

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

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

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for the Year Ended 31 March 2023

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Merseyside Jewish Community Care

Report of the Trustees  
for the Year Ended 31 March 2023

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

## **OBJECTIVES AND ACTIVITIES**

### **Objectives and aims**

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

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

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

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

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

### **Financial strength and efficiency**

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

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

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

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

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

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

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

### **Equality and diversity**

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

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

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

### **Mental health support group**

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

### **Visual support group**

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

### **Carers Services**

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

### **Hospital visiting**

Merseyside Jewish Community Care have dedicated hospital visitation teams at the Royal Liverpool, Whiston and Broadgreen hospitals. Due to government Covid-19 restrictions, in the year ended 31 March 2023 we could not provide hospital visits, assistance has been provided through telephone support. These staff and volunteer teams ensure that in future all Jewish patients receive a visitor and receive help and advice about accessing services.

### **Shopping service**

Staff and volunteers provide a shopping service for people who are unable to go shopping without support. In the year ended 31 March 2023 we provided this service on 272 (2022 - 629) occasions.

### **Transport**

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

### **Bereavement service**

Care and administrative teams have worked together to provide advice and support to recently bereaved members of the Jewish community. This involves sending a letter and information leaflet to the recently bereaved offering both bereavement advice and support services. In the year ended 31 March 2023 Merseyside Jewish Community Care contacted 37 (2022 - 32) people offering bereavement support services.

### **Supported Living**

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

### **Rice Lane**

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

## **ACHIEVEMENT AND PERFORMANCE**

### **Charitable activities**

During the year ended 31 March 2023 Merseyside Jewish Community Care's services support 542 (2022 - 576) registered clients through person centred casework. This reflects the demand for practical and emotional support during a crisis, help to make arrangements for home care and personal services, referrals for social care services, information and support for people with welfare and health problems and their families.

During the year ended 31 March 2023 Merseyside Jewish Community Care provided 39 Carers breaks in the year ended 31 March 2023.

In the year ended 31 March 2023 the kosher meals service provided 4698 (2022 - 4201) meals. One part time cook coordinator and one part time kitchen assistant are supported by a team of kitchen volunteers. They work to provide what maybe for some recipients the only hot kosher meal they receive each week.

Jewish festivals are celebrated during the year. Merseyside Jewish Community Care ensures that the lunch and activity clubs include a party and celebration meal at Yom Tovim and ministers are invited to come and speak to the groups. Celebrations during the year usually include Succot, Chanukah, and Purim parties held at Rex Cohen Court hall. A total of 65 (2022 - 62) Pesach parcels were delivered throughout the Jewish community and hospitals.

During the year ended 31 March 2023 Merseyside Jewish Community Care made relief grants of £15,180 (2022 - £7,478) to individuals and families in financial need which also includes charity funerals. Merseyside Jewish Community Care has provided community support to access benefits, pensions, debt counselling and other financial matters.

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

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

Merseyside Jewish Community Care continues to provide both administrative and social services to the Jewish community in Merseyside through a small team of staff based at Shifrin House and support from volunteers who donated their time at an estimated total value to Merseyside Jewish Community Care for the year ended 31 March 2023 of £25,598 (2022 - £18,844). The services provided enhance people's lives, support mental and physical well being, focus on the prevention of ill health and provide "value added" community care. These welfare services have had an impact on people's well being and have reduced the feeling of isolation and have also improved our client's financial situations.

In the years ended 31 March 2023 and 31 March 2022 Merseyside Jewish Community Care was never closed due to staff shortage or ill health.

### **External factors**

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

## **FINANCIAL REVIEW**

### **Principal funding sources**

Total incoming resources for the year ended 31 March 2023 were £398,841 (2022- £541,820).

During the year ended 31 March 2023 legacies of £165,240 (2022 - £299,383) were received and Merseyside Jewish Community Care is most grateful. Legacies are of considerable help, but cannot be relied upon every year as regular income.

Income from the kosher meals service for the year ended 31 March 2023 was £33,354 (2022 £24,628).

Merseyside Jewish Community Care received income in the year ended 31 March 2023 from the provision of administrative services to other communal charities of £6,845 (2022- £7,307).

Income from the Supported Living Scheme for the year ended 31 March 2023 was £19,467 (2022 - £16,294).

The community continues to show its support to all of Merseyside Jewish Community Care appeals. The 2018 appeal saw donations totalling £16,660 (2022 - £17,546) which includes Gift aid of £2,699 (2022 - £2,921). The Pesach appeal, New Year appeal, general donations and subscriptions saw donations totalling £71,692 (2022- £74,346) which includes Gift aid of £5,777 (2022 £6,370).

Allerton Hebrew Congregation, Liverpool Hebrew Associated Charities Fund, Childwall Hebrew Congregation and Merseyside Jewish Women's Welfare Society continue to support Merseyside Jewish Community Care with donations totalling £3,110 during the year ended 31 March 2023 (2022-£4,350). Some of these donations are restricted and are used for specific hardship such as food and clothing, to help fund the activities at the luncheon clubs, and the provision of mental health services.

During the year ended 31 March 2023 Merseyside Jewish Community Care received total investment income of £74,916 (2022 £72,407). Of this total £65,580 (2022- £63,997) was from listed investments and the remaining £9,335 (2022 £8,409) was from a mixture of unlisted investments and cash held on bank deposits.

During the year ended 31 March 2023 Merseyside Jewish Community Care gave out relief grants totalling £15,180 (2022 - £7,478), the majority of these grants have funded basic essentials such as food and clothing. The grants also includes charity funerals.

The total cost of providing the kosher meals service for the year ended 31 March 2023 was £50,570 (2022 - £38,729). The increase in costs is mostly due to Kosher food prices and repair costs for kitchen equipment.

During the year ended 31 March 2023 Merseyside Jewish Community Care spent a total of £32,330 (2022 - £3,903) on Rice Lane Cemetery. The cost included a major wall repair, garden maintenance, gravestone repairs and litter picking.

## **FINANCIAL REVIEW**

### **Investment policy and objectives**

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

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

The investment strategy is based upon:

45% cash and fixed interest

40% equities

15% property

The investment strategy is reviewed annually by the trustees.

### **Reserves policy**

As at 31 March 2023 Merseyside Jewish Community Care had unrestricted funds not committed or invested in tangible fixed assets of £2,031,500.

Merseyside Jewish Community Care needs reserves for the following reasons:

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

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

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

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

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

## **FUTURE PLANS**

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



## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing document**

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

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

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

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

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

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

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

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

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

### **Organisational structure**

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

The charity employs M Walker as the Company Secretary and is based at Shifrin House, 433 Smithdown Road, Liverpool L15 3JL. In total the charity employed 14 full/part time staff in the year ended 31 March 2023 (2022 - 12).

### **Induction and Training**

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

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

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

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Risks and uncertainties**

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

#### Declining and Ageing Jewish Population

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

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

#### Increased Costs

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

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

#### Reputational Risk

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

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

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

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**

06087087 (England and Wales)

**Registered Charity number**

1122902

**Registered office**

Shifrin House  
433 Smithdown Road  
Liverpool  
L15 3JL

**Trustees**

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

**Company Secretary**

M Walker

**Auditors**

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

**Solicitors**

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

**Investment Advisers**

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

**Bankers**

Barclays Bank Plc  
164 Allerton Road  
Liverpool  
L18 2DH

## **PAST**

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

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

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

## **PRESENT**

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

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

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

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

## **FUNDS HELD AS CUSTODIAN FOR OTHERS**

As at 31 March 2023 and 31 March 2022 the trustees have confirmed that there were no funds held as custodian for others.

## **RELATED PARTIES**

There is full disclosure of all transactions with all recognised related parties in Note 19 to the Financial Statements for the year ended 31 March 2023.

## **STATEMENT OF TRUSTEES' RESPONSIBILITIES**

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

**STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued**

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

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

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

In so far as the trustees are aware:

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

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

.....  
A H Ross - Trustee

### **Opinion**

We have audited the financial statements of Merseyside Jewish Community Care (the 'charitable company') for the year ended 31 March 2023 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

### **Basis for opinion**

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

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

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

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

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

### **Other information**

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

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

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

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

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

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

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

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

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

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

### **Responsibilities of trustees**

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

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

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

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

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

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

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

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

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

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

**Use of our report**

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

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

Date: .....



