

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE

England & Wales · Charity number 1169737

Details

Other names	ALLERTON HEBREW CONGREGATION
Status	Registered
Legal form	CIO
Registered	2016-10-18
Register	View on the Charity Commission register

Contact

Address	Allerton Hebrew Congregation Malcolm Malits Court 207 Mather Avenue Liverpool L18 9UB
Phone	01517244811
Email	admin@allertonshul.org.uk
Website	www.allertonshul.org.uk

Activities

Objects: THE OBJECTS OF THE CHARITY ARE TO ADVANCE THE JEWISH RELIGION FOR THE PUBLIC BENEFIT BY ALL OR ANY OF THE FOLLOWING MEANS:1) TO PROVIDE AND MAINTAIN OF A SYNAGOGUE FOR PRAYER AND TO FURTHER ENCOURAGE THE PRACTICE OF ORTHODOX JUDAISM AS PRESCRIBED BY THE OFFICE OF THE CHIEF RABBI OF THE UNITED HEBREW CONGREGATIONS OF THE COMMONWEALTH2) TO CREATE AND DEVELOP SOCIAL AND CULTURAL ACTIVITIES FOR ALL AGES FOR ITS MEMBERSHIP AND TO THE WIDER JEWISH COMMUNITY OF LIVERPOOL AND MERSEYSIDE3) TO CREATE PROGRAMMES OF JEWISH LEARNING AND EDUCATION IN CONJUNCTION WITH OTHER BODIES TO FURTHER AID AND STRENGTHEN THE PRACTICE OF ORTHODOX JUDAISM4) TO PROVIDE PLOTS AND BURIAL RITES IN ACCORDANCE WITH THE ORTHODOX TRADITION5) TO CONTRIBUTE TO WELFARE AND CHARITABLE PURPOSES IN CONNECTION WITH THE JEWISH RELIGION

Activities: To advance the Jewish religion for the public benefit by providing and maintaining a synagogue for prayer, creating social and cultural activities, creating programmes of Jewish learning and education, providing for burial in accordance with the Orthodox tradition, contributing to welfare and charitable purposes

in connection with the Jewish religion

Classification

- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** General Charitable Purposes, Education/training, Religious Activities
- **Who:** Children/young People, Elderly/old People, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies

Geography

- Liverpool City

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£198,479	£207,429	-	-
2023-12-31	£177,251	£173,697	-	-
2022-12-31	£160,424	£170,977	-	-
2021-12-31	£151,954	£145,678	-	-
2020-12-31	£196,744	£164,034	-	-

Trustees

Name	Role	Appointed
Alan Coleman	Chair	2022-04-20
ELLIS ADRIAN HAFT		2016-09-04
Jonathan David Beck		2022-04-20
Michael Jeffrey Lawrence		2016-04-19
Steven Paul Alis		2022-04-20

Accounts

CHARITY NUMBER: 1169737

**ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

**ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

	Page
Charity Information	1
Report of the Trustees	2-6
Report of the Independent Examiner	7
Statement of Financial Activities	8
Balance Sheet	9
Notes to the Financial Statements	10-16

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
CHARITY INFORMATION
FOR THE YEAR ENDED 31 DECEMBER 2024

Key management personnel	Trustees and Senior Management Team	
Charity Trustees	Mr A Coleman	Chairman
	Mr E A Haft	Honorary Treasurer
	Mr J D Beck	Assistant Honorary Treasurer
	Mr M J Lawrence	Senior Warden
	Mr S Alis	Junior Warden
	Position vacant	Honorary Secretary
Senior management team	Rabbi N Fagleman	Rabbi
	Mr D Coleman	Administrator
Registered address	Malcolm Malits Court 207 Mather Avenue Liverpool L18 9UB	
Registered charity number	1169737	
Independent examiner	Miss Katie Dillon BA Hons BFP FCA Alexander Myerson & Co Limited 61 Rodney Street Liverpool L1 9ER	
Bankers	Barclays Bank	
Solicitor	Mr G Abrams Gregory Abrams Davidson LLP 20-24 Mathew Street Liverpool L2 6RE	

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

The Trustees present their annual report and financial statements for the year ended 31 December 2024 and confirm that they comply with the Charities Act 2011, Charities SORP 2015 and the Financial Reporting Standard Applicable in the UK and Republic of Ireland (FRS102) (Effective 1 January 2015).

