

# MERSEYSIDE JEWISH COMMUNITY CARE

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# ANNUAL REPORT 2021

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# MERSEYSIDE JEWISH COMMUNITY CARE

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## **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)
<b>Relief Team:</b>	
Community Support Worker	Barry Fineberg
Community Support Worker	Eve Fineberg
Community Wellbeing Worker	Sue Gotts

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## **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.

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- 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

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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 31<sup>st</sup> 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

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## 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.

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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**



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# 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
	£	£	£	£
<b>Income and Endowments From</b>				
Donations and legacies	174,410	82,133	256,543	211,465
<b>Charitable activities</b>				
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
<b>Total</b>	<b>261,775</b>	<b>106,889</b>	<b>368,664</b>	<b>356,773</b>
<b>Expenditure On</b>				
Raising funds	62,675	-	62,675	62,423
<b>Charitable activities</b>				
Kosher Meals	47,272	24,756	72,028	
Charitable activities	157,022	86,257	243,279	334,407
<b>Total</b>	<b>266,969</b>	<b>111,013</b>	<b>377,982</b>	<b>396,830</b>
Net gains/(loses) on investments	180,426	-	180,426	(241,236)
<b>Net Income</b>	<b>175,232</b>	<b>(4,124)</b>	<b>171,108</b>	<b>(281,293)</b>
<b>RECONCILIATION OF FUNDS</b>				
Total funds brought forward	1,736,824	104,284	1,841,108	2,122,401
<b>Total Funds Carried Forward</b>	<b><u>1,912,056</u></b>	<b><u>100,160</u></b>	<b><u>2,012,216</u></b>	<b><u>1,841,108</u></b>

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Balance Sheet  
At 31 March 2021

	Unrestricted Funds	Restricted Funds	2021	2020
	£	£	£	£
<b>FIXED ASSETS</b>				
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>
<b>CURRENT ASSETS</b>				
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>
<b>CREDITORS</b>				
Amounts falling due within one year	(86,942)	-	(86,942)	(45,583)
<b>NET CURRENT ASSETS</b>	<u>82,646</u>	<u>-</u>	<u>82,646</u>	<u>90,689</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>	<u>1,912,056</u>	<u>100,160</u>	<u>2,012,216</u>	<u>1,841,108</u>
<b>NET ASSETS</b>	<u>1,912,056</u>	<u>100,160</u>	<u>2,012,216</u>	<u>1,841,108</u>
<b>FUNDS</b>				
Unrestricted funds			1,912,056	1,736,824
Restricted funds			56	<u>104,284</u>
			<u>100,160</u>	
<b>TOTAL FUNDS</b>			<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 Total	31.3.20 Total
	£	£
<b>Turnover</b>	<b>37,293.18</b>	49,326.81
Administrative Expenses	<b>37,293.18</b>	49,326.81
	_____	_____
<b>OPERATING PROFIT and PROFIT BEFORE TAXATION</b>	-	-
Tax on profit	-	-
	=====	=====
<b><u>PROFIT FOR THE FINANCIAL YEAR</u></b>	-	-
	=====	=====

Balance Sheet  
At 31 March 2021

	31.3.21	31.3.20
	£	£
<b>CURRENT ASSETS</b>		
Debtors	<b>5,725.00</b>	21,809.00
Cash at Bank	<b>17,335.71</b>	6,507.65
	_____	_____
	<b>23,060.71</b>	
	_____	_____
<b>CREDITORS</b>		
Amounts falling due within one year	<b>16,477.95</b>	21,733.89
	_____	_____
<b>NET CURRENT ASSETS</b>	<b>6,582.76</b>	6,582.76
	_____	_____
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>	<b>6,582.76</b>	6,582.76
	_____	_____
<b>CAPITAL AND RESERVES</b>		
Called up share capital		1
	1	=

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Retained earnings	6,582	6,582
<b>SHAREHOLDER'S FUNDS</b>	<u>6,583</u>	<u>6,583</u>

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## 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

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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.



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**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.