Statement of Financial Activities  
for the Year Ended 31 March 2023

		Unrestricted funds £	Restricted funds £	<b>31.3.23 Total funds £</b>	31.3.22 Total funds £
	Notes				
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	259,209	5,050	264,259	421,184
<b>Charitable activities</b>	5				
Kosher meals		1,916	31,438	33,354	24,628
Charitable activities		6,845	-	6,845	7,307
Other trading activities	3	19,467	-	19,467	16,294
Investment income	4	74,916	-	74,916	72,407
<b>Total</b>		<b>362,353</b>	<b>36,488</b>	<b>398,841</b>	<b>541,820</b>
<b>EXPENDITURE ON</b>					
Raising funds		44,499	-	44,499	40,337
<b>Charitable activities</b>	6				
Kosher meals		18,850	50,521	69,371	56,952
Charitable activities		208,744	69,856	278,600	243,748
<b>Total</b>		<b>272,093</b>	<b>120,377</b>	<b>392,470</b>	<b>341,037</b>
Net gains/(losses) on investments		(185,682)	-	(185,682)	69,315
<b>NET INCOME/(EXPENDITURE)</b>		<b>(95,422)</b>	<b>(83,889)</b>	<b>(179,311)</b>	<b>270,098</b>
Transfers between funds	17	(53,763)	53,763	-	-
<b>Net movement in funds</b>		<b>(149,185)</b>	<b>(30,126)</b>	<b>(179,311)</b>	<b>270,098</b>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		2,180,685	101,629	2,282,314	2,012,216
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>2,031,500</b>	<b>71,503</b>	<b>2,103,003</b>	<b>2,282,314</b>

Merseyside Jewish Community Care

Balance Sheet

31 March 2023

	Notes	Unrestricted funds £	Restricted funds £	31.3.23 Total funds £	31.3.22 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	13	575,584	-	575,584	575,739
Investments	14	1,107,552	71,503	1,179,055	1,370,173
		<u>1,683,136</u>	<u>71,503</u>	<u>1,754,639</u>	<u>1,945,912</u>
<b>CURRENT ASSETS</b>					
Debtors	15	44,098	-	44,098	48,415
Cash at bank		342,713	-	342,713	316,559
		<u>386,811</u>	<u>-</u>	<u>386,811</u>	<u>364,974</u>
<b>CREDITORS</b>					
Amounts falling due within one year	16	(38,447)	-	(38,447)	(28,572)
		<u>348,364</u>	<u>-</u>	<u>348,364</u>	<u>336,402</u>
<b>NET CURRENT ASSETS</b>					
		<u>348,364</u>	<u>-</u>	<u>348,364</u>	<u>336,402</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>2,031,500</u>	<u>71,503</u>	<u>2,103,003</u>	<u>2,282,314</u>
<b>NET ASSETS</b>		<u>2,031,500</u>	<u>71,503</u>	<u>2,103,003</u>	<u>2,282,314</u>
<b>FUNDS</b>	17				
Unrestricted funds				2,031,500	2,180,685
Restricted funds				71,503	101,629
<b>TOTAL FUNDS</b>				<u>2,103,003</u>	<u>2,282,314</u>

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

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

.....  
A H Ross - Trustee

The notes form part of these financial statements

Cash Flow Statement

for the Year Ended 31 March 2023

	Notes	31.3.23 £	31.3.22 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	<u>20,728</u>	<u>217,770</u>
Net cash provided by operating activities		<u>20,728</u>	<u>217,770</u>
<b>Cash flows from investing activities</b>			
Purchase of fixed asset investments		<u>(127,937)</u>	<u>(111,641)</u>
Sale of fixed asset investments		<u>133,363</u>	<u>164,418</u>
Net cash provided by investing activities		<u>5,426</u>	<u>52,777</u>
<b>Cash flows from financing activities</b>			
Loan repayments in year		<u>-</u>	<u>(50,000)</u>
Net cash provided by/(used in) financing activities		<u>-</u>	<u>(50,000)</u>
<b>Change in cash and cash equivalents in the reporting period</b>		<u>26,154</u>	<u>220,547</u>
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<u>316,559</u>	<u>96,012</u>
<b>Cash and cash equivalents at the end of the reporting period</b>		<u><u>342,713</u></u>	<u><u>316,559</u></u>

The notes form part of these financial statements

Notes to the Cash Flow Statement  
for the Year Ended 31 March 2023

**1. RECONCILIATION OF NET (EXPENDITURE)/INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES**

	<b>31.3.23</b>	31.3.22
	<b>£</b>	£
<b>Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)</b>	<b>(179,311)</b>	270,098
<b>Adjustments for:</b>		
Depreciation charges	<b>156</b>	194
Losses/(gain) on investments	<b>185,682</b>	(69,315)
Decrease in debtors	<b>4,317</b>	25,161
Increase/(decrease) in creditors	<b>9,884</b>	(8,368)
<b>Net cash provided by operations</b>	<b>20,728</b>	217,770

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

	At 1.4.22	Cash flow	At 31.3.23
	£	£	£
<b>Net cash</b>			
Cash at bank	<b>316,559</b>	<b>26,154</b>	<b>342,713</b>
	<b>316,559</b>	<b>26,154</b>	<b>342,713</b>
<b>Total</b>	<b>316,559</b>	<b>26,154</b>	<b>342,713</b>

The notes form part of these financial statements

## **1. ACCOUNTING POLICIES**

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

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

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

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

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

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

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

### **Income**

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

### **Expenditure**

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

### **Tangible fixed assets**

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

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

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

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

### **Freehold property**

Freehold properties have not been revalued.

### **Taxation**

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

**1. ACCOUNTING POLICIES - continued**

**Fund accounting**

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

Designated funds are unrestricted funds earmarked for particular projects.

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

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

**Pension commitments**

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

**Fixed asset investments**

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

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

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

**2. DONATIONS AND LEGACIES**

	31.3.23	31.3.22
	£	£
Donations	55,703	74,347
Gift Aid	4,590	6,370
Legacies	165,240	299,383
Subscriptions	7,557	7,458
Donation - Merseyside Jewish Community Care Services Limited	11,399	11,730
Donation - Allerton Hebrew Congregation	1,300	1,300
Donation - Childwall Hebrew Congregation	1,150	1,350
Donation - Merseyside Jewish Women's Aid Society	660	200
Appeal income	13,961	14,626
Gift Aid on appeal income	2,699	2,920
Miscellaneous	-	1,500
	<u>264,259</u>	<u>421,184</u>

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

**3. OTHER TRADING ACTIVITIES**

	<b>31.3.23</b>	31.3.22
	<b>£</b>	£
Supported Living Scheme	<b>19,467</b>	16,294
	<b>19,467</b>	16,294

**4. INVESTMENT INCOME**

	<b>31.3.23</b>	31.3.22
	<b>£</b>	£
Investment income	<b>74,916</b>	72,407

**5. INCOME FROM CHARITABLE ACTIVITIES**

	<b>31.3.23</b>	31.3.22
	<b>£</b>	£
Kosher meals income	<b>33,354</b>	24,628
Provision of services	<b>6,845</b>	7,307
	<b>40,199</b>	31,935

**6. CHARITABLE ACTIVITIES COSTS**

	Direct Costs (see note 7) £	Support costs (see note 8) £	Totals £
Kosher meals	<b>69,231</b>	<b>140</b>	<b>69,371</b>
Charitable activities	<b>272,867</b>	<b>5,733</b>	<b>278,600</b>
	<b>342,098</b>	<b>5,873</b>	<b>347,971</b>

**7. DIRECT COSTS OF CHARITABLE ACTIVITIES**

	<b>31.3.23</b>	31.3.22
	<b>£</b>	£
Staff costs	<b>212,830</b>	220,103
Insurance	<b>2,442</b>	2,564
Light and heat	<b>1,611</b>	1,329
Telephone	<b>3,416</b>	3,595
Postage and stationery	<b>2,927</b>	2,106
Supported Living Scheme	<b>8,899</b>	6,076
Relief grants	<b>15,180</b>	7,478
Kosher meals expenses	<b>50,570</b>	38,729
Special activities - Mental health services	<b>3,784</b>	1,678
Cemetery expenses	<b>32,330</b>	3,584
Computer maintenance	<b>5,205</b>	5,616
Repairs & renewals	<b>1,135</b>	1,378
Cleaning	<b>1,691</b>	1,092
Depreciation	<b>78</b>	97
	<b>342,098</b>	295,425

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

**8. SUPPORT COSTS**

		Governance costs
		£
Kosher meals		<b>140</b>
Charitable activities		<b>5,733</b>
		<hr/>
		<b>5,873</b>
		<hr/>

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

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

	<b>31.3.23</b>	31.3.22
	£	£
Auditors' remuneration	<b>5,733</b>	5,256
Depreciation - owned assets	<b>155</b>	195
	<hr/>	<hr/>

**10. TRUSTEES' REMUNERATION AND BENEFITS**

During the years ended 31 March 2023 and 31 March 2022 there were no trustees' remuneration or other benefits.

