements to current services and new developments are strategically planned to meet identified need.

Providing a range of culturally sensitive services

All activities and services are provided in a culturally sensitive manner. Jewish festivals are celebrated throughout the year. Pesach parcels were delivered throughout the community and hospitals. Due to Covid-19 all services have been provided through telephone support.

Providing an administrative and cultural resource

Merseyside Jewish Community Care provides a range of administrative services to other communal organisations and offer cultural information to the wider community. There is considerable experience and expertise within the highly efficient administrative and finance team at Shifrin House, which gives confidence to the many Jewish charitable organisations that we support.

Equality and diversity

Merseyside Jewish Community Care has a strong commitment to equal opportunities and all Jewish people referred to Merseyside Jewish Community Care are treated impartially, fairly and positively. Access is enabled to activities by utilising disability accessible venues in the community. Diversity is welcomed through the activities. The opportunity to work with people of different race, nationality, ethnic or national origins, gender, marital status, physical or mental disability, religious beliefs and practices, age, class and sexuality is welcomed.

Merseyside Jewish Community Care

Report of the Trustees for the Year Ended 31 March 2021

Kosher meals, lunch and activity clubs

This service works to provide what may be for some recipients the only hot kosher meal they receive each week. Our meals on wheels, the weekly senior citizens activity clubs and the soup and sandwich service at Rex Cohen Court provide a nutritious meal in a social and safe environment. Other wellbeing activities for senior citizens take place at Shifrin House, Allerton Shul and Reform Shul. A full programme of activities is provided throughout the year to enable socialisation to prevent loneliness and isolation. All lunch clubs and Yom Tov parties had to be suspended due to government Covid-19 restrictions.

Mental health support group

This supports adults with mental health or stress related problems. Individuals are encouraged to improve their communication skills, manage the symptoms of their difficulties and acknowledge achievements in their lives. Due to government Covid-19 restrictions, assistance has been provided through telephone support.

Visual support group

This provides a monthly support group for the visually impaired in the Jewish community. All our referrals include an assessment of visual impairment and where required appropriate support services such as shopping, transport and disability aids are put in place. The group has a vibrant programme of activities, outings and inter functions. Due to government Covid-19 restrictions, assistance has been provided through telephone support.

Carers Services

Carers Services provide short respite breaks, support and information for carers. There is an increasing demand for this service. Carers particularly want to know how to access services and need signposting to appropriate local resources. Due to government Covid-19 restrictions, assistance has been provided through telephone support.

Hospital visiting

Merseyside Jewish Community Care have dedicated hospital visitation teams at the Royal Liverpool, Whiston and Broadgreen hospitals. Due to government Covid-19 restrictions, in the year ended 31 March 2021 we provided 0 (2020 - 152) hospital visits. These staff and volunteer teams ensure that in future all Jewish patients receive a visitor and receive help and advice about accessing services.

Shopping service

Staff and volunteers provide a shopping service for people who are unable to go shopping without support. In the year ended 31 March 2021 we provided this service on 1,125 (2020 -189) occasions.

Transport

Staff and volunteers provide transport for those members of the Jewish community who require additional support to attend the kosher meals lunch clubs or hospital appointments. In the year ended 31 March 2021 this service was provided on 0 (2020 - 616) occasions.

Bereavement service

Care and administrative teams have worked together to provide advice and support to recently bereaved members of the Jewish community. This involves sending a letter and information leaflet to the recently bereaved offering both bereavement advice and support services. In the year ended 31 March 2021 Merseyside Jewish Community Care contacted 33 (2020 - 27) people offering bereavement support services.

Supported Living

Merseyside Jewish community Care provide a Supported Living Scheme. Jewish people requiring support are able to move into their own homes and have been enabled to live independently. Merseyside Jewish Community Care continues to work in partnership with the Liverpool Jewish Housing Association and PSS.

Rice Lane

Merseyside Jewish community care provides maintenance for Rice Lane Cemetery; this includes garden maintenance, wall repair, gravestone repairs and litter picking. Pathways between the rows of graves have been cleared to make access easier and safer.

Merseyside Jewish Community Care

Report of the Trustees for the Year Ended 31 March 2021

ACHIEVEMENT AND PERFORMANCE

Charitable activities

During the year ended 31 March 2021 Merseyside Jewish Community Care's services support 575 (2020 - 572) registered clients through person centred casework. This reflects the demand for practical and emotional support during a crisis, help to make arrangements for home care and personal services, referrals for social care services, information and support for people with welfare and health problems and their families.

During the year ended 31 March 2021 Merseyside Jewish Community Care could not provide carers breaks due to guidance from the Government and Public Health England. Assistance has been provided through telephone support.

In the year ended 31 March 2021 the kosher meals service provided 5426 (2020 - 5,322) meals. One part time cook coordinator and one part time kitchen assistant are supported by a team of kitchen volunteers. They work to provide what maybe for some recipients the only hot kosher meal they receive each week.

Jewish festivals are celebrated during the year. Merseyside Jewish Community Care ensures that the lunch and activity clubs include a party and celebration meal at Yom Tovim and ministers are invited to come and speak to the groups. Celebrations during the year usually include Succot, Chanukah, and Purim parties held at Rex Cohen Court hall. Due to the Covid-19 pandemic there was no lunch and activity clubs, parties or communal celebrations. A total of 61 (2020 - 68) Pesach parcels were delivered throughout the Jewish community and hospitals.

During the year ended 31 March 2021 Merseyside Jewish Community Care made relief grants of £42,821 (2020 - £24,600) to individuals and families in financial need which also includes charity funerals. Merseyside Jewish Community Care has provided community support to access benefits, pensions, debt counselling and other financial matters.

While the services offered by Merseyside Jewish Community Care cover the whole of Merseyside, the majority of clients on the database live in South Liverpool, where the office and administrative base for the organisation are located. Activities are carried out at Jewish Community venues with disability access in South Liverpool. The care team provide outreach work for socially and economically deprived clients in areas such as Huyton, Wirral and Southport, Merseyside Jewish Community Care also support families who have moved to surrounding areas. During the Covid 19 pandemic all support and assistance has been provided through telephone support.