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**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

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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.

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**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.mjcccliverpool.com](http://www.mjcccliverpool.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

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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

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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](http://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 £	<b>31.3.21 Total funds £</b>	31.3.20 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	<b>170,193</b>	<b>85,303</b>	<b>255,496</b>	211,465
<b>Charitable activities</b>	5				
Kosher meals		-	<b>26,506</b>	<b>26,506</b>	-
Charitable activities		<b>6,791</b>	-	<b>6,791</b>	50,654
Other trading activities	3	<b>14,014</b>	-	<b>14,014</b>	16,629
Investment income	4	<b>65,856</b>	-	<b>65,856</b>	78,025
<b>Total</b>		<b>256,854</b>	<b>111,809</b>	<b>368,663</b>	356,773
<b>EXPENDITURE ON</b>					
Raising funds		<b>62,674</b>	-	<b>62,674</b>	62,423
<b>Charitable activities</b>	6				
Kosher meals		<b>17,637</b>	<b>26,505</b>	<b>44,142</b>	-
Charitable activities		<b>181,737</b>	<b>89,428</b>	<b>271,165</b>	334,407
<b>Total</b>		<b>262,048</b>	<b>115,933</b>	<b>377,981</b>	396,830
Net gains/(losses) on investments		<b>180,426</b>	-	<b>180,426</b>	(241,236)
<b>NET INCOME/(EXPENDITURE)</b>		<b>175,232</b>	<b>(4,124)</b>	<b>171,108</b>	(281,293)
<b>RECONCILIATION OF FUNDS</b>					
<b>Total funds brought forward</b>		<b>1,736,824</b>	<b>104,284</b>	<b>1,841,108</b>	2,122,401
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b><u>1,912,056</u></b>	<b><u>100,160</u></b>	<b><u>2,012,216</u></b>	<b><u>1,841,108</u></b>

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 £
<b>FIXED ASSETS</b>					
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>
		<b>1,829,410</b>	<b>100,160</b>	<b>1,929,570</b>	1,750,419
<b>CURRENT ASSETS</b>					
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>
		<b>169,588</b>	<b>-</b>	<b>169,588</b>	136,272
<b>CREDITORS</b>					
Amounts falling due within one year	15	(86,942)	-	(86,942)	(45,583)
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>NET CURRENT ASSETS</b>		<u><b>82,646</b></u>	<u><b>-</b></u>	<u><b>82,646</b></u>	<u>90,689</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u><b>1,912,056</b></u>	<u><b>100,160</b></u>	<u><b>2,012,216</b></u>	<u>1,841,108</u>
<b>NET ASSETS</b>		<u><b>1,912,056</b></u>	<u><b>100,160</b></u>	<u><b>2,012,216</b></u>	<u>1,841,108</u>
<b>FUNDS</b>	17				
Unrestricted funds				<b>1,912,056</b>	1,736,824
Restricted funds				<u><b>100,160</b></u>	<u>104,284</u>
<b>TOTAL FUNDS</b>				<u><b>2,012,216</b></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 £
<b>Cash flows from operating activities</b>			
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>
<b>Cash flows from investing activities</b>			
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>
		<hr/>	<hr/>
<b>Change in cash and cash equivalents in the reporting period</b>		<b>34,484</b>	<b>(13,122)</b>
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<u><b>61,528</b></u>	<u><b>74,650</b></u>
<b>Cash and cash equivalents at the end of the reporting period</b>		<u><u><b>96,012</b></u></u>	<u><u><b>61,528</b></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**

	<b>31.3.21</b>	31.3.20
	<b>£</b>	<b>£</b>
<b>Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)</b>	<b>171,108</b>	(281,293)
<b>Adjustments for:</b>		
Depreciation charges	<b>243</b>	304
(Gain)/losses on investments	<b>(180,426)</b>	241,236
Decrease in debtors	<b>1,168</b>	5,326
Increase in creditors	<b><u>41,359</u></b>	<u>15,738</u>
<b>Net cash provided by/(used in) operations</b>	<b><u>33,452</u></b>	<u>(18,689)</u>