**Trustees' expenses**

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

**11. STAFF COSTS**

	<b>31.3.23</b>	31.3.22
	£	£
Wages and salaries	<b>195,583</b>	198,435
Social security costs	<b>9,148</b>	10,136
Other pension costs	<b>8,099</b>	11,532
	<hr/>	<hr/>
	<b>212,830</b>	220,103
	<hr/>	<hr/>

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

	<b>31.3.23</b>	31.3.22
Administration	<b>6</b>	7
Care team	<b>3</b>	3
Ancillary	<b>2</b>	2
	<hr/>	<hr/>
	<b>11</b>	12
	<hr/>	<hr/>

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



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

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

	Unrestricted funds £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	405,401	15,783	421,184
<b>Charitable activities</b>			
Kosher meals	-	24,628	24,628
Charitable activities	7,307	-	7,307
Other trading activities	16,294	-	16,294
Investment income	72,407	-	72,407
<b>Total</b>	<u>501,409</u>	<u>40,411</u>	<u>541,820</u>
<b>EXPENDITURE ON</b>			
Raising funds	40,337	-	40,337
<b>Charitable activities</b>			
Kosher meals	-	56,952	56,952
Charitable activities	233,265	10,483	243,748
<b>Total</b>	<u>273,602</u>	<u>67,435</u>	<u>341,037</u>
Net gains on investments	<u>69,315</u>	<u>-</u>	<u>69,315</u>
<b>NET INCOME/(EXPENDITURE)</b>	297,122	(27,024)	270,098
<b>Transfers between funds</b>	<u>(28,493)</u>	<u>28,493</u>	<u>-</u>
<b>Net movement in funds</b>	268,629	1,469	270,098
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	1,912,056	100,160	2,012,216
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u><u>2,180,685</u></u>	<u><u>101,629</u></u>	<u><u>2,282,314</u></u>

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

**13. TANGIBLE FIXED ASSETS**

	Freehold property £	Fixtures and fittings £	Computer equipment £	Totals £
<b>COST</b>				
At 1 April 2022 and 31 March 2023	<b>574,962</b>	<b>14,055</b>	<b>5,729</b>	<b>594,746</b>
<b>DEPRECIATION</b>				
At 1 April 2022	-	<b>13,278</b>	<b>5,729</b>	<b>19,007</b>
Charge for year	-	<b>155</b>	-	<b>155</b>
At 31 March 2023	-	<b>13,433</b>	<b>5,729</b>	<b>19,162</b>
<b>NET BOOK VALUE</b>				
At 31 March 2023	<b>574,962</b>	<b>622</b>	-	<b>575,584</b>
At 31 March 2022	574,962	777	-	575,739

**14. FIXED ASSET INVESTMENTS**

	Shares in group undertakings £	Listed investments £	Unlisted investments £	Totals £
<b>MARKET VALUE</b>				
At 1 April 2022	<b>1</b>	<b>1,133,308</b>	<b>236,864</b>	<b>1,370,173</b>
Additions	-	<b>127,937</b>	-	<b>127,937</b>
Disposals	-	<b>(133,373)</b>	-	<b>(133,373)</b>
Revaluations	-	<b>(153,943)</b>	<b>(31,739)</b>	<b>(185,682)</b>
At 31 March 2023	<b>1</b>	<b>973,929</b>	<b>205,125</b>	<b>1,179,055</b>
<b>NET BOOK VALUE</b>				
At 31 March 2023	<b>1</b>	<b>973,929</b>	<b>205,125</b>	<b>1,179,055</b>
At 31 March 2022	1	1,133,308	236,864	1,370,173

There were no investment assets outside the UK.

UK listed investments are represented by:

	<b>31.3.23</b>	31.3.22
	<b>£</b>	<b>£</b>
Fixed interest securities	<b>652,384</b>	788,204
Equity shares	<b>491,545</b>	576,565
Cash	<b>35,126</b>	5,404
	<b>1,179,055</b>	1,370,173

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

**14. FIXED ASSET INVESTMENTS - continued**

Cost or valuation at 31 March 2023 is represented by:

	Shares in group undertakings	Listed investments	Unlisted investments	Totals
	£	£	£	£
Valuation in 2023	-	973,929	205,125	1,179,054
Cost	1	-	-	1
	<u>1</u>	<u>973,929</u>	<u>205,125</u>	<u>1,179,055</u>

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

**Merseyside Jewish Community Care Services Limited**

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

Nature of business: Provision of Jewish Burials

	%
Class of share:	holding
Ordinary £1	100

The following investments were material in value at 31 March 2023:

	31.3.23
	£
Alliance Trust/Liontrust Income Bond	53,366
GCP Asset backed income fund	52,016
GCP Infrastructure investments Ltd	60,466
Henderson Far East Income Trust	47,672
Majedie Investments Plc Ord Shares 10p	42,224
RM Secured Direct Lending Plc	61,006
Semper total return fund income shares	45,530
TwentyFour Income Fund	48,029

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

	31.3.23	31.3.22
	£	£
Tax recoverable	6,100	8,669
Loans	3,285	3,405
Other debtors	24,343	25,185
Accrued interest	5,610	5,973
Prepayments	4,760	5,183
	<u>44,098</u>	<u>48,415</u>

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

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

	<b>31.3.23</b>	<b>31.3.22</b>
	<b>£</b>	<b>£</b>
Other creditors	<b>6,729</b>	5,460
Accrued expenses	<b>31,718</b>	23,112
	<b>38,447</b>	28,572

**17. MOVEMENT IN FUNDS**

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

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

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

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

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

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

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

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

	At 1.4.21 £	Net movement in funds £	Transfers between funds £	At 31.3.23 £
<b>Unrestricted funds</b>				
General fund	1,912,056	201,700	(82,256)	2,031,500
<b>Restricted funds</b>				
Rice Lane Cemetery	71,001	(25,655)	-	45,346
Restricted income/expenses	29,159	(85,258)	82,256	26,157
	<u>100,160</u>	<u>(110,913)</u>	<u>82,256</u>	<u>71,503</u>
<b>TOTAL FUNDS</b>	<u>2,012,216</u>	<u>90,787</u>	<u>-</u>	<u>2,103,003</u>

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

**17. MOVEMENT IN FUNDS - continued**

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
<b>Unrestricted funds</b>				
General fund	863,762	(545,695)	(116,367)	201,700
<b>Restricted funds</b>				
Rice Lane Cemetery	10,259	(35,914)	-	(25,655)
Restricted income/expenses	66,640	(151,898)	-	(85,258)
	<u>76,899</u>	<u>(187,812)</u>	<u>-</u>	<u>(110,913)</u>
<b>TOTAL FUNDS</b>	<u>940,661</u>	<u>(733,507)</u>	<u>(116,367)</u>	<u>90,787</u>

**18. EMPLOYEE BENEFIT OBLIGATIONS**

During the year ended 31 March 2023 Merseyside Jewish Community Care paid £8,099 (2022 - £11,532) in defined contributions to the individual pension schemes of certain employees. At 31 March 2023 pension contributions of £730 (2022: £577) were payable and included within accrued expenses.

**19. RELATED PARTY DISCLOSURES**

As at 31 March 2023 Merseyside Jewish Community Care has recognised the following related parties:

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

Trustee G Globe is currently a trustee of Merseyside Jewish Representative Council. During the year ended 31 March 2023 Merseyside Jewish Community Care provided administrative services to Merseyside Jewish Representative Council at a cost of £5,000 (2022: £5,000). The trustees concerned did not influence or benefit from these transactions. As at 31 March 2023 Merseyside Jewish Community Care was owed £5,359 (2022: £5,312) by Merseyside Jewish Representative Council.

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

Trustee E M Mott-Cowan is currently a trustee of Liverpool Hebrew Associated Charities Fund. During the year ended 31 March 2023 Liverpool Hebrew Associated Charities donated £Nil (2022: £Nil) to Merseyside Jewish Community Care. During the year ended 31 March 2023 Merseyside Jewish Community Care provided administrative services to Liverpool Associated Charities Fund at a cost of £Nil (2022: £704). The trustee concerned did not influence or benefit from these transactions. As at 31 March 2023 Merseyside Jewish Community Care was owed £3,047 (2022: £3,047) by Liverpool Hebrew Associated Charities Fund.

**20. RESTRICTED FUNDS**

**Rice Lane Cemetery**

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

**Kosher meals lunch and activity clubs**

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

**The relief of poverty and distress**

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

**Mental health support group**

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

**21. DESIGNATED FUNDS**

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

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

	31.3.23 £	31.3.22 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	55,703	74,347
Gift Aid	4,590	6,370
Legacies	165,240	299,383
Subscriptions	7,557	7,458
Donation - Merseyside Jewish Community Care Services Limited	11,399	11,730
Donation - Allerton Hebrew Congregation	1,300	1,300
Donation - Childwall Hebrew Congregation	1,150	1,350
Donation - Merseyside Jewish Women's Aid Society	660	200
Appeal income	13,961	14,626
Gift Aid on appeal income	2,699	2,920
Miscellaneous	-	1,500
	<hr/> 264,259	<hr/> 421,184
<b>Other trading activities</b>		
Supported Living Scheme	19,467	16,294
<b>Investment income</b>		
Investment income	74,916	72,407
<b>Charitable activities</b>		
Kosher meals income	33,354	24,628
Provision of services	6,845	7,307
	<hr/> 40,199	<hr/> 31,935
<b>Total incoming resources</b>	<hr/> 398,841	<hr/> 541,820
<b>EXPENDITURE</b>		
<b>Raising donations and legacies</b>		
Rates and water	1,314	871
Insurance	2,442	2,563
Light and heat	1,610	1,328
Telephone	3,416	3,594
Postage and stationery	6,829	4,914
Sundries	7,879	5,626
Repairs and renewals	1,135	1,378
Cleaning	1,691	1,092
Publicity	490	176
Computer maintenance	5,204	5,615
Carried forward	32,010	27,157