Structure, governance and management

The Allerton Hebrew Congregation Central Synagogue is a registered charity (no.1169737) and a charitable Incorporated organisation -association (CIO), registered with the Charity Commission on 18 October 2016.

The charity is governed by its constitution and rules adopted by the members at a general meeting held on 4 September 2016.

The charity is managed by the executive team who are appointed annually at the annual general meeting of the members of the congregation and who are also the charity trustees. The executive members in post at the year end are listed on the charity information page.

The executive comprises the chairman, treasurer, assistant treasurer, secretary, senior warden and junior warden.

There is also council of the congregation comprising elected members who are appointed annually at the AGM.

The maximum number of elected council members is 12.

The elected council governs the congregation. The executive and council meet on a regular basis to manage the affairs of the charity and to formulate policy.

The charity's administrator manages the day to day operations of the charity in liaison with the treasurers and chairman.

Objectives and activities

The objects of the charity are to promote the Jewish religion for the public benefit by way of all or any of the following means:

- Provision and maintenance of a synagogue for prayer and to further and encourage the practice of Orthodox Judaism as prescribed by the office of the Chief Rabbi of the United Hebrew Congregations of the Commonwealth.
- To create and develop social and cultural activities for all ages for its membership and to the wider Jewish community of Liverpool and Merseyside.
- To create programmes of Jewish learning and education in conjunction with other bodies to further aid and strengthen the practice of orthodox Judaism
- To provide plots and burial rites in accordance with the orthodox Jewish tradition.
- To contribute to welfare and charitable purposes in connection with the Jewish religion.

Recruitment and appointment of trustees

The existing charity trustees are responsible for the recruitment of new trustees and seek those individuals with the requisite skill to perform the role.

Risk management

The trustees continually assess risks applicable to the congregation. These include financial, health & safety and safe custody of the congregations assets.

The trustees are satisfied that appropriate procedures are in place to manage these risks. In particular, insurance cover is in place , fire and emergency evacuation procedures are regularly tested and finances are kept under regular review.

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024

Activities and achievements

How our activities deliver public benefit

The Trustees confirm that they have complied with the duty in Section 4 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit and the specific guidance relating to bodies for the advancement of religion.

The Congregation carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities, summarised below, provide benefit both to those who worship at our synagogue and the wider Jewish community on Merseyside

Religious activities

Our synagogue provides a centre for our prayers and worship and also for activities associated with our faith.

Prayers: Our synagogue is open daily for services led by our Rabbi. Services are open to all including visitors to the city.

Festivals and holy days: All the Jewish festivals and holidays are observed and strongly supported by the community.

Funeral facilities: We offer a burial scheme to those members who wish to join the scheme. Our Rabbi ensures that members are buried in accordance with Orthodox Jewish rites. Burials are also facilitated for non-members.

Marriages: Our synagogue provides marriage facilities in accordance with the Jewish tradition. Our administrator is an accredited registrar with Liverpool City Council for the registration of marriages performed by our Rabbi

Education: Our Rabbi and his wife provide regular educational programmes open to both our members and the wider Jewish community.

This includes both one-to-one and group sessions

Community activities

Hall and communal space: Our hall is available for use by local Jewish groups and organisations. This includes monthly meetings of the seniors' club hosted by Merseyside Jewish Community Care.

Our premises are used as a polling station for the local constituency and occasionally for MP and Councillors surgeries

The synagogue regularly hosts school tours providing education to non-Jewish children about what goes on in a synagogue and aspects of the Jewish faith, thus promoting good inter-faith relations.

Plans for future periods

In recent years the Congregation has, in conjunction with the Liverpool Jewish Housing Association, downsized into a smaller building which better serves the smaller and diminishing size of our community. The age profile of our community is getting older and in addition younger members of the community are moving away from the city, often followed by their parents as young families develop.

Our aim therefore in the medium term, is to strive to make our Congregation financially viable as our members and membership income continues to decline.

