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ANNUAL REPORT 2025

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Registered Company Number 6087087 England)

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MERSEYSIDE JEWISH COMMUNITY CARE

BOARD OF DIRECTORS 2024 – 2025

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

DIRECTORS

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

STAFF 2024 – 2025

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

MERSEYSIDE JEWISH COMMUNITY CARE

PRESIDENT'S REPORT 2024 – 2025

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

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

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

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

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

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

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

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

MERSEYSIDE JEWISH COMMUNITY CARE

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

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

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

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

Mrs Janet Rosen on behalf of Mr Andrew Ross President

MERSEYSIDE JEWISH COMMUNITY CARE

Honorary Treasurers Report 2024-2025

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

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

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

Looking back over the last year the accounts show:

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

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

MERSEYSIDE JEWISH COMMUNITY CARE

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

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

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

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

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

MERSEYSIDE JEWISH COMMUNITY CARE

Statement of Financial Activities For the Year Ended 31 March 2025

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

MERSEYSIDE JEWISH COMMUNITY CARE

Balance Sheet At 31 March 2025

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

MERSEYSIDE JEWISH COMMUNITY CARE

Merseyside Jewish Community Care
Services Limited No 6107330

Profit and Loss Account
For the Year Ended 31 March 2025

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

Balance Sheet
At 31 March 2025

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

MERSEYSIDE JEWISH COMMUNITY CARE



CHIEF EXECUTIVE'S REPORT 2024 - 2025

SERVICE PROVISION



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

(Mechelle Walker – *Chief Executive*)

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

1. CARE SERVICES

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

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

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

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

MERSEYSIDE JEWISH COMMUNITY CARE

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

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

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

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

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

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



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

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

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

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

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

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

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

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

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

MERSEYSIDE JEWISH COMMUNITY CARE

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

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

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

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

2. ADMINISTRATIVE SERVICES



(Evelyn Ross)

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

Administrative Support for the Care Team



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

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

MERSEYSIDE JEWISH COMMUNITY CARE

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

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

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

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



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

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

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

MERSEYSIDE JEWISH COMMUNITY CARE

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

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

3. SERVICE DEVELOPMENT

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

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

4. RISK MANAGEMENT

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

5. VOLUNTEERS

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

MERSEYSIDE JEWISH COMMUNITY CARE

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

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

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

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

Thank you!

Mechelle Walker
Chief Executive

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

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

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

Merseyside Jewish Community Care

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for the Year Ended 31 March 2025

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Merseyside Jewish Community Care

Report of the Trustees
for the Year Ended 31 March 2025

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Merseyside Jewish Community Care

Report of the Trustees for the Year Ended 31 March 2025

OBJECTIVES AND ACTIVITIES

Objectives and aims

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

How our activities deliver public benefit

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

The relief of poverty and distress

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

Financial strength and efficiency

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

Identifying and meet the welfare needs of the Community

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

Providing a range of culturally sensitive services

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

Providing an administrative and cultural resource

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

Equality and diversity

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

Kosher meals, lunch and activity clubs

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

Mental health support group

Merseyside Jewish Community Care

Report of the Trustees for the Year Ended 31 March 2025

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

Visual support group

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

Carers Services

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

Hospital visiting

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

Shopping service

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

Transport

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

Bereavement service

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

Supported Living

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

Rice Lane

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

Merseyside Jewish Community Care

Report of the Trustees for the Year Ended 31 March 2025

ACHIEVEMENTS AND PERFORMANCE

Charitable activities

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

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

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

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

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

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

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

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

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

External factors

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

Merseyside Jewish Community Care

Report of the Trustees
for the Year Ended 31 March 2025

FINANCIAL REVIEW

Principal funding sources

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

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

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

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

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

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

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

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

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

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

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

Merseyside Jewish Community Care

Report of the Trustees for the Year Ended 31 March 2025

FINANCIAL REVIEW

Investment policy and objectives

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

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

The investment strategy is based upon:

45% cash and fixed interest

40% equities

15% property

The investment strategy is reviewed annually by the trustees.

