

Report of the Trustees and  
Financial Statements for the Year Ended 31 March 2022  
for  
Merseyside Jewish Community Care

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

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for the Year Ended 31 March 2022

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Report of the Trustees  
for the Year Ended 31 March 2022

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2022. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

## **OBJECTIVES AND ACTIVITIES**

### **Objectives and aims**

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

### **How our activities deliver public benefit**

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

### **The relief of poverty and distress**

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

### **Financial strength and efficiency**

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

### **Identifying and meet the welfare needs of the Community**

Merseyside Jewish community Care provides welfare services that can be accessed, Monday to Thursday 9.00 am - 5.00 pm, Friday 9.00 am - 2.00 pm. Clients may utilise as many services as required e.g. daily, weekly, monthly. Referrals can come from the individual, their general practitioner, health professional, relative or friend. Every potential client is assessed by the Community Care team. Service provision and performance are measured through review and evaluation which is reported to the trustees. Improvements to current services and new developments are strategically planned to meet identified need.

### **Providing a range of culturally sensitive services**

All activities and services are provided in a culturally sensitive manner. Jewish festivals are celebrated throughout the year. Pesach parcels were delivered throughout the community and hospitals. Due to Covid-19 restrictions some services have been provided through telephone support.

### **Providing an administrative and cultural resource**

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

### **Equality and diversity**

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

### **Kosher meals, lunch and activity clubs**

This service works to provide what may be for some recipients the only hot kosher meal they receive each week. Our meals on wheels, the weekly senior citizens activity clubs and the soup and sandwich service at Rex Cohen Court provide a nutritious meal in a social and safe environment. Other wellbeing activities for senior citizens take place at Shifrin House, Allerton Shul and Reform Shul. A full programme of activities is provided throughout the year to enable socialisation to prevent loneliness and isolation. Due to Covid-19 restrictions all lunch clubs and Yom Tov parties had to be suspended from 24 March 2020 and started to gradually reopen August 2021.

Report of the Trustees  
for the Year Ended 31 March 2022

**Mental health support group**

This supports adults with mental health or stress related problems. Individuals are encouraged to improve their communication skills, manage the symptoms of their difficulties and acknowledge achievements in their lives. Due to government Covid-19 restrictions, some assistance has been provided through telephone support.

**Visual support group**

This provides a monthly support group for the visually impaired in the Jewish community. All our referrals include an assessment of visual impairment and where required appropriate support services such as shopping, transport and disability aids are put in place. The group has a vibrant programme of activities, outings and inter functions. Due to government Covid-19 restrictions, some assistance has been provided through telephone support.

**Carers Services**

Carers Services provide short respite breaks, support and information for carers. There is an increasing demand for this service. Carers particularly want to know how to access services and need signposting to appropriate local resources. Due to government Covid-19 restrictions, some assistance has been provided through telephone support.

**Hospital visiting**

Merseyside Jewish Community Care have dedicated hospital visitation teams at the Royal Liverpool, Whiston and Broadgreen hospitals. Due to government Covid-19 restrictions, in the year ended 31 March 2022 we could not provide hospital visits, assistance has been provided through telephone support. These staff and volunteer teams ensure that in future all Jewish patients receive a visitor and receive help and advice about accessing services.

**Shopping service**

Staff and volunteers provide a shopping service for people who are unable to go shopping without support. In the year ended 31 March 2022 we provided this service on 629 (2021 - 1,125) occasions.

**Transport**

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

**Bereavement service**

Care and administrative teams have worked together to provide advice and support to recently bereaved members of the Jewish community. This involves sending a letter and information leaflet to the recently bereaved offering both bereavement advice and support services. In the year ended 31 March 2022 Merseyside Jewish Community Care contacted 32 (2021 - 33) people offering bereavement support services.

**Supported Living**

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

**Rice Lane**

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

## **ACHIEVEMENT AND PERFORMANCE**

### **Charitable activities**

During the year ended 31 March 2022 Merseyside Jewish Community Care's services support 576 (2021 - 575) registered clients through person centred casework. This reflects the demand for practical and emotional support during a crisis, help to make arrangements for home care and personal services, referrals for social care services, information and support for people with welfare and health problems and their families.

During the year ended 31 March 2022 Merseyside Jewish Community Care could not provide a full year of carers breaks due to guidance from the Government and Public Health England. Assistance has been provided through telephone support. When restrictions lifted we provided 349 Carers breaks in the year ended 31 March 2022.

In the year ended 31 March 2022 the kosher meals service provided 4,201 (2021 - 5,426) meals. One part time cook coordinator and one part time kitchen assistant are supported by a team of kitchen volunteers. They work to provide what maybe for some recipients the only hot kosher meal they receive each week.