There is considerable experience and expertise within the highly efficient administrative and finance team at Shifrin House. They provide services for the many Jewish charitable organisations that Merseyside Jewish Community Care supports.

Merseyside Jewish Community Care continues to provide both administrative and social services to the Jewish community in Merseyside through a small team of staff based at Shifrin House and support from volunteers who donated their time at an estimated total value to Merseyside Jewish Community Care for the year ended 31 March 2021 of £19,465 (2020 - £34,275). The services provided enhance people's lives, support mental and physical well being, focus on the prevention of ill health and provide "value added" community care. These welfare services have had an impact on people's well being and have reduced the feeling of isolation and have also improved our client's financial situations.

In the years ended 31 March 2021 and 31 March 2020 Merseyside Jewish Community Care was never closed due to staff shortage or ill health

External factors

Merseyside Jewish Community Care is subject to regulation by both the Charity Commission and Companies house, these regulations include compliance and the completion of returns within deadlines. In addition Merseyside Jewish Community Care is expected to meet the terms of its contracts with Liverpool City Council.

Merseyside Jewish Community Care

Report of the Trustees for the Year Ended 31 March 2021

FINANCIAL REVIEW

Principal funding sources

Total incoming resources for the year ended 31 March 2021 were £368,664 (2020- £356,773).

During the year ended 31 March 2021 legacies of £7,188 (2020 - £37,806) were received and Merseyside Jewish Community Care is most grateful. Legacies are of considerable help, but cannot be relied upon every year as regular income.

Income from the kosher meals service for the year ended 31 March 2021 was £24,756 (2020 £31,774).

Merseyside Jewish Community Care received income in the year ended 31 March 2021 from the provision of administrative services to other communal charities of £6,791 (2020- £14,877).

Income from the Supported Living Scheme for the year ended 31 March 2021 was £14,014 (2020 - £16,628).

The community continues to show its support to all of Merseyside Jewish Community Care appeals. The 2018 appeal saw donations totalling £35,828 (2020 - £83,410) which includes Gift aid of £5,345 (2020 - £15,956). The Pesach appeal, New Year appeal, general donations and subscriptions saw donations totalling £202,327 (2020- £81,316) which includes Gift aid of £5,328 (2020 £4,423).

Allerton Hebrew Congregation, Liverpool Hebrew Associated Charities Fund, Childwall Hebrew Congregation and Merseyside Jewish Women's Welfare Society continue to support Merseyside Jewish Community Care with donations totalling £2,200 during the year ended 31 March 2021 (2020-£8,930). Some of these donations are restricted and are used for specific hardship such as food and clothing, to help fund the activities at the luncheon clubs, and the provision of mental health services.

During the year ended 31 March 2021 Merseyside Jewish Community Care received total investment income of £65,856 (2020 £78,025). Of this total £57,748 (2020- £69,221) was from listed investments and the remaining £8,107 (2020 £8,804) was from a mixture of unlisted investments and cash held on bank deposits.

During the year ended 31 March 2021 Merseyside Jewish Community Care gave out relief grants totalling £42,821 (2020 - £24,600), the majority of these grants have funded basic essentials such as food and clothing. The grants also includes charity funerals.

The total cost of providing the kosher meals service for the year ended 31 March 2021 was £35,630 (2020 - £48,786). Merseyside Jewish Community Care had to cancel all lunch clubs and Yom Tov parties due to government Covid-19 restrictions.

During the year ended 31 March 2021 Merseyside Jewish Community Care spent a total of £5,852 (2020 - £3,028) on Rice Lane Cemetery. The cost included garden maintenance, gravestone repairs, wall repairs and litter picking.

Merseyside Jewish Community Care

Report of the Trustees for the Year Ended 31 March 2021

FINANCIAL REVIEW

Investment policy and objectives

In view of the inevitable fluctuations in annual income, which is based on fundraising and donations, Merseyside Jewish Community Care requires income from its investments to assist in financing services. The policy therefore is to generate sufficient income to enable service provision to continue to meet the needs of the Jewish community. Investment of funds is overseen by the trustees, investment risk should be low to moderate with ethical investments being favoured.

Merseyside Jewish Community Care takes advice from appointed investment managers, who twice annually attend investment sub-committee meetings conducted by certain trustees, at which they provide investment reports.

The investment strategy is based upon:

45% cash and fixed interest

40% equities

15% property

The investment strategy is reviewed quarterly by the trustees.

Reserves policy

As at 31 March 2021 Merseyside Jewish Community Care had unrestricted funds not committed or invested in tangible fixed assets of £1,180,909. Based on current expenditure levels, this equated to approximately three years running costs.

Merseyside Jewish Community Care needs reserves for the following reasons:

The needs of the modern Merseyside Jewish Community are changing thus it will be necessary to fund new welfare services in order to continue to develop services and meet future need and ensure the future of culturally Jewish welfare service provision in Merseyside.

1. Merseyside has a declining and ageing Jewish population: the resulting decrease in donations being received creates a highly vulnerable and uncertain future. Merseyside Jewish Community Care would NOT be able to quickly replenish resources solely from donations.
2. To be able to cover all contractual liabilities when they fall due.
3. To minimise risks posed by major external changes such as a decline in donor's support, change in Government legislation for claiming gift aid or a fall in the stock market.
4. Reserves enable Merseyside Jewish Community Care to generate investment income, attract match funding from funding contracts and be an independent organisation.
5. To cover funding shortages in times of low investment returns.
6. Most projects are supported by short term time limited funding and it is only by having sufficient reserves available that the long term continuity of services can be ensured.

The trustees believe the following are the essential requirements in maintaining the level of reserves:

1. Reserves are to be maintained at a level which ensures that the core activities could continue during a period of unforeseen difficulty and enable it to be operational for three years and thus ensure continuity of services.
2. Reserves are sufficient to fund future specific projects such as the Supported Living Scheme and the major refurbishment of Shifrin House.