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

	31.3.23	31.3.22
	£	£
<b>Raising donations and legacies</b>		
Brought forward	32,010	27,157
Outreach services	5,000	5,000
Depreciation of tangible fixed assets	78	97
	<u>37,088</u>	<u>32,254</u>
<b>Investment management costs</b>		
Portfolio management	7,411	8,083
<b>Charitable activities</b>		
Wages	195,583	198,435
Social security	9,148	10,136
Pensions	8,099	11,532
Insurance	2,442	2,564
Light and heat	1,611	1,329
Telephone	3,416	3,595
Postage and stationery	2,927	2,106
Supported Living Scheme	8,899	6,076
Relief grants	15,180	7,478
Kosher meals expenses	50,570	38,729
Special activities - Mental health services	3,784	1,678
Cemetery expenses	32,330	3,584
Computer maintenance	5,205	5,616
Repairs & renewals	1,135	1,378
Cleaning	1,691	1,092
Depreciation of tangible fixed assets	78	97
	<u>342,098</u>	<u>295,425</u>
<b>Support costs</b>		
<b>Governance costs</b>		
Auditors' remuneration	5,733	5,256
Trustee's meetings	140	19
	<u>5,873</u>	<u>5,275</u>
Total resources expended	<u>392,470</u>	<u>341,037</u>
<b>Net income before gains and losses</b>	<b>6,371</b>	<b>200,783</b>
<b>Realised recognised gains and losses</b>		
Realised/unrealised gains/ (losses) on investments	(185,682)	69,315
<b>Net (expenditure)/income</b>	<b>(179,311)</b>	<b>270,098</b>

This page does not form part of the statutory financial statements

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# ANNUAL REPORT 2023

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# MERSEYSIDE JEWISH COMMUNITY CARE

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## **BOARD OF DIRECTORS 2022 – 2023**

President	Mrs Janet Rosen
Vice-President & Honorary Treasurer	Mr Andrew Ross
Honorary Secretary	Mrs Michelle Beaver

## **DIRECTORS**

Dr Michael Fraenkel (Past President)  
Gordon S Globe (Past President)  
Ian Harris  
Laurence Lee  
Philip Sapiro  
David Shiffman

## **STAFF 2022 – 2023**

Chief Executive	Lisa Dolan (retired November 2022)
Chief Executive and Finance Manager	Mechelle Walker (commenced December 2022)
Finance and Administration Officer	Linda Edwards
Operations Manager	Evelyn Ross (commenced January 2023)
Administrator	Karen McIntyre
Administration and Information Officer	Carole McGirr
Administration and Support Worker	Lisa Alis
Community Care Manager	Sandra Ellenbogen
Community Care Co-ordinator	Anthea Simon
Community Care Co-ordinator	Susan Goldenberg
Cook Co-ordinator	Reva Polak
Kitchen Assistant	Ann Bisson (commenced August 2022)
Relief Kitchen Assistant	Sara Goldsmith (commenced August 2022)

# MERSEYSIDE JEWISH COMMUNITY CARE

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## PRESIDENT'S REPORT 2022 – 2023

I am pleased to be able to present this report at the end of my third and final year as President of Merseyside Jewish Community Care. This report presents another successful year of welfare service provision from April 2022 to 31 March 2023. Throughout the year we have continued to reach out to individuals and families in Merseyside and provide them with the support and help they need wherever possible.

I now report some of the positive activities and achievements that have taken place throughout 2022 - 2023. The Charity has taken measures to meet identified community needs throughout the year whilst managing resources through strong and professional Board leadership.

- Our Care Team provided support for 423 clients through person centred casework (412 last year). The team is headed by Sandra Ellenbogen together with Anthea Simon and Susan Goldenberg. Their endeavours actively improve the lives of so many people.
- The Kosher meals service provided 4,698 meals (4,201 last year). Meals on wheels had remarkably been delivered uninterrupted over the past three years despite the enormous difficulties of loss of staff, volunteers and food and packaging suppliers.
- All health and wellbeing clubs for seniors are now up and running. The attendance was low to start with but is now almost back to normal.
- In April 2023, 65 Pesach Parcels were delivered to needy individuals and families in our community and hospitals. Merseyside Jewish Community Care was delighted to hold a day time "Communal Seder Experience" for clients led by Rabbi Fagelman to whom we give our thanks.
- The Supported Living scheme which commenced back in 2010 has remained fully operational and Jewish people requiring support have been enabled to live independent lives in their own homes. Merseyside Jewish Community Care continues to work in partnership with the Liverpool Jewish Housing Association whom we thank for their guidance and assistance.
- The Citizens Advice continues to work with our Charity by providing an outreach service every Tuesday morning based at Shifrin House. Citizens Advice provide a service offering information and advice on a range of issues including Welfare benefits, Debt, Housing, Consumer and Legal Matters. They provide assistance to members of the Community affected by redundancy, debt, divorce or general money worries to access urgent professional help. The Citizens Advice has enabled Merseyside Jewish Community Care clients to access £49,572 in benefits, allowances and grants which they might not have otherwise received. These funds are ongoing and enable improved quality of life and a reduction of stress and anxiety.

# MERSEYSIDE JEWISH COMMUNITY CARE

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

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

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

I would like to express sincere thanks to all our staff whose caring approach, commitment to clients and the organisation have continued to be absolutely outstanding.

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

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

**Mrs Janet Rosen**  
**President**

# MERSEYSIDE JEWISH COMMUNITY CARE

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## Honorary Treasurers Report 2022-2023

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

Our accounts show an operating surplus of £6,371 which is mostly due to legacies totalling £165,240 from the Late Ivor Taylor, Helena Katz and the Wartski Trust. This level of support is vital to enable us to maintain our services in the future. Merseyside Jewish Community Care is extremely grateful to all those who give so generously. I cannot stress how much legacies, no matter the size, are important to MJCC. They can be either a fixed amount or the percentage of the estate. We are available to give advice in the strictest confidence to anyone who may be considering leaving us a legacy.

The Trustees' investment powers are governed by the Constitution, which permits them to "take all necessary steps for keeping property and funds invested". The Trustees act in accordance with Merseyside Jewish Community Care's Investment policy, which was approved in February 2023. The investments have been managed by Blankstone Sington and I would like to express the Board's thanks to them and in particular to Ben Taxman for their continued services. Our aim is to generate a minimum annual investment income of £50,000. In the year ended 31 March 2023 this target was met and the investment income was £74,916.

Looking back over the last year the accounts show:

- The Major Appeal 2018 saw donations totalling £16,660 which included Gift Aid of £2,699. The Pesach appeal, New Year appeal, general donations and subscriptions saw donations totalling £67,850 which included Gift Aid of £5,346. Gift Aid has been a major benefit to Merseyside Jewish Community Care and has brought in a total of £8,045. I must emphasize how important it is that Gift Aid forms are signed and returned by those who are eligible because we can then raise funds at no extra expense to donors and indeed, higher rate taxpayers actually receive extra tax relief.
- During the year Merseyside Jewish Community Care spent a total of £32,330 on Rice Lane Cemetery, this expenditure included a major wall repair, general garden maintenance and litter picking. Section by section pathways between the rows of graves have been cleared to make access easier and safer.
- Community organisations including Shuls have donated a total of £3,110 which is often used for specific hardship cases and activities.

Merseyside Jewish Community Care continues to provide guidance, advice and support to members of the Jewish Community who are experiencing problems during the current economic situation. Coping at a time like this can be difficult but Merseyside Jewish Community Care is ready to assist in a crisis or with longer term support. Relief grants of £15,180 have been awarded during the year. The majority of these grants have funded charity funerals and basic essentials such as food and clothing for our clients.

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

# MERSEYSIDE JEWISH COMMUNITY CARE

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

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

**Andrew Ross**  
**Hon. Treasurer**

# MERSEYSIDE JEWISH COMMUNITY CARE

## Statement of Financial Activities For the Year Ended 31 March 2023

	Unrestricted Funds	Restricted Funds	2023 Total Funds	2022 Total Funds
	£	£	£	£
<b>Income and Endowments From</b>				
Donations and legacies	259,209	5,050	264,259	421,184
<b>Charitable activities</b>				
Kosher Meals	1,916	31,438	33,354	24,628
Charitable activities	6,845	-	6,845	7,307
Other trading activities	19,467	-	19,467	16,294
Investment Income	74,916	-	74,916	72,407
<b>Total</b>	<b>362,353</b>	<b>36,488</b>	<b>398,841</b>	<b>541,820</b>
<b>Expenditure On</b>				
Raising funds	44,499	-	44,499	40,337
<b>Charitable activities</b>				
Kosher Meals	18,850	50,521	69,371	56,952
Charitable activities	208,744	69,856	278,600	243,748
<b>Total</b>	<b>272,093</b>	<b>120,377</b>	<b>392,470</b>	<b>341,037</b>
Net gains/(loses) on investments	(185,682)	-	(185,682)	69,315
<b>Net Income /Expenditure</b>	<b>(95,422)</b>	<b>(83,889)</b>	<b>(179,311)</b>	<b>270,098</b>
Transfer between funds	(53,763)	53,763	-	-
<b>Net movement in funds</b>	<b>(149,185)</b>	<b>(30,126)</b>	<b>(179,311)</b>	<b>270,098</b>
<b>RECONCILIATION OF FUNDS</b>				
Total funds brought forward	2,180,685	101,629	2,282,314	2,012,216
<b>Total Funds Carried Forward</b>	<b><u>2,031,500</u></b>	<b><u>71,503</u></b>	<b><u>2,103,003</u></b>	<b><u>2,282,314</u></b>