**2. ANALYSIS OF CHANGES IN NET FUNDS**

	At 1.4.20	Cash flow	At 31.3.21
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Net cash</b>			
Cash at bank	<b><u>61,528</u></b>	<b><u>34,484</u></b>	<b><u>96,012</u></b>
	<b><u>61,528</u></b>	<b><u>34,484</u></b>	<b><u>96,012</u></b>
<b>Debt</b>			
Debts falling due within 1 year	<b><u>-</u></b>	<b><u>(50,000)</u></b>	<b><u>(50,000)</u></b>
	<b><u>-</u></b>	<b><u>(50,000)</u></b>	<b><u>(50,000)</u></b>
<b>Total</b>	<b><u>61,528</u></b>	<b><u>(15,516)</u></b>	<b><u>46,012</u></b>

## **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.

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2021

**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**

	<b>31.3.21</b>	31.3.20
	£	£
Donations	<b>176,728</b>	57,245
Gift Aid	<b>5,328</b>	4,424
Legacies	<b>7,188</b>	37,807
Subscriptions	<b>7,122</b>	6,469
Donation - Merseyside Jewish Community Care Services Limited	<b>11,399</b>	13,180
Donation - Allerton Hebrew Congregation	<b>1,750</b>	2,000
Donation - Liverpool Hebrew Associated Charities Fund	<b>704</b>	1,200
Donation - Childwall Hebrew Congregation	<b>1,750</b>	1,250
Donation - Merseyside Jewish Women's Aid Society	<b>450</b>	4,480
Appeal income	<b>30,483</b>	67,454
Gift Aid	<b>5,345</b>	15,956
Exceptional items	<b>9,000</b>	-
	<b><u>257,247</u></b>	<b><u>211,465</u></b>

**3. OTHER TRADING ACTIVITIES**

	£	£
	2021	2020
Supported Living Scheme	<b>14,014</b>	16,628
Kosher meals	<b>24,756</b>	31,774
Provision of services	<b>6,791</b>	14,877
Shifrin House activities	-	4,003
	<b><u>45,561</u></b>	<b><u>72,172</u></b>

Merseyside Jewish Community Care

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2021

**4. INVESTMENT INCOME**

	<b>31.3.21</b>	31.3.20
	£	£
Investment income	<b><u>65,856</u></b>	<b><u>78,025</u></b>

**5. INCOME FROM CHARITABLE ACTIVITIES**

	<b>31.3.21</b>	31.3.20
	£	£
Kosher meals income	<b>24,756</b>	31,774
Provision of services	<b>6,791</b>	14,877
Shifrin House activities	<b>-</b>	4,003
	<b><u>31,547</u></b>	<b><u>50,654</u></b>

**6. CHARITABLE ACTIVITIES COSTS**

	Direct Costs (see note 7)
	£
Kosher meals	<b>72,028</b>
Charitable activities	<b><u>243,279</u></b>
	<b><u>315,307</u></b>

**7. DIRECT COSTS OF CHARITABLE ACTIVITIES**

	<b>31.3.21</b>	31.3.20
	£	£
Staff costs	<b>188,775</b>	195,040
Insurance	<b>2,659</b>	2,670
Light and heat	<b>1,097</b>	1,128
Telephone	<b>5,084</b>	5,156
Postage and stationery	<b>1,818</b>	5,369
Supported Living Scheme	<b>3,545</b>	6,601
Relief grants	<b>42,821</b>	24,600
Kosher meals expenses	<b>35,630</b>	48,786
Special activities - Mental health services	<b>-</b>	3,746
Cemetery expenses	<b>5,852</b>	3,028
Shifrin House - Activities	<b>-</b>	7,614
Computer maintenance	<b>6,094</b>	5,272
Auditor's remuneration	<b>2,472</b>	2,520
Repairs & renewals	<b>968</b>	1,563
Cleaning	<b>733</b>	2,404
Provision of services	<b>17,637</b>	18,758
Depreciation	<b><u>122</u></b>	<b><u>152</u></b>
	<b><u>315,307</u></b>	<b><u>334,407</u></b>