Jewish festivals are celebrated during the year. Merseyside Jewish Community Care ensures that the lunch and activity clubs include a party and celebration meal at Yom Tovim and ministers are invited to come and speak to the groups. Celebrations during the year usually include Succot, Chanukah, and Purim parties held at Rex Cohen Court hall. Due to the Covid-19 pandemic there was no lunch and activity clubs, parties or communal celebrations. A total of 62 (2021 - 61) Pesach parcels were delivered throughout the Jewish community and hospitals.

During the year ended 31 March 2022 Merseyside Jewish Community Care made relief grants of £7,478 (2021 - £42,821) to individuals and families in financial need which also includes charity funerals. Merseyside Jewish Community Care has provided community support to access benefits, pensions, debt counselling and other financial matters.

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

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

Merseyside Jewish Community Care continues to provide both administrative and social services to the Jewish community in Merseyside through a small team of staff based at Shifrin House and support from volunteers who donated their time at an estimated total value to Merseyside Jewish Community Care for the year ended 31 March 2022 of £18,844 (2021 - £19,465). The services provided enhance people's lives, support mental and physical well being, focus on the prevention of ill health and provide "value added" community care. These welfare services have had an impact on people's well being and have reduced the feeling of isolation and have also improved our client's financial situations.

In the years ended 31 March 2022 and 31 March 2021 Merseyside Jewish Community Care was never closed due to staff shortage or ill health.

### **External factors**

Merseyside Jewish Community Care is subject to regulation by both the Charity Commission and Companies house, these regulations include compliance and the completion of returns within deadlines. In addition Merseyside Jewish Community Care is expected to meet the terms of its contracts with Liverpool City Council.

## **FINANCIAL REVIEW**

### **Principal funding sources**

Total incoming resources for the year ended 31 March 2022 were £541,820 (2021- £368,664).

During the year ended 31 March 2022 legacies of £299,383 (2021 - £7,188) were received and Merseyside Jewish Community Care is most grateful. Legacies are of considerable help, but cannot be relied upon every year as regular income.

Income from the kosher meals service for the year ended 31 March 2022 was £24,628 (2021 - £24,756).

Merseyside Jewish Community Care received income in the year ended 31 March 2022 from the provision of administrative services to other communal charities of £7,307 (2021- £7,495).

Income from the Supported Living Scheme for the year ended 31 March 2022 was £16,294 (2021 - £14,014).

The community continues to show its support to all of Merseyside Jewish Community Care appeals. The 2018 appeal saw donations totalling £17,546 (2021 - £35,828) which includes Gift aid of £2,921 (2021 - £5,345). The Pesach appeal, New Year appeal, general donations and subscriptions saw donations totalling £74,347 (2021- £202,327) which includes Gift aid of £6,370 (2021- £5,328).

Allerton Hebrew Congregation, Liverpool Hebrew Associated Charities Fund, Childwall Hebrew Congregation and Merseyside Jewish Women's Welfare Society continue to support Merseyside Jewish Community Care with donations totalling £4,350 during the year ended 31 March 2022 (2021 - £2,200). Some of these donations are restricted and are used for specific hardship such as food and clothing, to help fund the activities at the luncheon clubs, and the provision of mental health services.

During the year ended 31 March 2022 Merseyside Jewish Community Care received total investment income of £72,407 (2021- £65,856). Of this total £63,997 (2021- £57,748) was from listed investments and the remaining £8,409 (2021 - £8,107) was from a mixture of unlisted investments and cash held on bank deposits.

During the year ended 31 March 2022 Merseyside Jewish Community Care gave out relief grants totalling £7,478 (2021 - £242,821), the majority of these grants have funded basic essentials such as food and clothing. The grants also includes charity funerals.

The total cost of providing the kosher meals service for the year ended 31 March 2022 was £38,729 (2021 - £35,630). Merseyside Jewish Community Care had to cancel all lunch clubs and Yom Tov parties due to government Covid-19 restrictions. Lunch and activity clubs re-opened cautiously and gradually from August 2021 when restrictions had been lifted.

During the year ended 31 March 2022 Merseyside Jewish Community Care spent a total of £3,584 (2021 - £5,852) on Rice Lane Cemetery. The cost included garden maintenance, gravestone repairs, wall repairs and litter picking.

### **Investment policy and objectives**

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

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

The investment strategy is based upon:

45% cash and fixed interest

40% equities

15% property

The investment strategy is reviewed annually by the trustees.

## **FINANCIAL REVIEW**

### **Reserves policy**

As at 31 March 2022 Merseyside Jewish Community Care had unrestricted funds not committed or invested in tangible fixed assets of £2,180,685. Based on current expenditure levels, this equated to approximately two years running costs.