The reserves policy is reviewed annually when preparing the budget for the forthcoming year. The level of reserves is constantly monitored and particular attention is paid to the level of income which is very vulnerable to change outside the control of Merseyside Jewish Community Care.

Merseyside Jewish Community Care

Report of the Trustees for the Year Ended 31 March 2021

FUTURE PLANS

Merseyside Jewish Community Care is committed to the welfare needs of the Jewish community and we are looking to further expand the already established activity clubs to promote health and wellbeing. The cost of the new activity clubs will be financed from accumulated reserves and fundraising.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Merseyside Jewish Community Care is a charitable company limited by guarantee, incorporated on 6 February 2007 and registered as a charity on 21 February 2008.

The company was established under a Memorandum of Association which establishes the objects and powers of the charitable company and is governed under its Articles of Association.

The liability of the trustees is limited, in the event of the company being dissolved the trustees are required to contribute an amount not exceeding £10.

Recruitment and appointment of new trustees

The directors of the company are also charity trustees for the purposes of charity law and under the Articles of Association of the company are also known as members of the trustee board.

No person other than a retiring trustee may be appointed a trustee at an annual general meeting unless not less than seven nor more than twenty-one clear days before the meeting, the charity is given notice that:

- a) is signed by a member entitled to vote at the meeting.
- b) states the members intention to propose the appointment of a person as a trustee.
- c) contains the details that, if the person were to be appointed, the charity would have to file at Companies House; and
- d) is signed by the person who is to be proposed to show his or her willingness to be appointed.

The appointment of a trustee, whether by the charity in general meeting or by another trustee, must not cause the number of trustees to exceed fifteen.

Merseyside Jewish Community Care actively seeks to recruit trustees who collectively possess the qualities and the skills required in order that the decisions and the performance of Merseyside Jewish Community Care can be undertaken efficiently. Merseyside Jewish Community Care acknowledges the definition of 'trustees' laid down in the Charities Act, to include all members of Merseyside Jewish Community Care's trustee board, and its compliance with the Charity Commissioners instructions regarding the responsibilities of charity trustees.

Organisational structure

Merseyside Jewish Community Care is governed by its trustees who set all the corporate strategy that is designed to achieve the objectives of the charity.

The charity employs L Dolan as the Company Secretary and is based at Shifrin House, 433 Smithdown Road, Liverpool L15 3JL. In total the charity employed 14 full/part time staff in the year ended 31 March 2021 (2020 - 19).

Merseyside Jewish Community Care

Report of the Trustees for the Year Ended 31 March 2021

STRUCTURE, GOVERNANCE AND MANAGEMENT

Induction and Training

All new trustees are familiarised with the charity at an induction meeting with the Company Secretary and existing trustees of the charity.

An introduction pack is given to the new trustee in advance of attendance at his/her first trustees meeting. The pack includes:

- a) Latest annual report and financial statements
- b) Current business plan
- c) Charity Governance Code
- d) The Essential Trustee - CC3
- e) Articles of Association

Risks and uncertainties

Merseyside Jewish Community Care is required to operate a framework that effectively identifies all major risks that might prevent it from achieving its objectives and have in place any necessary arrangements to manage those risks and mitigate their effect. Merseyside Jewish Community Care's risk management framework effectively identifies key risks to successful achievement of its objectives and these are considered below:

Declining and Ageing Jewish Population

Services are provided for all age groups. There has been an increased demand for wellbeing services by older/frailer clients due to Liverpool's ageing Jewish population living longer in their own homes. The Charity has identified the welfare requirements of the community and established services to meet these needs. This enables people to improve their quality of life, health, wellbeing and circumstances.

The younger working population are moving out of Liverpool which affects the size and capacity of our donor base. The Trustees have a Fundraising Strategy until 2023, which provides plans to secure future funding.

Increased Costs

We have experienced increased costs due to the development of services and the requirements of regulations (e.g. health and safety, minimum wage).

Covid-19 brought a new and unexpected risk as all charities experienced changes to operations that stopped opportunities to raise income from activities and fundraising events. Merseyside Jewish Community Care already heavily subsidises welfare services so the loss of planned and expected income caused serious cash flow concerns at a time when the demand for help from the most vulnerable was increasing.

Reputational Risk

One of the Charity's major strengths is its reputation both within the Jewish and wider community.

The Trustees are involved in all strategic decisions which affect the direction of activity or specific events. As a service organisation the Charity is reliant on the actions of its employees carrying out activities in a manner consistent with the organisation's philosophy and intent.

The Charity's history reflects a distinguished record of service. There is considerable experience and expertise within the Board of Trustees and a highly efficient Administrative, Finance and Care team at Shifrin House, which gives confidence to the many communal organisations we support.

Merseyside Jewish Community Care

Report of the Trustees
for the Year Ended 31 March 2021

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number

06087087 (England and Wales)

Registered Charity number

1122902

Registered office

Shifrin House
433 Smithdown Road
Liverpool
L15 3JL

Trustees

G Globe
E M Mott-Cowan (Resigned 29.06.2021)
L M Lee
M A Fraenkel
D L Shiffman
J Rosen President
R G Myerson (Deceased 12.6.20)
S Brada Hon. Secretary (Resigned 01.10.2020)
I Harris
P Sapiro
M Beaver
A Ross Vice President & Hon.Treasurer (Appointed 14.08.2020)

Company Secretary

L Dolan Chief Executive

Auditors

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

Solicitors

Hill Dickinson, 1 St Paul's Square, Liverpool, L3 9SL

Gregory Abrams Davidson LLP, 20-24 Matthew Street, Liverpool L2 6RE

Investment Advisers

Blankstone Singleton, Walker House, Exchange Flags, Liverpool, L2 3YL

Bankers

Barclays Bank Plc
164 Allerton Road
Liverpool
L18 2DH

Merseyside Jewish Community Care

Report of the Trustees for the Year Ended 31 March 2021

PAST

The Jewish Board of Guardians for the relief of the Jewish Poor of Liverpool was established in 1875. Liverpool's cargo and liner trade with America made the city a natural staging point for the persecuted Jews of Europe on their way to the New World. The Board of Guardians was the organisation which fed and helped this flood of stricken human beings.