Reserves policy

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

Merseyside Jewish Community Care needs reserves for the following reasons:

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

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

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

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

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

Merseyside Jewish Community Care

Report of the Trustees for the Year Ended 31 March 2025

FUTURE PLANS

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

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

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

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

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

Recruitment and appointment of new trustees

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

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

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

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

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

Organisational structure

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

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

Merseyside Jewish Community Care

Report of the Trustees
for the Year Ended 31 March 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Induction and Training

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

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

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

Merseyside Jewish Community Care

Report of the Trustees for the Year Ended 31 March 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Risks and uncertainties

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

Declining and Ageing Jewish Population

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

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

Increased Costs

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

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

Reputational Risk

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

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

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

Merseyside Jewish Community Care

Report of the Trustees
for the Year Ended 31 March 2025

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
06087087 (England and Wales)

Registered Charity number
1122902

Registered office
Shifrin House
433 Smithdown Road
Liverpool
L15 3JL

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

Company Secretary
M Walker

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

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

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

Bankers
Barclays Bank
Leicester
LE87 2BB

Merseyside Jewish Community Care

Report of the Trustees for the Year Ended 31 March 2025

PAST

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

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

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

PRESENT

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

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

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

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

FUNDS HELD AS CUSTODIAN FOR OTHERS

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

RELATED PARTIES

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

STATEMENT OF TRUSTEES' RESPONSIBILITIES

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

Merseyside Jewish Community Care

Report of the Trustees
for the Year Ended 31 March 2025

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

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

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

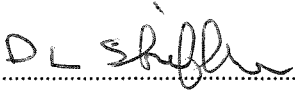
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that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

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

In so far as the trustees are aware:

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

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


.....
D L Shiffman - Trustee

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

Opinion

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

In my opinion the financial statements:

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

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

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

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

Opinions on other matters prescribed by the Companies Act 2006

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

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

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

Matters on which I am required to report by exception

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

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

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

Responsibilities of trustees

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

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

My responsibilities for the audit of the financial statements

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

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

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

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

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

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

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

Use of my report

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



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

17 Dec 2025

Date:

Merseyside Jewish Community Care

Statement of Financial Activities
for the Year Ended 31 March 2025

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

The notes form part of these financial statements

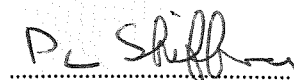
Merseyside Jewish Community Care

Balance Sheet
31 March 2025

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

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

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



D L Shiffman - Trustee

The notes form part of these financial statements

Merseyside Jewish Community Care

Cash Flow Statement
for the Year Ended 31 March 2025

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

The notes form part of these financial statements

Merseyside Jewish Community Care

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

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

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

2. ANALYSIS OF CHANGES IN NET FUNDS

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

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements

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

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

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

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

Preparation of consolidated financial statements

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

Income

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

Expenditure

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

Tangible fixed assets

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

Fixtures and fittings - 20% on reducing balance

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

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

Freehold property

Freehold properties have not been revalued.

Merseyside Jewish Community Care

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

1. ACCOUNTING POLICIES - continued

Taxation

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

Fund accounting

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

Designated funds are unrestricted funds earmarked for particular projects.

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

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

Pension commitments

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

Fixed asset investments

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

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

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

2. DONATIONS AND LEGACIES

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

Merseyside Jewish Community Care

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

3. OTHER TRADING ACTIVITIES

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

4. INVESTMENT INCOME

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

5. INCOME FROM CHARITABLE ACTIVITIES

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

6. CHARITABLE ACTIVITIES COSTS

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

Merseyside Jewish Community Care

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

7. DIRECT COSTS OF CHARITABLE ACTIVITIES

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

8. SUPPORT COSTS

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

9. NET INCOME/(EXPENDITURE)

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

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

Merseyside Jewish Community Care

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

10. TRUSTEES' REMUNERATION AND BENEFITS

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

Trustees' expenses

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

11. STAFF COSTS

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

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

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

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

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

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

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

12. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

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

13. TANGIBLE FIXED ASSETS

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

Merseyside Jewish Community Care

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

14. FIXED ASSET INVESTMENTS

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

There were no investment assets outside the UK.

UK listed investments are represented by:

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

Cost or valuation at 31 March 2025 is represented by:

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

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

Merseyside Jewish Community Care

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

14. FIXED ASSET INVESTMENTS - continued

Merseyside Jewish Community Care Services Limited

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

Nature of business: Provision of Jewish Burials

	%
Class of share:	holding
Ordinary £1	100

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

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

15. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

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

Merseyside Jewish Community Care

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

16. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

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

17. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	Transfers between funds £	At 31.3.25 £
Unrestricted funds				
General fund	1,952,415	(124,865)	(33,587)	1,793,963
Restricted funds				
Rice Lane Cemetery	42,873	(10,026)	-	32,847
Restricted income/expenses	-	(31,263)	34,968	3,705
	<u>42,873</u>	<u>(41,289)</u>	<u>34,968</u>	<u>36,552</u>
TOTAL FUNDS	<u>1,995,288</u>	<u>(166,154)</u>	<u>1,381</u>	<u>1,830,515</u>