Merseyside Jewish Community Care needs reserves for the following reasons:

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

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

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

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

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

## **FUTURE PLANS**

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

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing document**

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

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

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

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Recruitment and appointment of new trustees**

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

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

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

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

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

### **Organisational structure**

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

The charity employs L Dolan as the Company Secretary and is based at Shifrin House, 433 Smithdown Road, Liverpool L15 3JL. In total the charity employed 12 full/part time staff in the year ended 31 March 2022 (2021 - 14).

### **Induction and Training**

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

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

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



## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Risks and uncertainties**

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

#### Declining and Ageing Jewish Population

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

The younger working population are moving out of Liverpool which affects the size and capacity of our donor base. The Trustees have a Fundraising Strategy until 2023, which provides plans to secure future funding.

#### Increased Costs

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

Covid-19 brought a new and unexpected risk as all charities experienced changes to operations that stopped opportunities to raise income from activities and fundraising events. Merseyside Jewish Community Care already heavily subsidises welfare services so the loss of planned and expected income caused serious cash flow concerns at a time when the demand for help from the most vulnerable was increasing.

#### Reputational Risk

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

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

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

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**

06087087 (England and Wales)

**Registered Charity number**

1122902

**Registered office**

Shifrin House  
433 Smithdown Road  
Liverpool  
L15 3JL

**Trustees**

G Globe  
E M Mott-Cowan (resigned 29.6.21)  
L M Lee  
M A Fraenkel President  
A H Ross Vice President & Hon.Treasurer  
D L Shiffman  
J Rosen President  
I Harris  
P Sapiro  
M Beaver

**Company Secretary**

L Dolan Chief Executive

**Auditors**

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

**Solicitors**

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

**Investment Advisers**

Blankstone Sington, Walker House, Exchange Flags, Liverpool, L2 3YL

**Bankers**

Barclays Bank Plc  
164 Allerton Road  
Liverpool  
L18 2DH

Report of the Trustees  
for the Year Ended 31 March 2022

**PAST**

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

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

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

**PRESENT**

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

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

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

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

**FUNDS HELD AS CUSTODIAN FOR OTHERS**

As at 31 March 2022 and 31 March 2021 the trustees have confirmed that there were no funds held as custodian for others.

**RELATED PARTIES**

There is full disclosure of all transactions with all recognised related parties in Note 19 to the Financial Statements for the year ended 31 March 2022.

**STATEMENT OF TRUSTEES' RESPONSIBILITIES**

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

**STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued**

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

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

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

In so far as the trustees are aware:

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

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

.....  
A H Ross - Trustee

### **Opinion**

We have audited the financial statements of Merseyside Jewish Community Care (the 'charitable company') for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

### **Basis for opinion**

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

### **Conclusions relating to going concern**

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

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

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

### **Other information**

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

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

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

### **Opinions on other matters prescribed by the Companies Act 2006**

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

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

### **Matters on which we are required to report by exception**

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

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

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

### **Responsibilities of trustees**

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

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

### **Our responsibilities for the audit of the financial statements**

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

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

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

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

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

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](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.

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

Date: .....

Statement of Financial Activities  
for the Year Ended 31 March 2022

	Notes	Unrestricted funds £	Restricted funds £	31.3.22 Total funds £	31.3.21 Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	405,401	15,783	421,184	255,496
<b>Charitable activities</b>					
Kosher meals		-	24,628	24,628	26,506
Charitable activities		7,307	-	7,307	6,791
Other trading activities	3	16,294	-	16,294	14,014
Investment income	4	72,407	-	72,407	65,856
<b>Total</b>		<b>501,409</b>	<b>40,411</b>	<b>541,820</b>	<b>368,663</b>
<b>EXPENDITURE ON</b>					
Raising funds		40,337	-	40,337	60,202
<b>Charitable activities</b>	6				
Kosher meals		-	56,952	56,952	44,142
Charitable activities		233,265	10,483	243,748	273,637
<b>Total</b>		<b>273,602</b>	<b>67,435</b>	<b>341,037</b>	<b>377,981</b>
Net gains on investments		69,315	-	69,315	180,426
<b>NET INCOME/(EXPENDITURE)</b>		<b>297,122</b>	<b>(27,024)</b>	<b>270,098</b>	<b>171,108</b>
Transfers between funds	18	(28,493)	28,493	-	-
Net movement in funds		268,629	1,469	270,098	171,108
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		1,912,056	100,160	2,012,216	1,841,108
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>2,180,685</b>	<b>101,629</b>	<b>2,282,314</b>	<b>2,012,216</b>