Legal and administrative information

The Synagogue as a CIO is registered as a charity by the Charity Commission, number 1169737.

The Synagogue operates in accordance with the customs, ceremony and traditions of Orthodox Judaism in the United Kingdom and under the auspices of the Office of the Chief Rabbi of the United Hebrew Congregations of the Commonwealth.

These financial statements have been drawn up in accordance with the Charities SORP (FRS102) as amended by Update Bulletin One for reporting periods beginning on or after 1 January 2016.

The charity trustees during the year were as follows:

Chairman	A Coleman
Treasurer	E Haft
Assistant Treasurer	J D Beck
Senior Warden	M J Lawrence
Junior Warden	S Alis
Secretary	H S Norman resigned 17/4/24

Synagogue Council Members during the year were as follows:

G Aorams	
J Max	
J Bronstein	
H Friend	
A Haft	**
J Lander	
S Mann	
J Malits	
M Turner	**
M H Boher	**

** Also a custodian trustee

Charity Trustees and Council Members were appointed at the synagogue annual general meeting held on 17 April 2024.
H S Norman resigned as Secretary on 17 April 2024. The position of Secretary remains vacant

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024 FINANCIAL REVIEW

Reserves policy

The trustees have reviewed the reserves policies of the charity.

Our congregation is an ageing community and the principal aim of the trustees is to build sufficient reserves to continue operating viably as a congregation into the medium future period.

We will seek therefore to continue making operating surpluses that generate cash funds to enable this to continue.

Certain reserves have been designated as follows:

- **Burial scheme reserve:** The scheme is self-funded.
Contributions are received from members to cover future funeral arrangements
- **Charity reserve:** Donations are collected in various charity boxes at services, funerals and weddings.
In addition collections are made once a year at the Yom Kippur high -holyday for local charities.
These funds collected are distributed to various Jewish and non-Jewish communal organisations annually. The recipients of the distributions are determined by the Synagogue elected Council.
- **Sinking Fund:** Funds are set aside annually to cover future major repairs to the synagogue buildings.
- **Ladies Guild Fund:** This incorporates monies raised by the Ladies Guild from their various social activities which is used to provide essential equipment for the Congregation from time to time.

Principal funding sources

The charity's principal funding source is subscriptions from members. Subscribing does not provide any entitlement to specific seating in the synagogue-a system of open seating is in place. Whilst our synagogue is open to all for services, subscribing means that members are eligible to become trustees or members of the synagogue Council thus enabling members to have a direct influence as to how the congregation is run.

Funds are also received from donations by members.

Subscriptions are also received from members who have applied to the burial scheme to cover the costs of eventual burial.

Investment policy and objectives

The charity has no long term investments. Our cash reserves are held in bank and building society deposits and the trustees continually seek appropriate institutions to give the best returns.

Given the level of our cash resources, and the need to ensure that cash funds are available to operate the charity, the trustees do not consider it appropriate at this time to invest in the stock market, where better returns would be available but at greater risk to the charity's funds.

Performance

The charity trustees are satisfied with the performance of the charity in the year despite the deficit incurred on unrestricted reserves and reduction in overall reserves. In view of the increasing age of the congregation the charity trustees take the view that it is important for the continued viability of the congregation that adequate reserves are maintained for the future when membership numbers decrease. There is however now a noticeable increase in the number of members passing away each year and this is impacting income. This has been mitigated in the past year following a membership campaign which saw an influx of new members.

A principal reason for the increase in the deficit in the year was the loss of funds due to a bank fraud. The amount lost was £18,500 and is shown as an exceptional item in the notes to the SOFA. This was a sophisticated fraud of the type that is currently endemic with online banking. Immediate steps have been taken to minimise this happening again including staff training, changes to authorisation and release of payments from the bank and review of virus software.

In view of continuing deficits and with the improvement in inflationary pressures, the charity trustees took the decision to further increase subscription fees for 2025. Together with the influx of new members, it is hoped that future deficits can be reduced.

The charity trustees will continue to monitor the situation moving forward.

In view of the level of reserves, the charity trustees are of the view that the charity continues to operate as a going concern.