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):

	<b>31.3.21</b>	31.3.20
	£	£
Depreciation - owned assets	<b>243</b>	303
Auditor's remuneration	<b><u>5,040</u></b>	<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**

	<b>31.3.21</b>	31.3.20
	£	£
Wages and salaries	<b>182,066</b>	188,554
Social security costs	<b>10,238</b>	11,082
Other pension costs	<b><u>11,761</u></b>	<u>12,084</u>
	<b><u>204,065</u></b>	<u>211,720</u>

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

	<b>31.3.21</b>	31.3.20
Administration	<b>8</b>	8
Care team	<b>3</b>	8
Ancillary	<b><u>3</u></b>	<u>3</u>
	<b><u>14</u></b>	<u>19</u>

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

**11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted funds £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	199,237	12,228	211,465
<b>Charitable activities</b>			
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>
<b>Total</b>	333,836	22,937	356,773
<b>EXPENDITURE ON</b>			
Raising funds	62,423	-	62,423
<b>Charitable activities</b>			
Kosher meals	-	-	-
Charitable activities	<u>314,984</u>	<u>19,423</u>	<u>334,407</u>
<b>Total</b>	377,407	19,423	396,830
Net gains/(losses) on investments	<u>(241,236)</u>	<u>-</u>	<u>(241,236)</u>
<b>NET INCOME/(EXPENDITURE)</b>	(284,807)	3,514	(281,293)
<b>RECONCILIATION OF FUNDS</b>			
<b>Total funds brought forward</b>	<u>2,021,631</u>	<u>100,770</u>	<u>2,122,401</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>	<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 £
<b>COST</b>				
At 1 April 2020 and 31 March 2021	<u>574,962</u>	<u>14,055</u>	<u>5,729</u>	<u>594,746</u>
<b>DEPRECIATION</b>				
At 1 April 2020	-	12,840	5,729	18,569
Charge for year	<u>-</u>	<u>243</u>	<u>-</u>	<u>243</u>
At 31 March 2021	<u>-</u>	<u>13,083</u>	<u>5,729</u>	<u>18,812</u>
<b>NET BOOK VALUE</b>				
At 31 March 2021	<u>574,962</u>	<u>972</u>	<u>-</u>	<u>575,934</u>
At 31 March 2020	<u>574,962</u>	<u>1,215</u>	<u>-</u>	<u>576,177</u>

**13. FIXED ASSET INVESTMENTS**

	Shares in group undertakings £	Listed investments £	Unlisted investments £	Totals £
<b>MARKET VALUE</b>				
At 1 April 2020	1	966,832	207,409	1,174,242
Additions	-	134,907	-	134,907
Disposals	-	(135,939)	-	(135,939)
Revaluations	<u>-</u>	<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>
<b>NET BOOK VALUE</b>				
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	<b>100</b>		
		<b>31.3.21</b>	31.3.20
		£	£
Aggregate capital and reserves		<b>6,583</b>	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

	<b>31.3.21</b>
	£
The Charities Property Fund	<b>203,975</b>
Liontrust Monthly Income Bond	<b>51,205</b>
GCP Asset backed income fund	<b>45,800</b>
GCP Infrastructure investments Ltd	<b>43,690</b>
MI Chelverton UK Equity income fund	<b>40,740</b>
Henderson Far East Income Trust	<b>32,600</b>
First Trust Global Funds Plc	<b>30,191</b>
Lazard Global Equity income fund income shares	<b>33,320</b>
Majedie investments Plc ord shares	<b>35,400</b>
H2O Multi returns fund class 1 income shares	<b>32,910</b>
RM Secured Direct Lending Plc	<b>52,350</b>
Starwood European Ordinary Shares	<b>42,300</b>
TwentyFour Income Fund	<b>47,520</b>
Semper total return fund income shares	<b>51,023</b>