Merseyside Jewish Community Care

Balance Sheet  
31 March 2022

	Notes	Unrestricted funds £	Restricted funds £	31.3.22 Total funds £	31.3.21 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	13	575,739	-	575,739	575,934
Investments	14	1,268,544	101,629	1,370,173	1,353,636
		<u>1,844,283</u>	<u>101,629</u>	<u>1,945,912</u>	<u>1,929,570</u>
<b>CURRENT ASSETS</b>					
Debtors	15	48,415	-	48,415	73,576
Cash at bank		316,559	-	316,559	96,012
		<u>364,974</u>	<u>-</u>	<u>364,974</u>	<u>169,588</u>
<b>CREDITORS</b>					
Amounts falling due within one year	16	(28,572)	-	(28,572)	(86,942)
<b>NET CURRENT ASSETS</b>		<u>336,402</u>	<u>-</u>	<u>336,402</u>	<u>82,646</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>2,180,685</u>	<u>101,629</u>	<u>2,282,314</u>	<u>2,012,216</u>
<b>NET ASSETS</b>		<u>2,180,685</u>	<u>101,629</u>	<u>2,282,314</u>	<u>2,012,216</u>
<b>FUNDS</b>	18				
Unrestricted funds				2,180,685	1,912,056
Restricted funds				101,629	100,160
<b>TOTAL FUNDS</b>				<u>2,282,314</u>	<u>2,012,216</u>

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

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

.....  
A H Ross - Trustee

Merseyside Jewish Community Care

Cash Flow Statement  
for the Year Ended 31 March 2022

	Notes	31.3.22 £	31.3.21 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	<b>217,770</b>	33,452
Net cash provided by operating activities		<b>217,770</b>	33,452
<b>Cash flows from investing activities</b>			
Purchase of fixed asset investments		<b>(111,641)</b>	(134,907)
Sale of fixed asset investments		<b>164,418</b>	135,939
Net cash provided by investing activities		<b>52,777</b>	1,032
<b>Cash flows from financing activities</b>			
Loan repayments in year		<b>(50,000)</b>	-
Net cash (used in)/provided by financing activities		<b>(50,000)</b>	-
<b>Change in cash and cash equivalents in the reporting period</b>		<b>220,547</b>	34,484
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<b>96,012</b>	61,528
<b>Cash and cash equivalents at the end of the reporting period</b>		<b>316,559</b>	96,012

The notes form part of these financial statements

Notes to the Cash Flow Statement  
for the Year Ended 31 March 2022

**1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES**

	<b>31.3.22</b>	31.3.21
	<b>£</b>	<b>£</b>
<b>Net income for the reporting period (as per the Statement of Financial Activities)</b>	<b>270,098</b>	171,108
<b>Adjustments for:</b>		
Depreciation charges	<b>194</b>	243
Gain on investments	<b>(69,315)</b>	(180,426)
Decrease in debtors	<b>25,161</b>	1,168
(Decrease)/increase in creditors	<b>(8,368)</b>	41,359
	<hr/>	<hr/>
<b>Net cash provided by operations</b>	<b>217,770</b>	33,452
	<hr/>	<hr/>

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

	At 1.4.21	Cash flow	<b>At 31.3.22</b>
	<b>£</b>	<b>£</b>	<b>£</b>
<b>Net cash</b>			
Cash at bank	<b>96,012</b>	<b>220,547</b>	<b>316,559</b>
	<hr/>	<hr/>	<hr/>
	<b>96,012</b>	<b>220,547</b>	<b>316,559</b>
	<hr/>	<hr/>	<hr/>
<b>Debt</b>			
Debts falling due within 1 year	<b>(50,000)</b>	<b>50,000</b>	-
	<hr/>	<hr/>	<hr/>
	<b>(50,000)</b>	<b>50,000</b>	-
	<hr/>	<hr/>	<hr/>
<b>Total</b>	<b>46,012</b>	<b>270,547</b>	<b>316,559</b>
	<hr/>	<hr/>	<hr/>

## 1. ACCOUNTING POLICIES

### **Basis of preparing the financial statements**

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

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

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

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

### **Preparation of consolidated financial statements**

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

### **Income**

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

### **Expenditure**

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

### **Tangible fixed assets**

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

Fixtures and fittings	- 20% on reducing balance
-----------------------	---------------------------

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

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

### **Freehold property**

Freehold properties have not been revalued.

### **Taxation**

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

### **Fund accounting**

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

Designated funds are unrestricted funds earmarked for particular projects.