The Executive and Council meet regularly to ensure that the synagogue is run efficiently. The members of both committees bring various individual skills and experience to the running of the congregation and our thanks go to them for their hard work and dedication to the shule on an entirely voluntary basis.

Rabbi Natan Fagelman and Rebetzen Avital are now well established within our congregation and the wider community and at the date of this report continue as the sole full-time synagogue Orthodox Rabbinic couple in Liverpool.

Services are slowly getting back to normality post Covid and Shabbat and Yomtovim services are well attended.

We have held a full programme of events during the year including Friday night onegs. The new innovation last year during the winter months of a series of Friday night service and socials have continued to be popular and attracted more members to the Kabbalat service.

A series of events for ladies were organised in the year by Rebetzen Avital which have been very well attended

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024
FINANCIAL REVIEW

Financial review

We have incurred an overall deficit in the year of £8,950 (2023: surplus £3,554) comprising deficit £25,584 from unrestricted reserves and surplus of £16,634 from designated funds (2023: unrestricted deficit £10,257, designated surplus £13,811). The principal reason for the increase in the unrestricted deficit was the loss of funds from a bank fraud amounting to £18,500. Further details of this exceptional item are shown above. The principal reason for the increase in the designated reserves surplus was the higher interest received on bank deposits.

COVID-19 and future such pandemics

Given the age profile of our congregation, the principal risk arises from the self-funded burial scheme.

The designated reserve fund for the burial scheme at the year end would cover the cost of approximately 67 funerals at current rates .

During the year ended 31 December 2024 there were only 5 deaths of scheme members.

Post year end to mid March 2025 there have been no further deaths of a scheme member.

In the last three financial years we have had between 3 and 6 deaths per year claiming on the scheme so the effect of COVID-19 to date has not been significant and has not therefore impacted significantly the Trustees' assessment of the viability of the Scheme going forward. The Trustees continue to monitor the situation regularly.

**ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2024**

Trustees' Responsibility Statement

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and regulations.

The Charities Act 2011 and regulations thereunder requires the trustees to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Practice (United Kingdom Accounting Standards and applicable law) which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of the resources, including the income and expenditure, of the charity for that period. In preparing the financial statements, the trustees are required to :

- select suitable accounting policies and then apply them consistently
- observe the methods and principles set out in the Statement of Recommended Practice ' Accounting and Reporting by Charities' (revised 2005)
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and regulations made thereunder and the provision of the trust deed. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

20 Mar 2025

Approved by order of the Board of Trustees on and signed on its behalf by:

Ellis Haft

Ellis Haft

Honorary Treasurer and Charity Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE

I report on the accounts of Allerton Hebrew Congregation Central Synagogue for the year ended 31 December 2024, which are set out on pages 8-16.

Your attention is drawn to the fact that the charity trustees have prepared the charity's accounts in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102)' (effective 1 January 2015) issued in May 2014 in preference to the Statement of Recommended Practice 'Accounting and Reporting by Charities: Statement of Recommended Practice (revised 2005)' issued in April 2005 which is referred to in the Charities (Accounts and Reports) Regulations 2008, but which has been withdrawn. I understand that the charity's trustees have done this in order for the charity's accounts to give a true and fair view in accordance with United Kingdom Generally Accepted Accounting Practice effective for accounting periods beginning on or after 1 January 2015.

This report is made solely to the charity's trustees, as a body, in accordance with the regulations made under section 154 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an independent examiner'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 charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 and that an independent examination is needed.

It is my responsibility to :

- examine the accounts under section 145 of the Charities Act 2011.
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011; and
- to state whether particular matters have come to my attention.

Basis of Independent examiner's report

My examination was carried out in accordance with the general Direction given by the Charity Commission.