Apart from the problems of transients there was the considerable problem of poverty in the resident population which had to be dealt with by private charity. At this time the Welfare State did not exist and none of its resources or facilities were available. The work of the Board of Guardians continued steadily until the First World War, through the unemployment of the 1920s and 1930s, the rise of Nazi Germany and the aftermath of the Second World War.

In the 1970s the organisation changed its working name to Merseyside Jewish Welfare Council still with the same Registered Charity Number: 222465. Merseyside Jewish Welfare Council continued and co-ordinated the work of the Board of Guardians and adapted to meet the needs and circumstances of the Liverpool Jewish Community.

PRESENT

The original objective to provide relief for the Jewish poor in Merseyside has remained the same as when our charity was first formed in 1875. In the year 2000 the charity modernised its working name and became Merseyside Jewish Community Care.

In the following years the range of welfare provision expanded and a review from the Charity Commission in 2004 recommended we become a Registered Company as well as a charity. The Trustees took this opportunity to review and evaluate the role of the charity and decided to modernise the constitution to meet current and expected future welfare needs of the Liverpool Jewish Community. Merseyside Jewish Community Care incorporated as a Company on 6 February 2007, and in order to meet Charity Commission regulations, had to re-register Merseyside Jewish Community Care as Charity Number: 1122902 from 21 February 2008. The modernised constitution has widened our Charity's objectives enabling us to provide the established welfare work of the Board of Guardians as well as many new additional services.

The Wednesday Lunch Circle commenced in 2008 and was the start of a new range of health and wellbeing clubs for senior citizens. The objective of the Wednesday Lunch Circle was to encourage the maintenance of a healthy body and an active mind. In 2010 Merseyside Jewish Community Care developed a Supported Living Scheme enabling young adults with learning disabilities or mental health problems to live independently with floating support. Then in 2013 due to the growing demand for more health and wellbeing groups we commenced a range of activity clubs for dance, keep fit and art. Merseyside Jewish Community Care has evidenced the increase in the number of community members with dementia and memory problems. As a response staff and volunteers received training in dementia and the health and wellbeing clubs are located in safe environments to enable the inclusion of clients with both diagnosed and undiagnosed memory problems.

Merseyside Jewish Community Care has also had to respond to the recent recession and in 2010 took the proactive step of setting up a working partner relationship with the Citizen's Advice Bureau. This has enabled beneficiaries to access benefit entitlements and so reduce poverty and stress. Beneficiaries have gained peace of mind which has a positive impact on their health and wellbeing.

FUNDS HELD AS CUSTODIAN FOR OTHERS

As at 31 March 2021 and 31 March 2020 the trustees have confirmed that there were no funds held as custodian for others.

RELATED PARTIES

There is full disclosure of all transactions with all recognised related parties in Note 18 to the Financial Statements for the year ended 31 March 2021.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Merseyside Jewish Community Care for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charitable company and to enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

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

.....
A Ross - Trustee

Report of the Independent Auditors to the Members of
Merseyside Jewish Community Care

Opinion

We have audited the financial statements of Merseyside Jewish Community Care (the 'charitable company') for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

However, not all future events or conditions can be predicted. The COVID-19 viral pandemic is one of the most significant economic events for the UK with unprecedented levels of uncertainty of outcomes. It is therefore difficult to evaluate all of the potential implications on the Charities trade, customers, suppliers and wider economy. The Trustees view on the impact of COVID-19 is disclosed on page 9 in the Report of the trustees.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Detecting irregularities

We assessed the susceptibility of the charity's financial statements to material misstatement, including how fraud might occur. Audit procedures performed by the engagement team included:

- Identifying and assessing the design effectiveness of controls management has in place to prevent and detect fraud.
- Understanding how those charged with governance considered and addressed the potential for override of controls or other inappropriate influence over the financial reporting process.
- Reviewing financial statements disclosures and testing to supporting documentation to assess compliance with applicable law and regulations.
- Identifying and testing journal entries, in particular any journal entries posted with unusual account combinations.
- Challenging assumptions and judgements made by management in its significant accounting estimates, in particular:
- Depreciation - we carried out a review and recalculation of depreciation to assess its appropriateness for inclusion within the financial statements.

Despite the audit being planned and conducted in accordance with ISAs (UK) there remains an unavoidable risk that material misstatements in the financial statements may not be detected owing to inherent limitations of the audit, and that by their very nature, any such instances of fraud or irregularity likely involve collusion, forgery, intentional misrepresentations, or the override of internal controls

Report of the Independent Auditors to the Members of
Merseyside Jewish Community Care

Our responsibilities for the audit of the financial statements

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Francis Murphy (Senior Statutory Auditor)
for and on behalf of Haines Watts
Statutory Auditor
3rd Floor Pacific Chambers
11-13 Victoria Street
Liverpool
Merseyside
L2 5QQ

Date:

Merseyside Jewish Community Care

Statement of Financial Activities
for the Year Ended 31 March 2021

	Notes	Unrestricted funds £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	170,193	85,303	255,496	211,465
Charitable activities					
Kosher meals	5	-	26,506	26,506	-
Charitable activities		6,791	-	6,791	50,654
Other trading activities	3	14,014	-	14,014	16,629
Investment income	4	65,856	-	65,856	78,025
Total		256,854	111,809	368,663	356,773
EXPENDITURE ON					
Raising funds		62,674	-	62,674	62,423
Charitable activities					
Kosher meals	6	17,637	26,505	44,142	-
Charitable activities		181,737	89,428	271,165	334,407
Total		262,048	115,933	377,981	396,830
Net gains/(losses) on investments		180,426	-	180,426	(241,236)
NET INCOME/(EXPENDITURE)		175,232	(4,124)	171,108	(281,293)
RECONCILIATION OF FUNDS					
Total funds brought forward		1,736,824	104,284	1,841,108	2,122,401
TOTAL FUNDS CARRIED FORWARD		<u>1,912,056</u>	<u>100,160</u>	<u>2,012,216</u>	<u>1,841,108</u>