# MERSEYSIDE JEWISH COMMUNITY CARE

Balance Sheet  
At 31 March 2023

	Unrestricted Funds	Restricted Funds	2023	2022
	£	£	£	£
<b>FIXED ASSETS</b>				
Tangible Assets	575,584	-	575,584	575,739
Investments	1,107,552	71,503	1,179,055	1,370,173
	<u>1,683,136</u>	<u>71,503</u>	<u>1,754,639</u>	<u>1,945,912</u>
<b>CURRENT ASSETS</b>				
Debtors	44,098	-	44,098	48,415
Cash at bank	342,713	-	342,713	316,559
	<u>386,811</u>	<u>-</u>	<u>386,811</u>	<u>364,974</u>
<b>CREDITORS</b>				
Amounts falling due within one year	(38,447)	-	(38,447)	(28,572)
<b>NET CURRENT ASSETS</b>	<u>348,364</u>	<u>-</u>	<u>348,364</u>	<u>336,402</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>	<u>2,031,500</u>	<u>71,503</u>	<u>2,103,003</u>	<u>2,282,314</u>
<b>NET ASSETS</b>	<u>2,031,500</u>	<u>71,503</u>	<u>2,103,003</u>	<u>2,282,314</u>
<b>FUNDS</b>				
Unrestricted funds			2,031,500	2,180,685
Restricted funds			<u>71,503</u>	<u>101,629</u>
<b>TOTAL FUNDS</b>			<u>2,103,003</u>	<u>2,282,314</u>

# MERSEYSIDE JEWISH COMMUNITY CARE

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Merseyside Jewish Community Care  
Services Limited No 6107330

Profit and Loss Account  
For the Year Ended 31 March 2023

	31.3.23 Total	31.3.22 Total
	£	£
<b>Turnover</b>	<b>34,107</b>	37,674
Administrative Expenses	<b>34,109</b>	37,676
	<hr/>	<hr/>
<b>OPERATING PROFIT and PROFIT BEFORE TAXATION</b>	<b>(2)</b>	(2)
Tax on profit	<b>2</b>	2
	<hr/>	<hr/>
<b><u>PROFIT FOR THE FINANCIAL YEAR</u></b>	<b>-</b>	-
	<hr/> <hr/>	<hr/> <hr/>

Balance Sheet  
At 31 March 2023

	31.3.23	31.3.22
	£	£
<b>CURRENT ASSETS</b>		
Debtors	<b>8,277</b>	11,715
Cash at Bank	<b>12,049</b>	9,656
	<hr/>	<hr/>
	<b>20,326</b>	21,371
<b>CREDITORS</b>		
Amounts falling due within one year	<b>13,743</b>	14,788
	<hr/>	<hr/>
<b>NET CURRENT ASSETS</b>	<b>6,583</b>	6,583
	<hr/>	<hr/>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>	<b><u>6,583</u></b>	<b><u>6,583</u></b>
<b>CAPITAL AND RESERVES</b>		
Called up share capital	<b>1</b>	1
Retained earnings	<b>6,582</b>	6,582
	<hr/>	<hr/>
<b>SHAREHOLDER'S FUNDS</b>	<b><u>6,583</u></b>	<b><u>6,583</u></b>

# MERSEYSIDE JEWISH COMMUNITY CARE

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## CHIEF EXECUTIVE'S REPORT 2022 - 2023

### SERVICE PROVISION



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

(Mechelle Walker – *Chief Executive*)

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

#### 1. CARE SERVICES

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

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

**Kosher Meals and Lunch Clubs** - the meals service provided 4,698 Kosher meals this year (4,201 last year). One part time Cook Co-ordinator and one part time Kitchen Assistant are supported by a team of kitchen volunteers who are based at Rex Cohen Court.

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

Volunteers deliver meals to people's homes on a Wednesday and Friday each week.

# MERSEYSIDE JEWISH COMMUNITY CARE

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Kosher frozen meals are available from Shifrin House and these can also be supplied by Merseyside Jewish Community Care to local hospitals and nursing homes.

**Yomim Tovim** - Jewish festivals are celebrated during the year. Merseyside Jewish Community Care ensures that Lunch and Activity Clubs include a celebration meal and a party at Yomim Tovim, where Rabbonim are invited to come and speak to the groups. Examples of our celebrations include the Succot, Chanukah and Purim parties at Rex Cohen Court Hall. A total of 65 Pesach Parcels were delivered throughout the Community and hospitals.

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

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

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



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

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

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

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

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

# MERSEYSIDE JEWISH COMMUNITY CARE

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workers, health professionals, housing providers and residential establishments who support Jewish clients to assist with cultural sensitivity and understanding. Our links with the wider community have grown stronger as organisations have become aware of our services and contact us to work in partnership with them. During the past year the charity has continued to liaise with numerous organisations and agencies in order to improve the lives of beneficiaries e.g. Public Health England, Mersey Care NHS Trust, Healthwatch and Liverpool Council for Voluntary Service.

**Financial** - Merseyside Jewish Community Care provides help with budgeting and other financial matters. Relief Grants of £15,180 were given to individuals and families in financial need. Merseyside Jewish Community Care has continued to work very successfully with Citizens Advice who hold appointments every Tuesday morning at Shifrin House. The demand for this CAB service has continued and has enabled eligible clients from the community to access £49,572 from benefits, allowances and grants.

**The Gesher Group** - provides a support group for adults who are differently abled, have mental health or stress related challenges. Individuals are encouraged to improve their communication skills, helped to manage their difficulties and acknowledge achievements in their lives. The success of this service has to be attributed to the team of experienced volunteers who work closely with Merseyside Jewish Community Care's staff. The group met on 32 occasions throughout the year for a range of activities and outings.

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

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

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

**Shopping Service** – We provide shopping for people who are unable to go shopping themselves. We have provided 272 shopping sessions throughout the year.

**Transport** - The transport bank service has been provided by volunteers who offer transport, in their own cars, for clients who need additional support to go to the Lunch

# MERSEYSIDE JEWISH COMMUNITY CARE

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Clubs/hospital appointments. This service has proven very popular with our community. Transport services have been provided by staff and volunteers on 681 occasions throughout the year assisting 33 Merseyside Jewish Community Care beneficiaries.

**Bereavement Service** - The Care team and Administration team have worked together to provide this service. In practice a letter and information leaflet is sent to the recently bereaved offering both bereavement advice and support services. Over the year Merseyside Jewish Community Care contacted 37 people regarding bereavement services.

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

## 2. ADMINISTRATIVE SERVICES



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

*(Operations Manager – Evelyn Ross)*

### Administrative Support for the Care Team



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

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

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

# MERSEYSIDE JEWISH COMMUNITY CARE

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

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

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

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



*(Rice Lane Cemetery 2023)*

**Finance** – Access to management reports and financial information has enabled close monitoring and control of expenditure. Managers are able to make decisions based on current and detailed financial information.

**Computers** – Merseyside Jewish Community Care's systems have been maintained. The charity's website had been reviewed and an updated easy to use new website went live in May 2018 [www.mjccliverpool.com](http://www.mjccliverpool.com). GDPR went live on 25 May 2018 and created a tremendous amount of administration work for the charity, particularly as we are a data controller for other small charities. Consent forms had to be distributed and collated and a new database had to be developed and managed. The administration team had to review all aspects of operational workload from a GDPR perspective. This work is on-going.

**Training** – Courses for both volunteers and staff have been re-implemented this year to support and develop staff, volunteers and board members. CST trained Shifrin staff on threat awareness; a First Aid course including instruction on the use of a defibrillator was delivered as well as a Food Safety in Catering Level 2 course. Care staff received an updated Dementia awareness training and a full programme of training is being developed for the coming year.

## 3. SERVICE DEVELOPMENT

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



# MERSEYSIDE JEWISH COMMUNITY CARE

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

## 4. RISK MANAGEMENT

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

## 5. VOLUNTEERS

All the services above depend upon the support, time and skills of volunteers in the community. Merseyside Jewish Community Care is totally reliant upon our team of committed and trained volunteers who make visits, deliver meals, provide transport, shopping and administration services.

We have 222 dedicated and devoted volunteers and I wish to thank every one for their time, effort and commitment.

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

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

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

Thank you!

**Mechelle Walker**  
**Chief Executive**



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

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

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for the Year Ended 31 March 2023

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The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2023. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

## **OBJECTIVES AND ACTIVITIES**

### **Objectives and aims**

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

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

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

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

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

### **Financial strength and efficiency**

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

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

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

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

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

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

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

### **Equality and diversity**

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

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

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

### **Mental health support group**

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

### **Visual support group**

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

### **Carers Services**

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

### **Hospital visiting**

Merseyside Jewish Community Care have dedicated hospital visitation teams at the Royal Liverpool, Whiston and Broadgreen hospitals. Due to government Covid-19 restrictions, in the year ended 31 March 2023 we could not provide hospital visits, assistance has been provided through telephone support. These staff and volunteer teams ensure that in future all Jewish patients receive a visitor and receive help and advice about accessing services.

### **Shopping service**

Staff and volunteers provide a shopping service for people who are unable to go shopping without support. In the year ended 31 March 2023 we provided this service on 272 (2022 - 629) occasions.

### **Transport**

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

### **Bereavement service**

Care and administrative teams have worked together to provide advice and support to recently bereaved members of the Jewish community. This involves sending a letter and information leaflet to the recently bereaved offering both bereavement advice and support services. In the year ended 31 March 2023 Merseyside Jewish Community Care contacted 37 (2022 - 32) people offering bereavement support services.