An examination includes a comparison of the accounts with the accounting records kept by the charity and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention :

- which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act 2011.
 - to prepare accounts which accord with the accounting records; and
 - to comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 have not been met; or
- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

K Dillon BFP FCA
On behalf of Alexander Myerson & Co Limited
Chartered Accountants
61 Rodney Street
Liverpool
L1 9ER

 22/4/2025

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024

	Notes	Unrestricted Funds 2024	Designated Funds 2024	Total Funds 2024	Total Funds 2023
Incoming resources	2				
<i>Incoming funds from charitable activities</i>					
Membership fees		84,763	-	84,763	77,985
Gift Aid tax receipts		23,240	-	23,240	19,468
Donations to the synagogue		13,646	-	13,646	13,072
Investment income		7,351	11,288	18,639	12,831
Bereavement Activities		-	37,522	37,522	38,867
Charitable donations for distribution		-	6,730	6,730	6,773
<i>Incoming funds from income generating activities:</i>					
Activities for generating funds		13,939	-	13,939	8,255
Total incoming resources		142,939	55,540	198,479	177,251
Resources expended	3				
Costs of generating funds		9,718	-	9,718	8,371
Bereavement costs		-	32,881	32,881	34,580
Charitable activities		157,555	6,025	163,580	129,481
Governance costs		1,250	-	1,250	1,265
		168,523	38,906	207,429	173,697
Net movement in funds		-25,584	16,634	-8,950	3,554
Reconciliation of funds:					
Total funds brought forward		554,188	344,456	898,644	895,090
Transfer between funds		-5,000	5,000	-	-
Other recognised gains & losses:		-	-	-	-
Gain on revaluation of fixed assets		-	-	-	-
Total funds carried forward	11	523,604	366,090	889,694	898,644

All income derives from continuing activities
The attached notes form an integral part of these financial statements

**ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
CHARITY BALANCE SHEET
FOR THE YEAR ENDED 31 DECEMBER 2024**

	Notes	2024 £	2023 £
Fixed Assets			
Tangible fixed assets	5	506,244	401,089
Current Assets			
Debtors	6	120,368	127,815
Cash at bank	7	300,055	391,636
		420,423	519,451
Creditors			
Amounts falling due within one year	8	36,973	21,896
Net Current Assets		383,450	497,555
Net Assets		889,694	898,644
Reserves	11		
General unrestricted reserves		523,604	554,188
Designated reserves		366,090	344,456
		889,694	898,644

The financial statements were approved by the trustees on
signed on its behalf by : 20 Mar 2025

and were

Ellis Haft

.....
Ellis Haft-Honorary Treasurer and Charity Trustee

The attached notes form an integral part of these financial statements

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

1 ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared in accordance with 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 (FRS102) (effective 1 January 2015)- Charities SORP 2015, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Charities Act 2011

Going concern

The trustees assess whether the use of the going concern is appropriate i.e.: whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern.

The trustees make this assessment for a period of 1 year from the date of approval of these financial statements.

The trustees have concluded that the charity has adequate resources to continue in existence for the foreseeable future.

The charity therefore continues to adopt the going concern basis in preparing its financial statements.

Incoming resources

Membership fees are accounted for on a receivable basis after deduction of doubtful debt provision.

All other income is accounted for on a cash received basis.

Resources expended

All expenditure of the charity is accounted for on an accruals basis when the liability is incurred.

Expenditure includes any VAT which cannot be recovered and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities.

It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs comprise the costs of running the charity as an organisation, including administrator's salary and independent examination fees.

Tangible fixed assets

Tangible fixed assets of more than £1,000 are capitalised and included at cost or valuation.

The freehold property comprising the Rabbi's house at valuation.

The basis of the valuation was current market value.

The valuation was performed by Jonathan Kersh Commercial, Registered Valuers.

The trustees consider that the freehold property is maintained in such a state of repair that the residual value is at least equal to net book value. As a result, the corresponding depreciation would not be material, and is therefore not charged in the Statement of Financial Activities.

Depreciation is charged at rates calculated to write off the cost less residual value of each asset over its expected useful life as follows:

Freehold land and buildings	Nil
Motor vehicle	25% reducing balance

**ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024**

Funds

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements. Where the purpose for which the designated fund was created no longer applies, the funds held are transferred back to general unrestricted funds.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes.

The costs of raising and administering such funds are charged against the specific fund.

The charity had no restricted funds at the year end.

Financial Instruments

The charity only has financial instruments classified as basic and measured at amortised cost.

The charity has no financial instruments that are classified as "other" or financial instruments measured at fair value.