The notes form part of these financial statements

Merseyside Jewish Community Care

Balance Sheet
31 March 2021

	Notes	Unrestricted funds £	Restricted funds £	31.3.21 Total funds £	31.3.20 Total funds £
FIXED ASSETS					
Tangible assets	12	575,934	-	575,934	576,177
Investments	13	<u>1,253,476</u>	<u>100,160</u>	<u>1,353,636</u>	<u>1,174,242</u>
		1,829,410	100,160	1,929,570	1,750,419
CURRENT ASSETS					
Debtors	14	73,576	-	73,576	74,744
Cash at bank		<u>96,012</u>	<u>-</u>	<u>96,012</u>	<u>61,528</u>
		169,588	-	169,588	136,272
CREDITORS					
Amounts falling due within one year	15	<u>(86,942)</u>	<u>-</u>	<u>(86,942)</u>	<u>(45,583)</u>
NET CURRENT ASSETS		<u>82,646</u>	<u>-</u>	<u>82,646</u>	<u>90,689</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>1,912,056</u>	<u>100,160</u>	<u>2,012,216</u>	<u>1,841,108</u>
NET ASSETS		<u>1,912,056</u>	<u>100,160</u>	<u>2,012,216</u>	<u>1,841,108</u>
FUNDS	17				
Unrestricted funds				1,912,056	1,736,824
Restricted funds				<u>100,160</u>	<u>104,284</u>
TOTAL FUNDS				<u>2,012,216</u>	<u>1,841,108</u>

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime.

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

.....
A Ross - Trustee

The notes form part of these financial statements

Merseyside Jewish Community Care

Cash Flow Statement
for the Year Ended 31 March 2021

	Notes	31.3.21 £	31.3.20 £
Cash flows from operating activities			
Cash generated from operations	1	<u>33,452</u>	<u>(18,689)</u>
Net cash provided by/(used in) operating activities		<u>33,452</u>	<u>(18,689)</u>
Cash flows from investing activities			
Purchase of fixed asset investments		<u>(134,907)</u>	<u>(218,203)</u>
Sale of fixed asset investments		<u>135,939</u>	<u>223,770</u>
Net cash provided by investing activities		<u>1,032</u>	<u>5,567</u>
Change in cash and cash equivalents in the reporting period		34,484	(13,122)
Cash and cash equivalents at the beginning of the reporting period		<u>61,528</u>	<u>74,650</u>
Cash and cash equivalents at the end of the reporting period		<u><u>96,012</u></u>	<u><u>61,528</u></u>

The notes form part of these financial statements

Notes to the Cash Flow Statement
for the Year Ended 31 March 2021

1. RECONCILIATION OF NET INCOME/(EXPENDITURE) TO NET CASH FLOW FROM OPERATING ACTIVITIES

	31.3.21	31.3.20
	£	£
Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)	171,108	(281,293)
Adjustments for:		
Depreciation charges	243	304
(Gain)/losses on investments	(180,426)	241,236
Decrease in debtors	1,168	5,326
Increase in creditors	<u>41,359</u>	<u>15,738</u>
Net cash provided by/(used in) operations	<u><u>33,452</u></u>	<u><u>(18,689)</u></u>

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.20	Cash flow	At 31.3.21
	£	£	£
Net cash			
Cash at bank	<u>61,528</u>	<u>34,484</u>	<u>96,012</u>
	<u>61,528</u>	<u>34,484</u>	<u>96,012</u>
Debt			
Debts falling due within 1 year	<u>-</u>	<u>(50,000)</u>	<u>(50,000)</u>
	<u>-</u>	<u>(50,000)</u>	<u>(50,000)</u>
Total	<u><u>61,528</u></u>	<u><u>(15,516)</u></u>	<u><u>46,012</u></u>

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

The financial statements of the charitable company, 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 Companies Act 2006. 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.

Preparation of consolidated financial statements

The financial statements contain information about Merseyside Jewish Community Care as an individual company and do not contain consolidated financial information as the parent of a group. The charity is exempt under Section 399(2A) of the Companies Act 2006 from the requirements to prepare consolidated financial statements.

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.

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	- 20% on reducing balance
Computer equipment	- 20% on cost

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds are unrestricted funds earmarked for particular projects.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension commitments

The charity makes defined contributions to the individual pension schemes of certain employees.

Tangible fixed assets

The charity reviews each asset on an individual basis and capitalises at cost. Tangible fixed assets are capitalised where the acquisition value is greater than £200.

1. ACCOUNTING POLICIES - continued

Freehold Property

Freehold properties have not been revalued.

Investments

Investments are accounted for at market value, all realised and unrealised gains and losses are included in the Statement of Financial Activities in the year to which they relate.

Going Concern

The financial statements have been prepared on a going concern basis. The Trustees have reviewed and considered relevant information, including the annual budget and future cash flows in making their assessment. In particular, in response to the COVID-19 pandemic, the Trustees have tested their cash flow analysis to take into account the impact on their business of possible scenarios brought on by the impact of COVID-19, alongside the measures that they can take to mitigate the impact. Based on these assessments, given the measures that could be undertaken to mitigate the current adverse conditions, and the current resources available, the Trustees have concluded that they can continue to adopt the going concern basis in preparing the annual report and accounts.