### **Supported Living**

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

### **Rice Lane**

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

## **ACHIEVEMENT AND PERFORMANCE**

### **Charitable activities**

During the year ended 31 March 2023 Merseyside Jewish Community Care's services support 542 (2022 - 576) registered clients through person centred casework. This reflects the demand for practical and emotional support during a crisis, help to make arrangements for home care and personal services, referrals for social care services, information and support for people with welfare and health problems and their families.

During the year ended 31 March 2023 Merseyside Jewish Community Care provided 39 Carers breaks in the year ended 31 March 2023.

In the year ended 31 March 2023 the kosher meals service provided 4698 (2022 - 4201) meals. One part time cook coordinator and one part time kitchen assistant are supported by a team of kitchen volunteers. They work to provide what maybe for some recipients the only hot kosher meal they receive each week.

Jewish festivals are celebrated during the year. Merseyside Jewish Community Care ensures that the lunch and activity clubs include a party and celebration meal at Yom Tovim and ministers are invited to come and speak to the groups. Celebrations during the year usually include Succot, Chanukah, and Purim parties held at Rex Cohen Court hall. A total of 65 (2022 - 62) Pesach parcels were delivered throughout the Jewish community and hospitals.

During the year ended 31 March 2023 Merseyside Jewish Community Care made relief grants of £15,180 (2022 - £7,478) to individuals and families in financial need which also includes charity funerals. Merseyside Jewish Community Care has provided community support to access benefits, pensions, debt counselling and other financial matters.

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

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

Merseyside Jewish Community Care continues to provide both administrative and social services to the Jewish community in Merseyside through a small team of staff based at Shifrin House and support from volunteers who donated their time at an estimated total value to Merseyside Jewish Community Care for the year ended 31 March 2023 of £25,598 (2022 - £18,844). The services provided enhance people's lives, support mental and physical well being, focus on the prevention of ill health and provide "value added" community care. These welfare services have had an impact on people's well being and have reduced the feeling of isolation and have also improved our client's financial situations.

In the years ended 31 March 2023 and 31 March 2022 Merseyside Jewish Community Care was never closed due to staff shortage or ill health.

### **External factors**

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

## **FINANCIAL REVIEW**

### **Principal funding sources**

Total incoming resources for the year ended 31 March 2023 were £398,841 (2022- £541,820).

During the year ended 31 March 2023 legacies of £165,240 (2022 - £299,383) were received and Merseyside Jewish Community Care is most grateful. Legacies are of considerable help, but cannot be relied upon every year as regular income.

Income from the kosher meals service for the year ended 31 March 2023 was £33,354 (2022 £24,628).

Merseyside Jewish Community Care received income in the year ended 31 March 2023 from the provision of administrative services to other communal charities of £6,845 (2022- £7,307).

Income from the Supported Living Scheme for the year ended 31 March 2023 was £19,467 (2022 - £16,294).

The community continues to show its support to all of Merseyside Jewish Community Care appeals. The 2018 appeal saw donations totalling £16,660 (2022 - £17,546) which includes Gift aid of £2,699 (2022 - £2,921). The Pesach appeal, New Year appeal, general donations and subscriptions saw donations totalling £71,692 (2022- £74,346) which includes Gift aid of £5,777 (2022 £6,370).

Allerton Hebrew Congregation, Liverpool Hebrew Associated Charities Fund, Childwall Hebrew Congregation and Merseyside Jewish Women's Welfare Society continue to support Merseyside Jewish Community Care with donations totalling £3,110 during the year ended 31 March 2023 (2022-£4,350). Some of these donations are restricted and are used for specific hardship such as food and clothing, to help fund the activities at the luncheon clubs, and the provision of mental health services.

During the year ended 31 March 2023 Merseyside Jewish Community Care received total investment income of £74,916 (2022 £72,407). Of this total £65,580 (2022- £63,997) was from listed investments and the remaining £9,335 (2022 £8,409) was from a mixture of unlisted investments and cash held on bank deposits.

During the year ended 31 March 2023 Merseyside Jewish Community Care gave out relief grants totalling £15,180 (2022 - £7,478), the majority of these grants have funded basic essentials such as food and clothing. The grants also includes charity funerals.

The total cost of providing the kosher meals service for the year ended 31 March 2023 was £50,570 (2022 - £38,729). The increase in costs is mostly due to Kosher food prices and repair costs for kitchen equipment.

During the year ended 31 March 2023 Merseyside Jewish Community Care spent a total of £32,330 (2022 - £3,903) on Rice Lane Cemetery. The cost included a major wall repair, garden maintenance, gravestone repairs and litter picking.

## **FINANCIAL REVIEW**

### **Investment policy and objectives**

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

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

The investment strategy is based upon:

45% cash and fixed interest

40% equities

15% property

The investment strategy is reviewed annually by the trustees.

### **Reserves policy**

As at 31 March 2023 Merseyside Jewish Community Care had unrestricted funds not committed or invested in tangible fixed assets of £2,031,500.

Merseyside Jewish Community Care needs reserves for the following reasons:

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

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

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

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

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

## **FUTURE PLANS**

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



## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Governing document**

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

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

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

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

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

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

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

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

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

### **Organisational structure**

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

The charity employs M Walker as the Company Secretary and is based at Shifrin House, 433 Smithdown Road, Liverpool L15 3JL. In total the charity employed 14 full/part time staff in the year ended 31 March 2023 (2022 - 12).

### **Induction and Training**

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

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

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

## **STRUCTURE, GOVERNANCE AND MANAGEMENT**

### **Risks and uncertainties**

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

#### Declining and Ageing Jewish Population

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

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

#### Increased Costs

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

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

#### Reputational Risk

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

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

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

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Company number**

06087087 (England and Wales)

**Registered Charity number**

1122902

**Registered office**

Shifrin House  
433 Smithdown Road  
Liverpool  
L15 3JL

**Trustees**

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

**Company Secretary**

M Walker

**Auditors**

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

**Solicitors**

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

**Investment Advisers**

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

**Bankers**

Barclays Bank Plc  
164 Allerton Road  
Liverpool  
L18 2DH

## **PAST**

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

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

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

## **PRESENT**

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

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

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

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

## **FUNDS HELD AS CUSTODIAN FOR OTHERS**

As at 31 March 2023 and 31 March 2022 the trustees have confirmed that there were no funds held as custodian for others.

## **RELATED PARTIES**

There is full disclosure of all transactions with all recognised related parties in Note 19 to the Financial Statements for the year ended 31 March 2023.

## **STATEMENT OF TRUSTEES' RESPONSIBILITIES**

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

**STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued**

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

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

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

In so far as the trustees are aware:

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

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

.....  
A H Ross - Trustee

### **Opinion**

We have audited the financial statements of Merseyside Jewish Community Care (the 'charitable company') for the year ended 31 March 2023 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

### **Basis for opinion**

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

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

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

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

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

### **Other information**

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

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

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

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

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

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

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

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

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

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

### **Responsibilities of trustees**

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

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

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

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

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

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

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

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

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

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

**Use of our report**

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

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

Date: .....



Statement of Financial Activities  
for the Year Ended 31 March 2023

		Unrestricted funds £	Restricted funds £	31.3.23 Total funds £	31.3.22 Total funds £
	Notes				
<b>INCOME AND ENDOWMENTS FROM</b>					
Donations and legacies	2	259,209	5,050	264,259	421,184
<b>Charitable activities</b>	5				
Kosher meals		1,916	31,438	33,354	24,628
Charitable activities		6,845	-	6,845	7,307
Other trading activities	3	19,467	-	19,467	16,294
Investment income	4	74,916	-	74,916	72,407
<b>Total</b>		<b>362,353</b>	<b>36,488</b>	<b>398,841</b>	<b>541,820</b>
<b>EXPENDITURE ON</b>					
Raising funds		44,499	-	44,499	40,337
<b>Charitable activities</b>	6				
Kosher meals		18,850	50,521	69,371	56,952
Charitable activities		208,744	69,856	278,600	243,748
<b>Total</b>		<b>272,093</b>	<b>120,377</b>	<b>392,470</b>	<b>341,037</b>
Net gains/(losses) on investments		(185,682)	-	(185,682)	69,315
<b>NET INCOME/(EXPENDITURE)</b>		<b>(95,422)</b>	<b>(83,889)</b>	<b>(179,311)</b>	<b>270,098</b>
Transfers between funds	17	(53,763)	53,763	-	-
<b>Net movement in funds</b>		<b>(149,185)</b>	<b>(30,126)</b>	<b>(179,311)</b>	<b>270,098</b>
<b>RECONCILIATION OF FUNDS</b>					
Total funds brought forward		2,180,685	101,629	2,282,314	2,012,216
<b>TOTAL FUNDS CARRIED FORWARD</b>		<b>2,031,500</b>	<b>71,503</b>	<b>2,103,003</b>	<b>2,282,314</b>