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
	£	£	£
<b>Unrestricted funds</b>			
General fund	1,736,824	175,232	1,912,056
<b>Restricted funds</b>			
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>
<b>TOTAL FUNDS</b>	<b>1,841,108</b>	<b>171,108</b>	<b>2,012,216</b>

**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 £
<b>Unrestricted funds</b>				
General fund	256,855	(214,258)	180,426	223,023
<b>Restricted funds</b>				
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>
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>			
General fund	2,021,631	(284,807)	1,736,824
<b>Restricted funds</b>			
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>
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>				
General fund	333,836	(377,407)	(241,236)	(284,807)
<b>Restricted funds</b>				
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>
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>			
General fund	2,021,631	(61,784)	1,959,847
<b>Restricted funds</b>			
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>
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>				
General fund	590,691	(591,665)	(60,810)	(61,784)
<b>Restricted funds</b>				
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>
<b>TOTAL FUNDS</b>	<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 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
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
<b>Other trading activities</b>		
Supported Living Scheme	14,014	16,629
<b>Investment income</b>		
Investment income	65,856	78,025
<b>Charitable activities</b>		
Kosher meals income	24,756	31,774
Provision of services	6,791	14,877
Shifrin House activities	-	4,003
	31,547	50,654
<b>Total incoming resources</b>	<b>368,664</b>	<b>356,773</b>
<b>EXPENDITURE</b>		
<b>Raising donations and legacies</b>		
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 £
<b>Raising donations and legacies</b>		
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>
<b>Investment management costs</b>		
Portfolio management	7,617	8,249
<b>Charitable activities</b>		
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>
<b>Net expenditure before gains and losses</b>	<b>(9,318)</b>	<b>(40,057)</b>
<b>Realised recognised gains and losses</b>		
Realised/unrealised gains/ (losses) on investments	<u>180,426</u>	<u>(241,236)</u>
<b>Net income/(expenditure)</b>	<b><u>171,108</u></b>	<b><u>(281,293)</u></b>

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](http://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 £	<b>31.3.21 Total funds £</b>	31.3.20 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	<b>170,193</b>	<b>85,303</b>	<b>255,496</b>	211,465
<b>Charitable activities</b>	5				
Kosher meals		-	<b>26,506</b>	<b>26,506</b>	-
Charitable activities		<b>6,791</b>	-	<b>6,791</b>	50,654
Other trading activities	3	<b>14,014</b>	-	<b>14,014</b>	16,629
Investment income	4	<b>65,856</b>	-	<b>65,856</b>	78,025
<b>Total</b>		<b>256,854</b>	<b>111,809</b>	<b>368,663</b>	356,773
<b>EXPENDITURE ON</b>					
Raising funds		<b>62,674</b>	-	<b>62,674</b>	62,423
<b>Charitable activities</b>	6				
Kosher meals		<b>17,637</b>	<b>26,505</b>	<b>44,142</b>	-
Charitable activities		<b>181,737</b>	<b>89,428</b>	<b>271,165</b>	334,407
<b>Total</b>		<b>262,048</b>	<b>115,933</b>	<b>377,981</b>	396,830
Net gains/(losses) on investments		<b>180,426</b>	-	<b>180,426</b>	(241,236)
<b>NET INCOME/(EXPENDITURE)</b>		<b>175,232</b>	<b>(4,124)</b>	<b>171,108</b>	(281,293)
<b>RECONCILIATION OF FUNDS</b>					
<b>Total funds brought forward</b>		<b>1,736,824</b>	<b>104,284</b>	<b>1,841,108</b>	2,122,401
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b><u>1,912,056</u></b>	<b><u>100,160</u></b>	<b><u>2,012,216</u></b>	<b><u>1,841,108</u></b>