2. DONATIONS AND LEGACIES

	31.3.21	31.3.20
	£	£
Donations	176,728	57,245
Gift Aid	5,328	4,424
Legacies	7,188	37,807
Subscriptions	7,122	6,469
Donation - Merseyside Jewish Community Care Services Limited	11,399	13,180
Donation - Allerton Hebrew Congregation	1,750	2,000
Donation - Liverpool Hebrew Associated Charities Fund	704	1,200
Donation - Childwall Hebrew Congregation	1,750	1,250
Donation - Merseyside Jewish Women's Aid Society	450	4,480
Appeal income	30,483	67,454
Gift Aid	5,345	15,956
Exceptional items	9,000	-
	<u>257,247</u>	<u>211,465</u>

3. OTHER TRADING ACTIVITIES

	£	£
	2021	2020
Supported Living Scheme	14,014	16,628
Kosher meals	24,756	31,774
Provision of services	6,791	14,877
Shifrin House activities	-	4,003
	<u>45,561</u>	<u>72,172</u>

Merseyside Jewish Community Care

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

4. INVESTMENT INCOME		31.3.21	31.3.20
		£	£
Investment income		<u>65,856</u>	<u>78,025</u>
5. INCOME FROM CHARITABLE ACTIVITIES		31.3.21	31.3.20
		£	£
Kosher meals income	Activity Charitable activities	24,756	31,774
Provision of services	Charitable activities	6,791	14,877
Shifrin House activities	Charitable activities	<u>-</u>	<u>4,003</u>
		<u>31,547</u>	<u>50,654</u>
6. CHARITABLE ACTIVITIES COSTS			Direct Costs (see note 7) £
Kosher meals			72,028
Charitable activities			<u>243,279</u>
			<u>315,307</u>
7. DIRECT COSTS OF CHARITABLE ACTIVITIES		31.3.21	31.3.20
		£	£
Staff costs		188,775	195,040
Insurance		2,659	2,670
Light and heat		1,097	1,128
Telephone		5,084	5,156
Postage and stationery		1,818	5,369
Supported Living Scheme		3,545	6,601
Relief grants		42,821	24,600
Kosher meals expenses		35,630	48,786
Special activities - Mental health services		-	3,746
Cemetery expenses		5,852	3,028
Shifrin House - Activities		-	7,614
Computer maintenance		6,094	5,272
Auditor's remuneration		2,472	2,520
Repairs & renewals		968	1,563
Cleaning		733	2,404
Provision of services		17,637	18,758
Depreciation		<u>122</u>	<u>152</u>
		<u>315,307</u>	<u>334,407</u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

8. NET INCOME/(EXPENDITURE)

Net income/(expenditure) is stated after charging/(crediting):

	31.3.21	31.3.20
	£	£
Depreciation - owned assets	243	303
Auditor's remuneration	<u>5,040</u>	<u>5,040</u>

9. TRUSTEES' REMUNERATION AND BENEFITS

During the years ended 31 March 2021 and 31 March 2020 there were no trustees' remuneration or other benefits.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 March 2021 nor for the year ended 31 March 2020.

10. STAFF COSTS

	31.3.21	31.3.20
	£	£
Wages and salaries	182,066	188,554
Social security costs	10,238	11,082
Other pension costs	<u>11,761</u>	<u>12,084</u>
	<u>204,065</u>	<u>211,720</u>

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

	31.3.21	31.3.20
Administration	8	8
Care team	3	8
Ancillary	<u>3</u>	<u>3</u>
	<u>14</u>	<u>19</u>

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

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	199,237	12,228	211,465
Charitable activities			
Charitable activities	39,945	10,709	50,654
Other trading activities	16,629	-	16,629
Investment income	<u>78,025</u>	<u>-</u>	<u>78,025</u>
Total	333,836	22,937	356,773
EXPENDITURE ON			
Raising funds	62,423	-	62,423
Charitable activities			
Kosher meals	-	-	-
Charitable activities	<u>314,984</u>	<u>19,423</u>	<u>334,407</u>
Total	377,407	19,423	396,830
Net gains/(losses) on investments	<u>(241,236)</u>	<u>-</u>	<u>(241,236)</u>
NET INCOME/(EXPENDITURE)	(284,807)	3,514	(281,293)
RECONCILIATION OF FUNDS			
Total funds brought forward	<u>2,021,631</u>	<u>100,770</u>	<u>2,122,401</u>
TOTAL FUNDS CARRIED FORWARD	<u><u>1,736,824</u></u>	<u><u>104,284</u></u>	<u><u>1,841,108</u></u>

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

12. TANGIBLE FIXED ASSETS

	Freehold property £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1 April 2020 and 31 March 2021	<u>574,962</u>	<u>14,055</u>	<u>5,729</u>	<u>594,746</u>
DEPRECIATION				
At 1 April 2020	-	12,840	5,729	18,569
Charge for year	-	<u>243</u>	-	<u>243</u>
At 31 March 2021	-	<u>13,083</u>	<u>5,729</u>	<u>18,812</u>
NET BOOK VALUE				
At 31 March 2021	<u>574,962</u>	<u>972</u>	-	<u>575,934</u>
At 31 March 2020	<u>574,962</u>	<u>1,215</u>	-	<u>576,177</u>

13. FIXED ASSET INVESTMENTS

	Shares in group undertakings £	Listed investments £	Unlisted investments £	Totals £
MARKET VALUE				
At 1 April 2020	1	966,832	207,409	1,174,242
Additions	-	134,907	-	134,907
Disposals	-	(135,939)	-	(135,939)
Revaluations	-	<u>183,860</u>	<u>(3,434)</u>	<u>180,426</u>
At 31 March 2021	<u>1</u>	<u>1,149,660</u>	<u>203,975</u>	<u>1,353,636</u>
NET BOOK VALUE				
At 31 March 2021	<u>1</u>	<u>1,149,660</u>	<u>203,975</u>	<u>1,353,636</u>
At 31 March 2020	<u>1</u>	<u>966,832</u>	<u>207,409</u>	<u>1,174,242</u>

There were no investment assets outside the UK.