Pensions

The synagogue operates an auto-enrolment defined contribution pension scheme through the government NEST scheme .

In addition the synagogue contributes to a personal defined contribution pension plan for the benefit of the Rabbi.

Cash flow statement

The charity has taken advantage of the exemption available in the Charities SORP (FRS102) and section 7.18 of FRS102 and has not prepared a cash flow statement as it is classed as small.

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

2 INCOMING RESOURCES	Unrestricted Funds 2024	Designated Funds 2024	Total Funds 2024	Total Funds 2023
	£	£	£	£
Membership Income	84,763	-	84,763	77,985
Gift Aid Receipts	23,240	-	23,240	19,468
Donations				
Yahrzeit offerings	1,355	-	1,355	1,718
Aliyah offerings	3,251	-	3,251	3,843
Yizkor offerings	1,435	-	1,435	1,375
General donations	3,585	-	3,585	2,825
Sponsorship of kiddushim	4,020	-	4,020	3,311
	<u>13,646</u>	<u>-</u>	<u>13,646</u>	<u>13,072</u>
Investment income				
Bank interest receivable	7,351	7,351	14,702	11,311
Sinking fund deposit interest	-	3,937	3,937	1,520
	<u>7,351</u>	<u>11,288</u>	<u>18,639</u>	<u>12,831</u>
Activities for generating funds				
Hall and wedding fees	2,365	-	2,365	1,100
High Holyday fees	-	-	-	-
Synagogue tours	1,710	-	1,710	2,642
Social and cultural activities	9,696	-	9,696	3,733
Other income	168	-	168	780
	<u>13,939</u>	<u>-</u>	<u>13,939</u>	<u>8,255</u>
Bereavement activities				
Burial scheme contributions	-	18,234	18,234	19,308
Other funeral income charges	-	19,288	19,288	19,559
	<u>-</u>	<u>37,522</u>	<u>37,522</u>	<u>38,867</u>
Charitable donations received				
Kol Nidrei Appeal	-	5,884	5,884	6,197
Charity boxes	-	846	846	576
	<u>-</u>	<u>6,730</u>	<u>6,730</u>	<u>6,773</u>
Total incoming resources	<u>142,939</u>	<u>55,540</u>	<u>198,479</u>	<u>177,251</u>

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

3 RESOURCES EXPENDED	Unrestricted Funds 2024 £	Designated Funds 2024 £	Total Funds 2024 £	Total Funds 2023 £
Costs of generating funds				
Social and cultural activities	9,718	-	9,718	8,371
Ladies Guild fund raising costs	-	-	-	-
	<u>9,718</u>	<u>-</u>	<u>9,718</u>	<u>8,371</u>
Bereavement Costs				
Funeral & associated costs	-	33,425	33,425	30,000
Doubtful debt provision receivables ledger-(decrease)/increase	-	-630	-630	477
Write offs receivables ledger	-	86	86	4,103
	<u>-</u>	<u>32,881</u>	<u>32,881</u>	<u>34,580</u>
Charitable Activities				
Gross salaries and national insurance	78,194	-	78,194	75,236
Pension costs	2,621	-	2,621	2,936
Rabbi's hospitality costs	859	-	859	1,372
Motor and travel costs	3,617	-	3,617	1,206
Visiting officiants	1,735	-	1,735	3,254
Costs Yomin Noraim	-	-	-	-
Contribution to MATT Talmud Torah	3,000	-	3,000	3,000
Utilities	3,688	-	3,688	2,992
Insurance	5,222	-	5,222	4,683
Telephone	2,072	-	2,072	2,160
Cleaning	4,889	-	4,889	4,771
Synagogue repairs and maintenance	6,220	-	6,220	3,373
Rabbi's house repairs and maintenance	3,492	-	3,492	1,029
Postage	461	-	461	523
Printing & stationery	1,292	-	1,292	960
Computer costs	1,167	-	1,167	1,703
Security costs	5,366	-	5,366	3,096
Kiddushim costs	6,291	-	6,291	5,913
Plaques and presentations	714	-	714	592
Religious purchases	585	-	585	1,534
Levies and fees	2,455	-	2,455	2,430
General expenses	142	-	142	857
Depreciation-motor car	1,522	-	1,522	2,030
Bank charges	911	-	911	729
Legal & professional fees	-	-	-	0
Charitable distributions -Kol Nidrei Appeal & general	340	6,025	6,365	4,775
Doubtful debt provision receivables ledger-(decrease)	-1,004	-	-1,004	-2,999
Write offs receivables ledger	3,204	-	3,204	1,326
Exceptional item -bank fraud loss of funds	18,500	-	18,500	0
	<u>157,555</u>	<u>6,025</u>	<u>163,580</u>	<u>129,481</u>
Governance costs				
Independent examiners costs	1,250	-	1,250	1,265
Total Resources Expended	<u>168,523</u>	<u>38,906</u>	<u>207,429</u>	<u>173,697</u>