The notes form part of these financial statements

Merseyside Jewish Community Care

Balance Sheet  
31 March 2021

	Notes	Unrestricted funds £	Restricted funds £	<b>31.3.21 Total funds £</b>	31.3.20 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	12	<b>575,934</b>	-	<b>575,934</b>	576,177
Investments	13	<b><u>1,253,476</u></b>	<b><u>100,160</u></b>	<b><u>1,353,636</u></b>	<u>1,174,242</u>
		<b>1,829,410</b>	<b>100,160</b>	<b>1,929,570</b>	1,750,419
<b>CURRENT ASSETS</b>					
Debtors	14	<b>73,576</b>	-	<b>73,576</b>	74,744
Cash at bank		<b><u>96,012</u></b>	-	<b><u>96,012</u></b>	<u>61,528</u>
		<b>169,588</b>	-	<b>169,588</b>	136,272
<b>CREDITORS</b>					
Amounts falling due within one year	15	<b>(86,942)</b>	-	<b>(86,942)</b>	(45,583)
<b>NET CURRENT ASSETS</b>		<b><u>82,646</u></b>	-	<b><u>82,646</u></b>	<u>90,689</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<b><u>1,912,056</u></b>	<b><u>100,160</u></b>	<b><u>2,012,216</u></b>	<u>1,841,108</u>
<b>NET ASSETS</b>		<b><u>1,912,056</u></b>	<b><u>100,160</u></b>	<b><u>2,012,216</u></b>	<u>1,841,108</u>
<b>FUNDS</b>	17				
Unrestricted funds				<b>1,912,056</b>	1,736,824
Restricted funds				<b><u>100,160</u></b>	<u>104,284</u>
<b>TOTAL FUNDS</b>				<b><u>2,012,216</u></b>	<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 £
<b>Cash flows from operating activities</b>			
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>
<b>Cash flows from investing activities</b>			
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>
		<hr/>	<hr/>
<b>Change in cash and cash equivalents in the reporting period</b>		<b>34,484</b>	<b>(13,122)</b>
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<u><b>61,528</b></u>	<u><b>74,650</b></u>
<b>Cash and cash equivalents at the end of the reporting period</b>		<u><u><b>96,012</b></u></u>	<u><u><b>61,528</b></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**

	<b>31.3.21</b>	31.3.20
	<b>£</b>	<b>£</b>
<b>Net income/(expenditure) for the reporting period (as per the Statement of Financial Activities)</b>	<b>171,108</b>	<b>(281,293)</b>
<b>Adjustments for:</b>		
Depreciation charges	<b>243</b>	304
(Gain)/losses on investments	<b>(180,426)</b>	241,236
Decrease in debtors	<b>1,168</b>	5,326
Increase in creditors	<b><u>41,359</u></b>	<b><u>15,738</u></b>
<b>Net cash provided by/(used in) operations</b>	<b><u><u>33,452</u></u></b>	<b><u><u>(18,689)</u></u></b>

**2. ANALYSIS OF CHANGES IN NET FUNDS**

	At 1.4.20	Cash flow	At 31.3.21
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Net cash</b>			
Cash at bank	<b><u>61,528</u></b>	<b><u>34,484</u></b>	<b><u>96,012</u></b>
	<b><u>61,528</u></b>	<b><u>34,484</u></b>	<b><u>96,012</u></b>
<b>Debt</b>			
Debts falling due within 1 year	<b><u>-</u></b>	<b><u>(50,000)</u></b>	<b><u>(50,000)</u></b>
	<b><u>-</u></b>	<b><u>(50,000)</u></b>	<b><u>(50,000)</u></b>
<b>Total</b>	<b><u><u>61,528</u></u></b>	<b><u><u>(15,516)</u></u></b>	<b><u><u>46,012</u></u></b>

## **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**

	<b>31.3.21</b>	31.3.20
	<b>£</b>	£
Donations	<b>176,728</b>	57,245
Gift Aid	<b>5,328</b>	4,424
Legacies	<b>7,188</b>	37,807
Subscriptions	<b>7,122</b>	6,469
Donation - Merseyside Jewish Community Care Services Limited	<b>11,399</b>	13,180
Donation - Allerton Hebrew Congregation	<b>1,750</b>	2,000
Donation - Liverpool Hebrew Associated Charities Fund	<b>704</b>	1,200
Donation - Childwall Hebrew Congregation	<b>1,750</b>	1,250
Donation - Merseyside Jewish Women's Aid Society	<b>450</b>	4,480
Appeal income	<b>30,483</b>	67,454
Gift Aid	<b>5,345</b>	15,956
Exceptional items	<b>9,000</b>	-
	<b><u>257,247</u></b>	<u>211,465</u>