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

**1. ACCOUNTING POLICIES - continued**

**Fund accounting**

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

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

**Pension commitments**

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

**Fixed asset investments**

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

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

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

**2. DONATIONS AND LEGACIES**

	<b>31.3.22</b>	<b>31.3.21</b>
	<b>£</b>	<b>£</b>
Donations	<b>74,347</b>	174,977
Gift Aid	<b>6,370</b>	5,328
Legacies	<b>299,383</b>	7,188
Subscriptions	<b>7,458</b>	7,122
Donation - Merseyside Jewish Community Care Services Limited	<b>11,730</b>	11,399
Donation - Allerton Hebrew Congregation	<b>1,300</b>	1,750
Donation - Liverpool Hebrew Associated Charities Fund	-	704
Donation - Childwall Hebrew Congregation	<b>1,350</b>	1,750
Donation - Merseyside Jewish Women's Aid Society	<b>200</b>	450
Appeal income	<b>14,626</b>	30,483
Gift Aid on appeal income	<b>2,920</b>	5,345
Miscellaneous	<b>1,500</b>	-
Exceptional items	-	9,000
	<b>421,184</b>	255,496

**3. OTHER TRADING ACTIVITIES**

	<b>31.3.22</b>	<b>31.3.21</b>
	<b>£</b>	<b>£</b>
Supported Living Scheme	<b>16,294</b>	14,014
	<b>16,294</b>	14,014

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

**4. INVESTMENT INCOME**

	<b>31.3.22</b>	31.3.21
	£	£
Investment income	<b>72,407</b>	65,856

**5. INCOME FROM CHARITABLE ACTIVITIES**

	<b>31.3.22</b>	31.3.21
	£	£
Kosher meals income	<b>24,628</b>	26,506
Provision of services	<b>7,307</b>	6,791
	<b>31,935</b>	33,297

**6. CHARITABLE ACTIVITIES COSTS**

	Direct Costs (see note 7)	Support costs (see note 8)	Totals
	£	£	£
Kosher meals	<b>56,952</b>	-	<b>56,952</b>
Charitable activities	<b>238,473</b>	<b>5,275</b>	<b>243,748</b>
	<b>295,425</b>	<b>5,275</b>	<b>300,700</b>

**7. DIRECT COSTS OF CHARITABLE ACTIVITIES**

	<b>31.3.22</b>	31.3.21
	£	£
Staff costs	<b>220,103</b>	188,775
Insurance	<b>2,564</b>	2,659
Light and heat	<b>1,329</b>	1,097
Telephone	<b>3,595</b>	5,084
Postage and stationery	<b>2,106</b>	1,818
Supported Living Scheme	<b>6,076</b>	3,545
Relief grants	<b>7,478</b>	42,821
Kosher meals expenses	<b>38,729</b>	35,630
Special activities - Mental health services	<b>1,678</b>	-
Cemetery expenses	<b>3,584</b>	5,852
Computer maintenance	<b>5,616</b>	6,094
Repairs & renewals	<b>1,378</b>	968
Cleaning	<b>1,092</b>	733
Provision of services	-	17,637
Depreciation	<b>97</b>	122
	<b>295,425</b>	312,835

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

**8. SUPPORT COSTS**

		Governance costs
		£
Charitable activities		<b>5,275</b>
		<u><u>          </u></u>

**9. NET INCOME/(EXPENDITURE)**

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

	<b>31.3.22</b>	31.3.21
	£	£
Auditors' remuneration	<b>5,256</b>	4,944
Depreciation - owned assets	<b>195</b>	243
	<u><u>          </u></u>	<u><u>          </u></u>

**10. TRUSTEES' REMUNERATION AND BENEFITS**

During the years ended 31 March 2022 and 31 March 2021 there were no trustees' remuneration or other benefits.

**Trustees' expenses**

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

**11. STAFF COSTS**

	<b>31.3.22</b>	31.3.21
	£	£
Wages and salaries	<b>198,435</b>	182,066
Social security costs	<b>10,136</b>	10,238
Other pension costs	<b>11,532</b>	11,761
	<u><u>          </u></u>	<u><u>          </u></u>
	<b>220,103</b>	204,065
	<u><u>          </u></u>	<u><u>          </u></u>

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

	<b>31.3.22</b>	31.3.21
Administration	<b>7</b>	8
Care team	<b>3</b>	3
Ancillary	<b>2</b>	3
	<u><u>          </u></u>	<u><u>          </u></u>
	<b>12</b>	14
	<u><u>          </u></u>	<u><u>          </u></u>