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

4 STAFF COSTS	2024 £	2023 £
Wages & salaries	73,451	70,493
Social security costs	4,743	4,743
Pension costs	2,621	2,936
	<u>80,815</u>	<u>78,172</u>

Average number of employees	2024	2023
The average number of employees during the year was as follows:	5	5

Higher paid staff

No employee earned more than £60,000 in the year

Trustees did not receive any remuneration, expenses, or other benefits in the year

Key management personnel

The key management personnel of the charity are as listed in the charity information page

These comprise the Trustees and the senior management team

5 TANGIBLE FIXED ASSETS

	Freehold Property £	Motor Vehicle £	Total £
Cost/Valuation			
At 1 January 2024	395,000	12,990	407,990
Additions in year	106,677	-	106,677
Disposals in year	-	-	-
At 31 December 2024	<u>501,677</u>	<u>12,990</u>	<u>514,667</u>
Depreciation			
At 1 January 2024	-	6,901	6,901
Charge for the year	-	1,522	1,522
Disposals	-	-	-
At 31 December 2024	<u>-</u>	<u>8,423</u>	<u>8,423</u>
Net Book Value			
At 31 December 2024	<u>501,677</u>	<u>4,567</u>	<u>506,244</u>
At 31 December 2023	<u>395,000</u>	<u>6,089</u>	<u>401,089</u>

The premises occupied by the synagogue, are leased from Arena Housing Group Limited under a 125 year lease dated 28 February 2007, at an annual peppercorn rent. Upon completion of the lease a premium of £625,000 was payable. The lease includes a clause prohibiting disposal of the property by the custodian trustees, except that where the trustees are unable to continue using the premises, they are able to surrender the residue of the lease at a £nil premium to the leaseholders. As a result of these clauses the lease has no value to the congregation as there is no right of disposal. Therefore the value of the lease is not incorporated into the balance sheet. Equally the lease premium prepayment paid on completion has no value to the congregation as it is not a recoverable amount and so has been fully impaired on completion and £nil value carried forward.

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

6 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023£
Amounts falling due within one year:		
Receivables ledger balances less provisions	14,121	14,594
Sundry debtors and prepayments	106,247	113,221
	<u>120,368</u>	<u>127,815</u>

Included within sundry debtors and prepayments is a designated deposit account held by the Liverpool Jewish Housing Association Limited in respect of the designated sinking fund reserve set aside for major repairs to the synagogue buildings.
The balance as at 31 December 2024 was £93,747 (2023: £84,810)

7 BANK BALANCES

	2024 £	2023£
Barclays Bank:		
Current account	1,000	1,000
Premium deposit account	65,118	32,754
Reward account	-	-
The Charity Bank 40 day notice account	3,446	86,733
Cambridge and Counties Bank 120 day notice account	39,940	86,149
United Trust Bank 1 year fixed bond	103,004	100,000
Redwood Bank 1 year fixed bond	87,547	85,000
	<u>300,055</u>	<u>391,636</u>

8 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024 £	2023£
Deferred income	5,000	5,000
Other taxation and social security	-	-
Other creditors and accruals	31,973	16,896
	<u>36,973</u>	<u>21,896</u>

The deferred income relates to a specific legacy which has not yet been defrayed as the wishes of the donor family have not yet been finalised.

9 SUPPORT COSTS

Included within charitable activity costs are support costs totalling £23,770 in relation to the administrator's salary. Of this 5% amounting to £1,189 would be apportioned to the designated burial fund.