UK listed investments are represented by:

	31.3.21 £	31.3.20 £
Fixed interest securities	725,035	769,721
Equity shares	607,144	400,285
Cash	<u>21,457</u>	<u>4,235</u>
	<u>1,353,636</u>	<u>1,174,241</u>

Merseyside Jewish Community Care

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

13. FIXED ASSET INVESTMENTS - continued

Cost or valuation at 31 March 2021 is represented by:

	Shares in group undertakings	Listed investments	Unlisted investments	Totals
	£	£	£	£
Valuation in 2021	<u>1</u>	<u>1,149,660</u>	<u>203,975</u>	<u>1,353,636</u>

The company's investments at the balance sheet date in the share capital of companies include the following:

Merseyside Jewish Community Care Services Limited

Registered office: 433 Smithdown Road, Liverpool, L15 3JL

Nature of business: Provision of Jewish Burials

	% holding		
Class of share:			
Ordinary £1	100		
		31.3.21	31.3.20
		£	£
Aggregate capital and reserves		6,583	6,583

The historical cost of Fixed asset investments at 31 March 2021 was £1,174,241 (2020 - £1,195,463).

As at 31 March 2021 the total value of investments held in Restricted funds was £52,369 (2020 - £104,284).

The following investments were material in value at 31 March 2021

	31.3.21 £
The Charities Property Fund	203,975
Liontrust Monthly Income Bond	51,205
GCP Asset backed income fund	45,800
GCP Infrastructure investments Ltd	43,690
MI Chelverton UK Equity income fund	40,740
Henderson Far East Income Trust	32,600
First Trust Global Funds Plc	30,191
Lazard Global Equity income fund income shares	33,320
Majedie investments Plc ord shares	35,400
H2O Multi returns fund class 1 income shares	32,910
RM Secured Direct Lending Plc	52,350
Starwood European Ordinary Shares	42,300
TwentyFour Income Fund	47,520
Semper total return fund income shares	51,023

Notes to the Financial Statements - continued
for the Year Ended 31 March 2021

14. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21	31.3.20
	£	£
Tax recoverable	12,856	19,084
Loans	3,525	7,575
Other debtors	42,455	34,998
Accrued interest	5,699	6,378
Prepayments	9,041	6,709
	<u>73,576</u>	<u>74,744</u>

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31.3.21	31.3.20
	£	£
Bank loans and overdrafts (see note 16)	50,000	-
Other creditors	15,049	10,949
Social security and other taxes	-	4,737
Accrued expenses	21,893	29,897
	<u>86,942</u>	<u>45,583</u>

16. LOANS

An analysis of the maturity of loans is given below:

	31.3.21	31.3.20
	£	£
Amounts falling due within one year on demand:		
Bank loans	<u>50,000</u>	<u>-</u>

17. MOVEMENT IN FUNDS

	At 1.4.20	Net movement in funds	At 31.3.21
	£	£	£
Unrestricted funds			
General fund	1,736,824	175,232	1,912,056
Restricted funds			
Rice Lane Cemetery	71,119	(118)	71,001
Restricted income/expenses	33,165	(4,006)	29,159
	<u>104,284</u>	<u>(4,124)</u>	<u>100,160</u>
TOTAL FUNDS	1,841,108	171,108	2,012,216

17. 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	256,855	(214,258)	180,426	223,023
Restricted funds				
Rice Lane Cemetery	5,734	(5,852)	-	(118)
Restricted income/expenses	<u>106,075</u>	<u>(157,872)</u>	<u>-</u>	<u>(51,797)</u>
	<u>111,809</u>	<u>(163,724)</u>	<u>-</u>	<u>(51,915)</u>
TOTAL FUNDS	<u><u>368,664</u></u>	<u><u>(377,982)</u></u>	<u><u>180,426</u></u>	<u><u>171,108</u></u>

Comparatives for movement in funds

	At 1.4.19 £	Net movement in funds £	At 31.3.20 £
Unrestricted funds			
General fund	2,021,631	(284,807)	1,736,824
Restricted funds			
Rice Lane Cemetery	68,455	2,664	71,119
Restricted income/expenses	<u>32,315</u>	<u>850</u>	<u>33,165</u>
	<u>100,770</u>	<u>3,514</u>	<u>104,284</u>
TOTAL FUNDS	<u><u>2,122,401</u></u>	<u><u>(281,293)</u></u>	<u><u>1,841,108</u></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	333,836	(377,407)	(241,236)	(284,807)
Restricted funds				
Rice Lane Cemetery	2,952	(2,952)	2,664	2,664
Restricted income/expenses	<u>19,985</u>	<u>(16,471)</u>	<u>(2,664)</u>	<u>850</u>
	<u>22,937</u>	<u>(19,423)</u>	<u>-</u>	<u>3,514</u>
TOTAL FUNDS	<u><u>356,773</u></u>	<u><u>(396,830)</u></u>	<u><u>(241,236)</u></u>	<u><u>(281,293)</u></u>

17. MOVEMENT IN FUNDS - continued

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

	At 1.4.19 £	Net movement in funds £	At 31.3.21 £
Unrestricted funds			
General fund	2,021,631	(61,784)	1,959,847
Restricted funds			
Rice Lane Cemetery	68,455	2,546	71,001
Restricted income/expenses	<u>32,315</u>	<u>(50,947)</u>	<u>(18,632)</u>
	<u>100,770</u>	<u>(48,401)</u>	<u>52,369</u>
TOTAL FUNDS	<u><u>2,122,401</u></u>	<u><u>(110,185)</u></u>	<u><u>2,012,216</u></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	590,691	(591,665)	(60,810)	(61,784)
Restricted funds				
Rice Lane Cemetery	8,686	(8,804)	2,664	2,546
Restricted income/expenses	<u>126,060</u>	<u>(174,343)</u>	<u>(2,664)</u>	<u>(50,947)</u>
	<u>134,746</u>	<u>(183,147)</u>	<u>-</u>	<u>(48,401)</u>
TOTAL FUNDS	<u><u>725,437</u></u>	<u><u>(774,812)</u></u>	<u><u>(60,810)</u></u>	<u><u>(110,185)</u></u>

18. EMPLOYEE BENEFIT OBLIGATIONS

During the year ended 31 March 2021 Merseyside Jewish Community Care paid £10,238 (2020 - £12,064) in defined contributions to the individual pension schemes of certain employees.