**3. OTHER TRADING ACTIVITIES**

	<b>£</b>	£
	<b>2021</b>	2020
Supported Living Scheme	<b>14,014</b>	16,628
Kosher meals	<b>24,756</b>	31,774
Provision of services	<b>6,791</b>	14,877
Shifrin House activities	<b>-</b>	4,003
	<b><u>45,561</u></b>	<u>72,172</u>

Merseyside Jewish Community Care

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2021

**4. INVESTMENT INCOME**

	<b>31.3.21</b>	31.3.20
	£	£
Investment income	<u><b>65,856</b></u>	<u><b>78,025</b></u>

**5. INCOME FROM CHARITABLE ACTIVITIES**

	<b>31.3.21</b>	31.3.20
	£	£
Kosher meals income	<b>24,756</b>	31,774
Provision of services	<b>6,791</b>	14,877
Shifrin House activities	<u><b>-</b></u>	<u><b>4,003</b></u>
	<u><b>31,547</b></u>	<u><b>50,654</b></u>

**6. CHARITABLE ACTIVITIES COSTS**

	Direct Costs (see note 7)
	£
Kosher meals	<b>72,028</b>
Charitable activities	<u><b>243,279</b></u>
	<u><b>315,307</b></u>

**7. DIRECT COSTS OF CHARITABLE ACTIVITIES**

	<b>31.3.21</b>	31.3.20
	£	£
Staff costs	<b>188,775</b>	195,040
Insurance	<b>2,659</b>	2,670
Light and heat	<b>1,097</b>	1,128
Telephone	<b>5,084</b>	5,156
Postage and stationery	<b>1,818</b>	5,369
Supported Living Scheme	<b>3,545</b>	6,601
Relief grants	<b>42,821</b>	24,600
Kosher meals expenses	<b>35,630</b>	48,786
Special activities - Mental health services	<b>-</b>	3,746
Cemetery expenses	<b>5,852</b>	3,028
Shifrin House - Activities	<b>-</b>	7,614
Computer maintenance	<b>6,094</b>	5,272
Auditor's remuneration	<b>2,472</b>	2,520
Repairs & renewals	<b>968</b>	1,563
Cleaning	<b>733</b>	2,404
Provision of services	<b>17,637</b>	18,758
Depreciation	<u><b>122</b></u>	<u><b>152</b></u>
	<u><b>315,307</b></u>	<u><b>334,407</b></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):

	<b>31.3.21</b>	31.3.20
	£	£
Depreciation - owned assets	<b>243</b>	303
Auditor's remuneration	<b><u>5,040</u></b>	<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**

	<b>31.3.21</b>	31.3.20
	£	£
Wages and salaries	<b>182,066</b>	188,554
Social security costs	<b>10,238</b>	11,082
Other pension costs	<b><u>11,761</u></b>	<u>12,084</u>
	<b><u>204,065</u></b>	<u>211,720</u>

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

	<b>31.3.21</b>	31.3.20
Administration	<b>8</b>	8
Care team	<b>3</b>	8
Ancillary	<b><u>3</u></b>	<u>3</u>
	<b><u>14</u></b>	<u>19</u>