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	176,518	(313,141)	11,758	(124,865)
Restricted funds				
Rice Lane Cemetery	3,739	(13,765)	-	(10,026)
Restricted income/expenses	44,256	(75,519)	-	(31,263)
	<u>47,995</u>	<u>(89,284)</u>	<u>-</u>	<u>(41,289)</u>
TOTAL FUNDS	<u>224,513</u>	<u>(402,425)</u>	<u>11,758</u>	<u>(166,154)</u>

Merseyside Jewish Community Care

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

17. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
Unrestricted funds				
General fund	2,031,500	(54,269)	(13,059)	1,964,172
Restricted funds				
Rice Lane Cemetery	45,346	(2,473)	-	42,873
Restricted income/expenses	26,157	(39,216)	13,059	-
	<u>71,503</u>	<u>(41,689)</u>	<u>13,059</u>	<u>42,873</u>
TOTAL FUNDS	<u>2,103,003</u>	<u>(95,958)</u>	<u>-</u>	<u>2,007,045</u>

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	227,789	(260,742)	(21,316)	(54,269)
Restricted funds				
Rice Lane Cemetery	4,090	(6,563)	-	(2,473)
Restricted income/expenses	44,862	(84,078)	-	(39,216)
	<u>48,952</u>	<u>(90,641)</u>	<u>-</u>	<u>(41,689)</u>
TOTAL FUNDS	<u>276,741</u>	<u>(351,383)</u>	<u>(21,316)</u>	<u>(95,958)</u>

Merseyside Jewish Community Care

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

17. MOVEMENT IN FUNDS - continued

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

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.25 £
Unrestricted funds				
General fund	2,031,500	(179,134)	(46,646)	1,805,720
Restricted funds				
Rice Lane Cemetery	45,346	(12,499)	-	32,847
Restricted income/expenses	26,157	(70,479)	48,027	3,705
	<u>71,503</u>	<u>(82,978)</u>	<u>48,027</u>	<u>36,552</u>
TOTAL FUNDS	<u>2,103,003</u>	<u>(262,112)</u>	<u>1,381</u>	<u>1,842,272</u>

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

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	404,307	(573,883)	(9,558)	(179,134)
Restricted funds				
Rice Lane Cemetery	7,829	(20,328)	-	(12,499)
Restricted income/expenses	89,118	(159,597)	-	(70,479)
	<u>96,947</u>	<u>(179,925)</u>	<u>-</u>	<u>(82,978)</u>
TOTAL FUNDS	<u>501,254</u>	<u>(753,808)</u>	<u>(9,558)</u>	<u>(262,112)</u>

Merseyside Jewish Community Care

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

18. EMPLOYEE BENEFIT OBLIGATIONS

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

19. RELATED PARTY DISCLOSURES

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

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

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

20. RESTRICTED FUNDS

Rice Lane Cemetery

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

Kosher meals lunch and activity clubs

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

The relief of poverty and distress

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

Mental health support group

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

21. DESIGNATED FUNDS

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

Merseyside Jewish Community Care

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

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

This page does not form part of the statutory financial statements

Merseyside Jewish Community Care

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

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

This page does not form part of the statutory financial statements

Merseyside Jewish Community Care

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

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

This page does not form part of the statutory financial statements

Audit findings report

Merseyside Jewish Community Care

Year ended 31 March 2025



Merseyside Jewish Community Care

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

Dear Sirs,

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

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

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

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

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

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

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

Yours faithfully

Timothy Cherry FCCA
DJH Liverpool Limited



Merseyside Jewish Community Care

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

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

* No changes to materiality levels set at planning

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

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

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

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

Merseyside Jewish Community Care

3. Audit adjustments and unadjusted misstatements

Audit findings report for the year ended 31 March 2025

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

See adjusted adjustments in Appendix I.

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

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Audit findings report for the year ended 31 March 2025

4. Internal controls, weaknesses and recommendations

Update on previous year's findings:

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

4. Internal controls, weaknesses and recommendations

Current year's findings:

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

Current year's findings:

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

6. Outstanding matters

Prior to issuing our audit report we require:

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

7. Anticipated audit report

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

8. Draft letter of representation

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

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Appendix i – key to action point priorities

Audit findings report for the year ended 31 March 2025

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



High risk

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



Moderate risk

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



Low risk

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



Best practice

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

Engagement team

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