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

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

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

	Unrestricted funds £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	170,193	85,303	255,496
<b>Charitable activities</b>			
Kosher meals	-	26,506	26,506
Charitable activities	6,791	-	6,791
Other trading activities	14,014	-	14,014
Investment income	65,856	-	65,856
<b>Total</b>	<u>256,854</u>	<u>111,809</u>	<u>368,663</u>
<b>EXPENDITURE ON</b>			
Raising funds	60,202	-	60,202
<b>Charitable activities</b>			
Kosher meals	17,637	26,505	44,142
Charitable activities	184,209	89,428	273,637
<b>Total</b>	<u>262,048</u>	<u>115,933</u>	<u>377,981</u>
Net gains on investments	<u>180,426</u>	<u>-</u>	<u>180,426</u>
<b>NET INCOME/(EXPENDITURE)</b>	175,232	(4,124)	171,108
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	1,736,824	104,284	1,841,108
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u><u>1,912,056</u></u>	<u><u>100,160</u></u>	<u><u>2,012,216</u></u>



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

**13. TANGIBLE FIXED ASSETS**

	Freehold property £	Fixtures and fittings £	Computer equipment £	Totals £
<b>COST</b>				
At 1 April 2021 and 31 March 2022	<b>574,962</b>	<b>14,055</b>	<b>5,729</b>	<b>594,746</b>
<b>DEPRECIATION</b>				
At 1 April 2021	-	<b>13,083</b>	<b>5,729</b>	<b>18,812</b>
Charge for year	-	<b>195</b>	-	<b>195</b>
At 31 March 2022	-	<b>13,278</b>	<b>5,729</b>	<b>19,007</b>
<b>NET BOOK VALUE</b>				
At 31 March 2022	<b>574,962</b>	<b>777</b>	-	<b>575,739</b>
At 31 March 2021	574,962	972	-	575,934

**14. FIXED ASSET INVESTMENTS**

	Shares in group undertakings £	Listed investments £	Unlisted investments £	Totals £
<b>MARKET VALUE</b>				
At 1 April 2021	<b>1</b>	<b>1,149,660</b>	<b>203,975</b>	<b>1,353,636</b>
Additions	-	<b>111,641</b>	-	<b>111,641</b>
Disposals	-	<b>(164,418)</b>	-	<b>(164,418)</b>
Revaluations	-	<b>36,425</b>	<b>32,889</b>	<b>69,314</b>
At 31 March 2022	<b>1</b>	<b>1,133,308</b>	<b>236,864</b>	<b>1,370,173</b>
<b>NET BOOK VALUE</b>				
At 31 March 2022	<b>1</b>	<b>1,133,308</b>	<b>236,864</b>	<b>1,370,173</b>
At 31 March 2021	1	1,149,660	203,975	1,353,636

There were no investment assets outside the UK.

UK listed investments are represented by:

	31.3.22 £	31.3.21 £
Fixed interest securities	<b>788,204</b>	725,035
Equity shares	<b>576,565</b>	607,144
Cash	<b>5,404</b>	21,457
	<b>1,370,173</b>	1,353,636

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

**14. FIXED ASSET INVESTMENTS - continued**

Cost or valuation at 31 March 2022 is represented by:

	Shares in group undertakings	Listed investments	Unlisted investments	Totals
	£	£	£	£
Valuation in 2022	-	1,133,308	236,864	1,370,172
Cost	1	-	-	1
	<u>1</u>	<u>1,133,308</u>	<u>236,864</u>	<u>1,370,173</u>

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

**Merseyside Jewish Community Care Services Limited**

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

Nature of business: Provision of Jewish Burials

	% holding
Class of share:	
Ordinary £1	100

The following investments were material in value at 31 March 2022:

	<b>31.3.22</b>
	£
The Charities Property Fund	236,865
Alliance Trust/Liontrust Income Bond	46,955
GCP Asset backed income fund	48,900
GCP Infrastructure investments Ltd	60,720
Twenty Four Select Monthly Income 1p shares	35,600
Henderson Far East Income Trust	44,250
First Trust Global Funds Plc	30,753
Lazard Global Equity income fund income shares	35,672
H2O Multi returns fund class 1 income shares	32,427
RM Secured Direct Lending Plc	55,650
Starwood European Ordinary Shares	58,080
TwentyFour Income Fund	47,080
Semper total return fund income shares	49,100

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

	<b>31.3.22</b>	31.3.21
	£	£
Tax recoverable	8,669	12,856
Loans	3,405	3,525
Other debtors	25,185	42,455
Accrued interest	5,973	5,699
Prepayments	5,183	9,041
	<u>48,415</u>	<u>73,576</u>

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

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

	<b>31.3.22</b>	31.3.21
	£	£
Bank loans and overdrafts (see note 17)	-	50,000
Other creditors	<b>5,460</b>	15,049
Accrued expenses	<b>23,112</b>	21,893
	<u><b>28,572</b></u>	<u>86,942</u>