19. RELATED PARTY DISCLOSURES

As at 31 March 2021 Merseyside Jewish Community Care has recognised the following related parties:

Merseyside Jewish Representative Council (an incorporated registered charity, charity number 1140569)

Trustee G Globe is currently a trustee of Merseyside Jewish Representative Council. During the year ended 31 March 2021 Merseyside Jewish Community Care provided administrative services to Merseyside Jewish Representative Council at a cost of £5,000 (2020: £5,000). The trustees concerned did not influence or benefit from these transactions. As at 31 March 2020 Merseyside Jewish Community Care was owed £10,000 ((2020: £5,000) by Merseyside Jewish Representative Council.

Liverpool Hebrew Associated Charities Fund (an unincorporated registered charity, charity number 1096341)

Trustee E M Mott-Cowan is currently a trustee of Liverpool Hebrew Associated Charities Fund. During the year ended 31 March 2021 Liverpool Hebrew Associated Charities donated £500 to the Crisis Appeal (2019: £1,200) to Merseyside Jewish Community Care. During the year ended 31 March 2021 Merseyside Jewish Community Care provided administrative services to Liverpool Associated Charities Fund at a cost of £704 (2020: £704). The trustee concerned did not influence or benefit from these transactions. As at 31 March 2021 Merseyside Jewish Community Care was owed £3,022 (2020: £2,318) by Liverpool Hebrew Associated Charities Fund.

King David and Harold House Foundation (an incorporated registered charity, charity number 1146507)

Trustee M A Fraenkel is currently a trustee of King David and Harold House Foundation, during the year ended 31 March 2021 Merseyside Jewish Community Care provided administrative services to King David and Harold House Foundation at a cost of £0 (2020: £3,800). The trustee concerned did not influence or benefit from these transactions. As at 31 March 2021 Merseyside Jewish Community Care was owed £0 (2020: £3,800) by King David and Harold House Foundation.

20. RESTRICTED FUNDS

Rice Lane Cemetery

This fund is used solely for the maintenance and repair of Rice Lane Cemetery, Hazeldale Road Road, Walton, Liverpool, L9 2BA.

Kosher meals lunch and activity clubs

Donations were received from various communal organisations to help fund the costs associated with this service.

The relief of poverty and distress

Donations from Merseyside Jewish Women's Aid Welfare Society and other anonymous donations were received to fund specific hardship cases and help fund food parcels at Pesach.

Mental health support group

Donations were received from members of the community to help fund the costs associated with this service.

21. DESIGNATED FUNDS

These have been earmarked by the trustees to cover the costs of future Kosher meals services and Supported Living Schemes.

Merseyside Jewish Community Care

Detailed Statement of Financial Activities
for the Year Ended 31 March 2021

	31.3.21 £	31.3.20 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	176,728	57,245
Gift Aid	5,328	4,424
Legacies	7,188	37,807
Subscriptions	7,122	6,469
Donation - Merseyside Jewish Community Care Services Limited	11,399	13,180
Donation - Allerton Hebrew Congregation	1,750	2,000
Donation - Liverpool Hebrew Associated Charities Fund	704	1,200
Donation - Childwall Hebrew Congregation	1,750	1,250
Donation - Merseyside Jewish Women's Aid Society	450	4,480
Appeal income	30,483	67,454
Gift Aid	5,345	15,956
Exceptional items	9,000	-
	257,247	211,465
Other trading activities		
Supported Living Scheme	14,014	16,629
Investment income		
Investment income	65,856	78,025
Charitable activities		
Kosher meals income	24,756	31,774
Provision of services	6,791	14,877
Shifrin House activities	-	4,003
	31,547	50,654
Total incoming resources	368,664	356,773
EXPENDITURE		
Raising donations and legacies		
Wages	15,290	16,680
Rates and water	1,286	2,691
Insurance	2,660	2,670
Light and heat	1,098	1,128
Telephone	5,085	5,156
Carried forward	25,419	28,325

Merseyside Jewish Community Care

Detailed Statement of Financial Activities
for the Year Ended 31 March 2021

	31.3.21 £	31.3.20 £
Raising donations and legacies		
Brought forward	25,419	28,325
Postage and stationery	4,240	2,301
Sundries	8,458	5,709
Repairs and renewals	969	1,563
Cleaning	732	2,692
Publicity	1,552	640
Computer maintenance	6,095	5,272
Outreach services	5,000	5,000
Auditor's remuneration	2,472	2,520
Depreciation of tangible fixed assets	121	152
	<u>55,058</u>	<u>54,174</u>
Investment management costs		
Portfolio management	7,617	8,249
Charitable activities		
Wages	166,776	171,874
Social security	10,238	11,082
Pensions	11,761	12,084
Insurance	2,659	2,670
Light and heat	1,097	1,128
Telephone	5,084	5,156
Postage and stationery	1,818	5,369
Supported Living Scheme	3,545	6,601
Relief grants	42,821	24,600
Kosher meals expenses	35,630	48,786
Special activities - Mental health services	-	3,746
Cemetery expenses	5,852	3,028
Shifrin House - Activities	-	7,614
Computer maintenance	6,094	5,272
Auditor's remuneration	2,472	2,520
Repairs & renewals	968	1,563
Cleaning	733	2,404
Provision of services	17,637	18,758
Depreciation of tangible fixed assets	122	152
	<u>315,307</u>	<u>334,407</u>
Total resources expended	<u>377,982</u>	<u>396,830</u>
Net expenditure before gains and losses	(9,318)	(40,057)
Realised recognised gains and losses		
Realised/unrealised gains/ (losses) on investments	<u>180,426</u>	<u>(241,236)</u>
Net income/(expenditure)	<u>171,108</u>	<u>(281,293)</u>

This page does not form part of the statutory financial statements