The notes form part of these financial statements

Merseyside Jewish Community Care

Balance Sheet

31 March 2023

	Notes	Unrestricted funds £	Restricted funds £	31.3.23 Total funds £	31.3.22 Total funds £
<b>FIXED ASSETS</b>					
Tangible assets	13	575,584	-	575,584	575,739
Investments	14	1,107,552	71,503	1,179,055	1,370,173
		<u>1,683,136</u>	<u>71,503</u>	<u>1,754,639</u>	<u>1,945,912</u>
<b>CURRENT ASSETS</b>					
Debtors	15	44,098	-	44,098	48,415
Cash at bank		342,713	-	342,713	316,559
		<u>386,811</u>	<u>-</u>	<u>386,811</u>	<u>364,974</u>
<b>CREDITORS</b>					
Amounts falling due within one year	16	(38,447)	-	(38,447)	(28,572)
		<u>348,364</u>	<u>-</u>	<u>348,364</u>	<u>336,402</u>
<b>NET CURRENT ASSETS</b>					
		<u>348,364</u>	<u>-</u>	<u>348,364</u>	<u>336,402</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>2,031,500</u>	<u>71,503</u>	<u>2,103,003</u>	<u>2,282,314</u>
<b>NET ASSETS</b>		<u>2,031,500</u>	<u>71,503</u>	<u>2,103,003</u>	<u>2,282,314</u>
<b>FUNDS</b>	17				
Unrestricted funds				2,031,500	2,180,685
Restricted funds				71,503	101,629
<b>TOTAL FUNDS</b>				<u>2,103,003</u>	<u>2,282,314</u>

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

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

.....  
A H Ross - Trustee

The notes form part of these financial statements

Cash Flow Statement

for the Year Ended 31 March 2023

	Notes	31.3.23 £	31.3.22 £
<b>Cash flows from operating activities</b>			
Cash generated from operations	1	<u>20,728</u>	<u>217,770</u>
Net cash provided by operating activities		<u>20,728</u>	<u>217,770</u>
<b>Cash flows from investing activities</b>			
Purchase of fixed asset investments		(127,937)	(111,641)
Sale of fixed asset investments		<u>133,363</u>	<u>164,418</u>
Net cash provided by investing activities		<u>5,426</u>	<u>52,777</u>
<b>Cash flows from financing activities</b>			
Loan repayments in year		<u>-</u>	<u>(50,000)</u>
Net cash provided by/(used in) financing activities		<u>-</u>	<u>(50,000)</u>
<b>Change in cash and cash equivalents in the reporting period</b>		<u>26,154</u>	<u>220,547</u>
<b>Cash and cash equivalents at the beginning of the reporting period</b>		<u>316,559</u>	<u>96,012</u>
<b>Cash and cash equivalents at the end of the reporting period</b>		<u><u>342,713</u></u>	<u><u>316,559</u></u>

The notes form part of these financial statements

Notes to the Cash Flow Statement  
for the Year Ended 31 March 2023

**1. RECONCILIATION OF NET (EXPENDITURE)/INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES**

	<b>31.3.23</b>	31.3.22
	<b>£</b>	£
<b>Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)</b>	<b>(179,311)</b>	270,098
<b>Adjustments for:</b>		
Depreciation charges	<b>156</b>	194
Losses/(gain) on investments	<b>185,682</b>	(69,315)
Decrease in debtors	<b>4,317</b>	25,161
Increase/(decrease) in creditors	<b>9,884</b>	(8,368)
<b>Net cash provided by operations</b>	<b>20,728</b>	217,770

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

	At 1.4.22	Cash flow	At 31.3.23
	£	£	£
<b>Net cash</b>			
Cash at bank	<b>316,559</b>	<b>26,154</b>	<b>342,713</b>
	<b>316,559</b>	<b>26,154</b>	<b>342,713</b>
<b>Total</b>	<b>316,559</b>	<b>26,154</b>	<b>342,713</b>

The notes form part of these financial statements

## **1. ACCOUNTING POLICIES**

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

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

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

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

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

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

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

### **Income**

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

### **Expenditure**

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

### **Tangible fixed assets**

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

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

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

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

### **Freehold property**

Freehold properties have not been revalued.

### **Taxation**

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

**1. ACCOUNTING POLICIES - continued**

**Fund accounting**

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

Designated funds are unrestricted funds earmarked for particular projects.

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

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

**Pension commitments**

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

**Fixed asset investments**

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

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

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

**2. DONATIONS AND LEGACIES**

	31.3.23	31.3.22
	£	£
Donations	55,703	74,347
Gift Aid	4,590	6,370
Legacies	165,240	299,383
Subscriptions	7,557	7,458
Donation - Merseyside Jewish Community Care Services Limited	11,399	11,730
Donation - Allerton Hebrew Congregation	1,300	1,300
Donation - Childwall Hebrew Congregation	1,150	1,350
Donation - Merseyside Jewish Women's Aid Society	660	200
Appeal income	13,961	14,626
Gift Aid on appeal income	2,699	2,920
Miscellaneous	-	1,500
	<u>264,259</u>	<u>421,184</u>

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

**3. OTHER TRADING ACTIVITIES**

	<b>31.3.23</b>	31.3.22
	<b>£</b>	£
Supported Living Scheme	<b>19,467</b>	16,294
	<b>19,467</b>	16,294

**4. INVESTMENT INCOME**

	<b>31.3.23</b>	31.3.22
	<b>£</b>	£
Investment income	<b>74,916</b>	72,407

**5. INCOME FROM CHARITABLE ACTIVITIES**

	<b>31.3.23</b>	31.3.22
	<b>£</b>	£
Kosher meals income	<b>33,354</b>	24,628
Provision of services	<b>6,845</b>	7,307
	<b>40,199</b>	31,935

**6. CHARITABLE ACTIVITIES COSTS**

	Direct Costs (see note 7) £	Support costs (see note 8) £	Totals £
Kosher meals	<b>69,231</b>	<b>140</b>	<b>69,371</b>
Charitable activities	<b>272,867</b>	<b>5,733</b>	<b>278,600</b>
	<b>342,098</b>	<b>5,873</b>	<b>347,971</b>

**7. DIRECT COSTS OF CHARITABLE ACTIVITIES**

	<b>31.3.23</b>	31.3.22
	<b>£</b>	£
Staff costs	<b>212,830</b>	220,103
Insurance	<b>2,442</b>	2,564
Light and heat	<b>1,611</b>	1,329
Telephone	<b>3,416</b>	3,595
Postage and stationery	<b>2,927</b>	2,106
Supported Living Scheme	<b>8,899</b>	6,076
Relief grants	<b>15,180</b>	7,478
Kosher meals expenses	<b>50,570</b>	38,729
Special activities - Mental health services	<b>3,784</b>	1,678
Cemetery expenses	<b>32,330</b>	3,584
Computer maintenance	<b>5,205</b>	5,616
Repairs & renewals	<b>1,135</b>	1,378
Cleaning	<b>1,691</b>	1,092
Depreciation	<b>78</b>	97
	<b>342,098</b>	295,425

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

**8. SUPPORT COSTS**

		Governance costs
		£
Kosher meals		140
Charitable activities		5,733
		<u>5,873</u>

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

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

	31.3.23	31.3.22
	£	£
Auditors' remuneration	5,733	5,256
Depreciation - owned assets	155	195
	<u>5,888</u>	<u>5,451</u>

**10. TRUSTEES' REMUNERATION AND BENEFITS**

During the years ended 31 March 2023 and 31 March 2022 there were no trustees' remuneration or other benefits.

**Trustees' expenses**

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

**11. STAFF COSTS**

	31.3.23	31.3.22
	£	£
Wages and salaries	195,583	198,435
Social security costs	9,148	10,136
Other pension costs	8,099	11,532
	<u>212,830</u>	<u>220,103</u>

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

	31.3.23	31.3.22
Administration	6	7
Care team	3	3
Ancillary	2	2
	<u>11</u>	<u>12</u>

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



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

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

	Unrestricted funds £	Restricted funds £	Total funds £
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	405,401	15,783	421,184
<b>Charitable activities</b>			
Kosher meals	-	24,628	24,628
Charitable activities	7,307	-	7,307
Other trading activities	16,294	-	16,294
Investment income	72,407	-	72,407
<b>Total</b>	<u>501,409</u>	<u>40,411</u>	<u>541,820</u>
<b>EXPENDITURE ON</b>			
Raising funds	40,337	-	40,337
<b>Charitable activities</b>			
Kosher meals	-	56,952	56,952
Charitable activities	233,265	10,483	243,748
<b>Total</b>	<u>273,602</u>	<u>67,435</u>	<u>341,037</u>
Net gains on investments	<u>69,315</u>	<u>-</u>	<u>69,315</u>
<b>NET INCOME/(EXPENDITURE)</b>	297,122	(27,024)	270,098
<b>Transfers between funds</b>	<u>(28,493)</u>	<u>28,493</u>	<u>-</u>
<b>Net movement in funds</b>	268,629	1,469	270,098
<b>RECONCILIATION OF FUNDS</b>			
Total funds brought forward	1,912,056	100,160	2,012,216
<b>TOTAL FUNDS CARRIED FORWARD</b>	<u><u>2,180,685</u></u>	<u><u>101,629</u></u>	<u><u>2,282,314</u></u>

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

**13. TANGIBLE FIXED ASSETS**

	Freehold property £	Fixtures and fittings £	Computer equipment £	Totals £
<b>COST</b>				
At 1 April 2022 and 31 March 2023	<b>574,962</b>	<b>14,055</b>	<b>5,729</b>	<b>594,746</b>
<b>DEPRECIATION</b>				
At 1 April 2022	-	<b>13,278</b>	<b>5,729</b>	<b>19,007</b>
Charge for year	-	<b>155</b>	-	<b>155</b>
At 31 March 2023	-	<b>13,433</b>	<b>5,729</b>	<b>19,162</b>
<b>NET BOOK VALUE</b>				
At 31 March 2023	<b>574,962</b>	<b>622</b>	-	<b>575,584</b>
At 31 March 2022	574,962	777	-	575,739

**14. FIXED ASSET INVESTMENTS**

	Shares in group undertakings £	Listed investments £	Unlisted investments £	Totals £
<b>MARKET VALUE</b>				
At 1 April 2022	<b>1</b>	<b>1,133,308</b>	<b>236,864</b>	<b>1,370,173</b>
Additions	-	<b>127,937</b>	-	<b>127,937</b>
Disposals	-	<b>(133,373)</b>	-	<b>(133,373)</b>
Revaluations	-	<b>(153,943)</b>	<b>(31,739)</b>	<b>(185,682)</b>
At 31 March 2023	<b>1</b>	<b>973,929</b>	<b>205,125</b>	<b>1,179,055</b>
<b>NET BOOK VALUE</b>				
At 31 March 2023	<b>1</b>	<b>973,929</b>	<b>205,125</b>	<b>1,179,055</b>
At 31 March 2022	1	1,133,308	236,864	1,370,173

There were no investment assets outside the UK.