**17. LOANS**

An analysis of the maturity of loans is given below:

	<b>31.3.22</b>	31.3.21
	£	£
Amounts falling due within one year on demand:		
Bank loans	-	50,000
	<u>-</u>	<u>50,000</u>

**18. MOVEMENT IN FUNDS**

	At 1.4.21 £	Net movement in funds £	Transfers between funds £	At 31.3.22 £
<b>Unrestricted funds</b>				
General fund	<b>1,912,056</b>	<b>297,122</b>	<b>(28,493)</b>	<b>2,180,685</b>
<b>Restricted funds</b>				
Rice Lane Cemetery	<b>71,001</b>	<b>3,312</b>	-	<b>74,313</b>
Restricted income/expenses	<b>29,159</b>	<b>(30,336)</b>	<b>28,493</b>	<b>27,316</b>
	<u><b>100,160</b></u>	<u><b>(27,024)</b></u>	<u><b>28,493</b></u>	<u><b>101,629</b></u>
<b>TOTAL FUNDS</b>	<u><b>2,012,216</b></u>	<u><b>270,098</b></u>	<u>-</u>	<u><b>2,282,314</b></u>

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
<b>Unrestricted funds</b>				
General fund	<b>501,409</b>	<b>(273,602)</b>	<b>69,315</b>	<b>297,122</b>
<b>Restricted funds</b>				
Rice Lane Cemetery	<b>6,896</b>	<b>(3,584)</b>	-	<b>3,312</b>
Restricted income/expenses	<b>33,515</b>	<b>(63,851)</b>	-	<b>(30,336)</b>
	<u><b>40,411</b></u>	<u><b>(67,435)</b></u>	<u>-</u>	<u><b>(27,024)</b></u>
<b>TOTAL FUNDS</b>	<u><b>541,820</b></u>	<u><b>(341,037)</b></u>	<u><b>69,315</b></u>	<u><b>270,098</b></u>

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

**18. MOVEMENT IN FUNDS - continued****Comparatives for movement in funds**

	At 1.4.20 £	Net movement in funds £	At 31.3.21 £
<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>	<u>1,841,108</u>	<u>171,108</u>	<u>2,012,216</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	256,854	(262,048)	180,426	175,232
<b>Restricted funds</b>				
Rice Lane Cemetery	5,734	(5,852)	-	(118)
Restricted income/expenses	106,075	(110,081)	-	(4,006)
	<u>111,809</u>	<u>(115,933)</u>	<u>-</u>	<u>(4,124)</u>
<b>TOTAL FUNDS</b>	<u>368,663</u>	<u>(377,981)</u>	<u>180,426</u>	<u>171,108</u>

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

	At 1.4.20 £	Net movement in funds £	Transfers between funds £	At 31.3.22 £
<b>Unrestricted funds</b>				
General fund	1,736,824	472,354	(28,493)	2,180,685
<b>Restricted funds</b>				
Rice Lane Cemetery	71,119	3,194	-	74,313
Restricted income/expenses	33,165	(34,342)	28,493	27,316
	<u>104,284</u>	<u>(31,148)</u>	<u>28,493</u>	<u>101,629</u>
<b>TOTAL FUNDS</b>	<u>1,841,108</u>	<u>441,206</u>	<u>-</u>	<u>2,282,314</u>

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

**18. MOVEMENT IN FUNDS - continued**

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
<b>Unrestricted funds</b>				
General fund	758,263	(535,650)	249,741	472,354
<b>Restricted funds</b>				
Rice Lane Cemetery	12,630	(9,436)	-	3,194
Restricted income/expenses	139,590	(173,932)	-	(34,342)
	<u>152,220</u>	<u>(183,368)</u>	<u>-</u>	<u>(31,148)</u>
<b>TOTAL FUNDS</b>	<u>910,483</u>	<u>(719,018)</u>	<u>249,741</u>	<u>441,206</u>

**19. EMPLOYEE BENEFIT OBLIGATIONS**

During the year ended 31 March 2022 Merseyside Jewish Community Care paid £10,136 (2021 - £10,238) in defined contributions to the individual pension schemes of certain employees. At 31 March 2022 pension contributions of £656 (2021: £1,896) were payable and included within accrued expenses.

**20. RELATED PARTY DISCLOSURES**

As at 31 March 2022 Merseyside Jewish Community Care has recognised the following related parties:

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

Trustee G Globe is currently a trustees of Merseyside Jewish Representative Council. During the year ended 31 March 2022 Merseyside Jewish Community Care provided administrative services to Merseyside Jewish Representative Council at a cost of £5,000 (2021: £5,000). The trustees concerned did not influence or benefit from these transactions. As at 31 March 2022 Merseyside Jewish Community Care was owed £5,000 (2021: £10,000) by Merseyside Jewish Representative Council.