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

**11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES**

	Unrestricted funds £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	199,237	12,228	211,465
<b>Charitable activities</b>			
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>
<b>Total</b>	333,836	22,937	356,773
<b>EXPENDITURE ON</b>			
Raising funds	62,423	-	62,423
<b>Charitable activities</b>			
Kosher meals	-	-	-
Charitable activities	<u>314,984</u>	<u>19,423</u>	<u>334,407</u>
<b>Total</b>	377,407	19,423	396,830
Net gains/(losses) on investments	<u>(241,236)</u>	<u>-</u>	<u>(241,236)</u>
<b>NET INCOME/(EXPENDITURE)</b>	(284,807)	3,514	(281,293)
<b>RECONCILIATION OF FUNDS</b>			
<b>Total funds brought forward</b>	<u>2,021,631</u>	<u>100,770</u>	<u>2,122,401</u>
<b>TOTAL FUNDS CARRIED FORWARD</b>	<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 £
<b>COST</b>				
At 1 April 2020 and 31 March 2021	<u>574,962</u>	<u>14,055</u>	<u>5,729</u>	<u>594,746</u>
<b>DEPRECIATION</b>				
At 1 April 2020	-	12,840	5,729	18,569
Charge for year	<u>-</u>	<u>243</u>	<u>-</u>	<u>243</u>
At 31 March 2021	<u>-</u>	<u>13,083</u>	<u>5,729</u>	<u>18,812</u>
<b>NET BOOK VALUE</b>				
At 31 March 2021	<u>574,962</u>	<u>972</u>	<u>-</u>	<u>575,934</u>
At 31 March 2020	<u>574,962</u>	<u>1,215</u>	<u>-</u>	<u>576,177</u>

**13. FIXED ASSET INVESTMENTS**

	Shares in group undertakings £	Listed investments £	Unlisted investments £	Totals £
<b>MARKET VALUE</b>				
At 1 April 2020	1	966,832	207,409	1,174,242
Additions	-	134,907	-	134,907
Disposals	-	(135,939)	-	(135,939)
Revaluations	<u>-</u>	<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>
<b>NET BOOK VALUE</b>				
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>



**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
	£	£	£
<b>Unrestricted funds</b>			
General fund	1,736,824	175,232	1,912,056
<b>Restricted funds</b>			
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>
<b>TOTAL FUNDS</b>	<b>1,841,108</b>	<b>171,108</b>	<b>2,012,216</b>

Notes to the Financial Statements - continued  
for the Year Ended 31 March 2021

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 £
<b>Unrestricted funds</b>				
General fund	256,855	(214,258)	180,426	223,023
<b>Restricted funds</b>				
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>
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>			
General fund	2,021,631	(284,807)	1,736,824
<b>Restricted funds</b>			
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>
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>				
General fund	333,836	(377,407)	(241,236)	(284,807)
<b>Restricted funds</b>				
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>
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>			
General fund	2,021,631	(61,784)	1,959,847
<b>Restricted funds</b>			
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>
<b>TOTAL FUNDS</b>	<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 £
<b>Unrestricted funds</b>				
General fund	590,691	(591,665)	(60,810)	(61,784)
<b>Restricted funds</b>				
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>
<b>TOTAL FUNDS</b>	<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 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
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	-
	<b>257,247</b>	<b>211,465</b>
<b>Other trading activities</b>		
Supported Living Scheme	14,014	16,629
<b>Investment income</b>		
Investment income	65,856	78,025
<b>Charitable activities</b>		
Kosher meals income	24,756	31,774
Provision of services	6,791	14,877
Shifrin House activities	-	4,003
	<b>31,547</b>	<b>50,654</b>
<b>Total incoming resources</b>	<b>368,664</b>	<b>356,773</b>
<b>EXPENDITURE</b>		
<b>Raising donations and legacies</b>		
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 £
<b>Raising donations and legacies</b>		
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>
<b>Investment management costs</b>		
Portfolio management	7,617	8,249
<b>Charitable activities</b>		
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>
<b>Net expenditure before gains and losses</b>	<b>(9,318)</b>	<b>(40,057)</b>
<b>Realised recognised gains and losses</b>		
Realised/unrealised gains/ (losses) on investments	<u>180,426</u>	<u>(241,236)</u>
<b>Net income/(expenditure)</b>	<b><u>171,108</u></b>	<b><u>(281,293)</u></b>

This page does not form part of the statutory financial statements