UK listed investments are represented by:

	<b>31.3.23</b>	31.3.22
	<b>£</b>	<b>£</b>
Fixed interest securities	<b>652,384</b>	788,204
Equity shares	<b>491,545</b>	576,565
Cash	<b>35,126</b>	5,404
	<b>1,179,055</b>	1,370,173

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

**14. FIXED ASSET INVESTMENTS - continued**

Cost or valuation at 31 March 2023 is represented by:

	Shares in group undertakings	Listed investments	Unlisted investments	Totals
	£	£	£	£
Valuation in 2023	-	973,929	205,125	1,179,054
Cost	1	-	-	1
	<u>1</u>	<u>973,929</u>	<u>205,125</u>	<u>1,179,055</u>

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

**Merseyside Jewish Community Care Services Limited**

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

Nature of business: Provision of Jewish Burials

	%
Class of share:	holding
Ordinary £1	100

The following investments were material in value at 31 March 2023:

	31.3.23
	£
Alliance Trust/Liontrust Income Bond	53,366
GCP Asset backed income fund	52,016
GCP Infrastructure investments Ltd	60,466
Henderson Far East Income Trust	47,672
Majedie Investments Plc Ord Shares 10p	42,224
RM Secured Direct Lending Plc	61,006
Semper total return fund income shares	45,530
TwentyFour Income Fund	48,029

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

	31.3.23	31.3.22
	£	£
Tax recoverable	6,100	8,669
Loans	3,285	3,405
Other debtors	24,343	25,185
Accrued interest	5,610	5,973
Prepayments	4,760	5,183
	<u>44,098</u>	<u>48,415</u>

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

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

	<b>31.3.23</b>	<b>31.3.22</b>
	<b>£</b>	<b>£</b>
Other creditors	<b>6,729</b>	5,460
Accrued expenses	<b>31,718</b>	23,112
	<b>38,447</b>	28,572

**17. MOVEMENT IN FUNDS**

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

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

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

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

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

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

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

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

	At 1.4.21 £	Net movement in funds £	Transfers between funds £	At 31.3.23 £
<b>Unrestricted funds</b>				
General fund	1,912,056	201,700	(82,256)	2,031,500
<b>Restricted funds</b>				
Rice Lane Cemetery	71,001	(25,655)	-	45,346
Restricted income/expenses	29,159	(85,258)	82,256	26,157
	<u>100,160</u>	<u>(110,913)</u>	<u>82,256</u>	<u>71,503</u>
<b>TOTAL FUNDS</b>	<u>2,012,216</u>	<u>90,787</u>	<u>-</u>	<u>2,103,003</u>

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

**17. MOVEMENT IN FUNDS - continued**

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
<b>Unrestricted funds</b>				
General fund	863,762	(545,695)	(116,367)	201,700
<b>Restricted funds</b>				
Rice Lane Cemetery	10,259	(35,914)	-	(25,655)
Restricted income/expenses	66,640	(151,898)	-	(85,258)
	<u>76,899</u>	<u>(187,812)</u>	<u>-</u>	<u>(110,913)</u>
<b>TOTAL FUNDS</b>	<u>940,661</u>	<u>(733,507)</u>	<u>(116,367)</u>	<u>90,787</u>

**18. EMPLOYEE BENEFIT OBLIGATIONS**

During the year ended 31 March 2023 Merseyside Jewish Community Care paid £8,099 (2022 - £11,532) in defined contributions to the individual pension schemes of certain employees. At 31 March 2023 pension contributions of £730 (2022: £577) were payable and included within accrued expenses.

**19. RELATED PARTY DISCLOSURES**

As at 31 March 2023 Merseyside Jewish Community Care has recognised the following related parties:

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

Trustee G Globe is currently a trustee of Merseyside Jewish Representative Council. During the year ended 31 March 2023 Merseyside Jewish Community Care provided administrative services to Merseyside Jewish Representative Council at a cost of £5,000 (2022: £5,000). The trustees concerned did not influence or benefit from these transactions. As at 31 March 2023 Merseyside Jewish Community Care was owed £5,359 (2022: £5,312) by Merseyside Jewish Representative Council.

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

Trustee E M Mott-Cowan is currently a trustee of Liverpool Hebrew Associated Charities Fund. During the year ended 31 March 2023 Liverpool Hebrew Associated Charities donated £Nil (2022: £Nil) to Merseyside Jewish Community Care. During the year ended 31 March 2023 Merseyside Jewish Community Care provided administrative services to Liverpool Associated Charities Fund at a cost of £Nil (2022: £704). The trustee concerned did not influence or benefit from these transactions. As at 31 March 2023 Merseyside Jewish Community Care was owed £3,047 (2022: £3,047) by Liverpool Hebrew Associated Charities Fund.

**20. RESTRICTED FUNDS**

**Rice Lane Cemetery**

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

**Kosher meals lunch and activity clubs**

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

**The relief of poverty and distress**

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

**Mental health support group**

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

**21. DESIGNATED FUNDS**

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

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

	31.3.23 £	31.3.22 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	55,703	74,347
Gift Aid	4,590	6,370
Legacies	165,240	299,383
Subscriptions	7,557	7,458
Donation - Merseyside Jewish Community Care Services Limited	11,399	11,730
Donation - Allerton Hebrew Congregation	1,300	1,300
Donation - Childwall Hebrew Congregation	1,150	1,350
Donation - Merseyside Jewish Women's Aid Society	660	200
Appeal income	13,961	14,626
Gift Aid on appeal income	2,699	2,920
Miscellaneous	-	1,500
	<b>264,259</b>	<b>421,184</b>
<b>Other trading activities</b>		
Supported Living Scheme	19,467	16,294
<b>Investment income</b>		
Investment income	74,916	72,407
<b>Charitable activities</b>		
Kosher meals income	33,354	24,628
Provision of services	6,845	7,307
	<b>40,199</b>	<b>31,935</b>
<b>Total incoming resources</b>	<b>398,841</b>	<b>541,820</b>
<b>EXPENDITURE</b>		
<b>Raising donations and legacies</b>		
Rates and water	1,314	871
Insurance	2,442	2,563
Light and heat	1,610	1,328
Telephone	3,416	3,594
Postage and stationery	6,829	4,914
Sundries	7,879	5,626
Repairs and renewals	1,135	1,378
Cleaning	1,691	1,092
Publicity	490	176
Computer maintenance	5,204	5,615
Carried forward	32,010	27,157



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

	31.3.23	31.3.22
	£	£
<b>Raising donations and legacies</b>		
Brought forward	32,010	27,157
Outreach services	5,000	5,000
Depreciation of tangible fixed assets	78	97
	<u>37,088</u>	<u>32,254</u>
<b>Investment management costs</b>		
Portfolio management	7,411	8,083
<b>Charitable activities</b>		
Wages	195,583	198,435
Social security	9,148	10,136
Pensions	8,099	11,532
Insurance	2,442	2,564
Light and heat	1,611	1,329
Telephone	3,416	3,595
Postage and stationery	2,927	2,106
Supported Living Scheme	8,899	6,076
Relief grants	15,180	7,478
Kosher meals expenses	50,570	38,729
Special activities - Mental health services	3,784	1,678
Cemetery expenses	32,330	3,584
Computer maintenance	5,205	5,616
Repairs & renewals	1,135	1,378
Cleaning	1,691	1,092
Depreciation of tangible fixed assets	78	97
	<u>342,098</u>	<u>295,425</u>
<b>Support costs</b>		
<b>Governance costs</b>		
Auditors' remuneration	5,733	5,256
Trustee's meetings	140	19
	<u>5,873</u>	<u>5,275</u>
Total resources expended	<u>392,470</u>	<u>341,037</u>
<b>Net income before gains and losses</b>	<b>6,371</b>	<b>200,783</b>
<b>Realised recognised gains and losses</b>		
Realised/unrealised gains/ (losses) on investments	(185,682)	69,315
<b>Net (expenditure)/income</b>	<b>(179,311)</b>	<b>270,098</b>

This page does not form part of the statutory financial statements