Liverpool Hebrew Associated Charities Fund (an unincorporated registered charity, charity number 1096341)

Trustee E M Mott-Cowan is currently a trustee of Liverpool Hebrew Associated Charities Fund. During the year ended 31 March 2022 Liverpool Hebrew Associated Charities donated £Nil (2021: £704) to Merseyside Jewish Community Care. During the year ended 31 March 2022 Merseyside Jewish Community Care provided administrative services to Liverpool Associated Charities Fund at a cost of £704 (2021: £704). The trustee concerned did not influence or benefit from these transactions. As at 31 March 2022 Merseyside Jewish Community Care was owed £3,022 (2021: £3,022) by Liverpool Hebrew Associated Charities Fund.

**21. RESTRICTED FUNDS**

**Rice Lane Cemetery**

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

**Kosher meals lunch and activity clubs**

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

**The relief of poverty and distress**

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

**21. RESTRICTED FUNDS - continued**

**Mental health support group**

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

**22. DESIGNATED FUNDS**

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

Merseyside Jewish Community Care

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

	31.3.22 £	31.3.21 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	74,347	174,977
Gift Aid	6,370	5,328
Legacies	299,383	7,188
Subscriptions	7,458	7,122
Donation - Merseyside Jewish Community Care Services Limited	11,730	11,399
Donation - Allerton Hebrew Congregation	1,300	1,750
Donation - Liverpool Hebrew Associated Charities Fund	-	704
Donation - Childwall Hebrew Congregation	1,350	1,750
Donation - Merseyside Jewish Women's Aid Society	200	450
Appeal income	14,626	30,483
Gift Aid on appeal income	2,920	5,345
Miscellaneous	1,500	-
Exceptional items	-	9,000
	<b>421,184</b>	<b>255,496</b>
<b>Other trading activities</b>		
Supported Living Scheme	16,294	14,014
<b>Investment income</b>		
Investment income	72,407	65,856
<b>Charitable activities</b>		
Kosher meals income	24,628	26,506
Provision of services	7,307	6,791
	<b>31,935</b>	<b>33,297</b>
<b>Total incoming resources</b>	<b>541,820</b>	<b>368,663</b>
<b>EXPENDITURE</b>		
<b>Raising donations and legacies</b>		
Wages	-	15,290
Rates and water	871	1,286
Insurance	2,563	2,660
Light and heat	1,328	1,098
Telephone	3,594	5,085
Postage and stationery	4,914	4,240
Sundries	5,626	8,457
Repairs and renewals	1,378	969
Cleaning	1,092	732
Publicity	176	1,552
Computer maintenance	5,615	6,095
Outreach services	5,000	5,000
Carried forward	32,157	52,464

Merseyside Jewish Community Care

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

	31.3.22 £	31.3.21 £
<b>Raising donations and legacies</b>		
Brought forward	<b>32,157</b>	52,464
Depreciation of tangible fixed assets	<b>97</b>	121
	<b>32,254</b>	52,585
<b>Investment management costs</b>		
Portfolio management	<b>8,083</b>	7,617
<b>Charitable activities</b>		
Wages	<b>198,435</b>	166,776
Social security	<b>10,136</b>	10,238
Pensions	<b>11,532</b>	11,761
Insurance	<b>2,564</b>	2,659
Light and heat	<b>1,329</b>	1,097
Telephone	<b>3,595</b>	5,084
Postage and stationery	<b>2,106</b>	1,818
Supported Living Scheme	<b>6,076</b>	3,545
Relief grants	<b>7,478</b>	42,821
Kosher meals expenses	<b>38,729</b>	35,630
Special activities - Mental health services	<b>1,678</b>	-
Cemetery expenses	<b>3,584</b>	5,852
Computer maintenance	<b>5,616</b>	6,094
Repairs & renewals	<b>1,378</b>	968
Cleaning	<b>1,092</b>	733
Provision of services	<b>-</b>	17,637
Depreciation of tangible fixed assets	<b>97</b>	122
	<b>295,425</b>	312,835
<b>Support costs</b>		
<b>Governance costs</b>		
Auditors' remuneration	<b>5,256</b>	4,944
Trustee's meetings	<b>19</b>	-
	<b>5,275</b>	4,944
Total resources expended	<b>341,037</b>	377,981
<b>Net income/(expenditure) before gains and losses</b>	<b>200,783</b>	(9,318)
<b>Realised recognised gains and losses</b>		
Realised/unrealised gains/ (losses) on investments	<b>69,315</b>	180,426
<b>Net income</b>	<b>270,098</b>	171,108