10 RELATED PARTY TRANSACTIONS

No transactions took place with related parties during the current or previous year.

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

	At 1 January 2024	Incoming Resources	Resources Expended	Transfers	At 31 December 2024
	£	£	£	£	£
11 FUNDS					
Unrestricted Funds					
General fund	298,016	142,939	-163,523	-5,000	267,432
Revaluation reserve	256,172	-	-	-	256,172
	<u>554,188</u>	<u>142,939</u>	<u>-163,523</u>	<u>-5,000</u>	<u>523,604</u>
Designated Funds					
Burials fund	249,329	44,873	-32,381	-	261,821
Ladies Guild	6,845	-	-	-	6,845
Charitable donations fund	3,473	6,730	-6,925	-	4,178
Sinking fund	84,809	3,937	-	5,000	93,746
	<u>344,456</u>	<u>55,540</u>	<u>-39,306</u>	<u>5,000</u>	<u>366,090</u>
Total Funds	<u>898,644</u>	<u>198,479</u>	<u>-202,829</u>	<u>-</u>	<u>889,694</u>

Designated funds:

Burial Fund

Contributions received from members less costs of funerals and associated costs to date.
The burial fund provides cover on an annual basis for those members who pay a separate annual contribution, towards the cost of a funeral in Liverpool on a weekday.
Additional costs are charged by Liverpool City Council where a funeral takes place on a Sunday or bank holiday. Additional costs are also incurred where the deceased has to be transferred from outside Liverpool. These additional costs are borne by members.
The scheme was also historically partly insured - the scheme policy paid a set amount where there are more than 10 deaths in a scheme year.
This insurance policy ceased on 18 March 2019 as insurers were no longer able to offer cover due to the age of the members.
Following a Council meeting on 26 February 2019, it was decided to continue with the scheme on a self funded basis.
The Executive and Council will continue to monitor the viability of the scheme, based on current experience of burials

Ladies Guild

Income from fund raising functions less costs held by the Ladies Guild. As of 1 January 2015 the Ladies Guild transferred the monies held in a separate bank account in the name of the Guild into the synagogue bank account.

Charitable reserve

Monies donated in the annual Kol Nidret appeal for local Jewish charities and monies collected in the various charity boxes in the synagogue and at funerals less distributions made in the year as determined by the synagogue Council.

Sinking fund

Monies set aside each year from unrestricted reserves surpluses to cover future major repairs to the synagogue buildings.
The monies are held in a separate designated deposit account operated by the Liverpool Jewish Housing Association Limited.
Interest earned on the designated deposit account is added to the reserve.

12 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds	Designated Funds	Total Funds
	£	£	£
Tangible fixed assets	506,244	-	506,244
Other net assets	17,360	366,090	383,450
	<u>523,604</u>	<u>366,090</u>	<u>889,694</u>

Accounts

CHARITY NUMBER: 1169737

**ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023**

**ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023**

	Page
Charity Information	1
Report of the Trustees	2-6
Report of the Independent Examiner	7
Statement of Financial Activities	8
Balance Sheet	9
Notes to the Financial Statements	10-16

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
CHARITY INFORMATION
FOR THE YEAR ENDED 31 DECEMBER 2023

Key management personnel	Trustees and Senior Management Team	
Charity Trustees	Mr A Coleman	Chairman
	Mr E A Haft	Honorary Treasurer
	Mr J D Beck	Assistant Honorary Treasurer
	Mr M J Lawrence	Senior Warden
	Mr S Alis	Junior Warden
	Mr H S Norman	Honorary Secretary
Senior management team	Rabbi N Fagleman	Rabbi
	Mr D Coleman	Administrator
Registered address	Malcolm Malits Court 207 Mather Avenue Liverpool L18 9UB	
Registered charity number	1169737	
Independent examiner	Miss Katie Dillon BA Hons BFP ACA Alexander Myerson & Co Limited 61 Rodney Street Liverpool L1 9ER	
Bankers	Barclays Bank 145 Allerton Road Liverpool L18 2DH	
Solicitor	Mr G Abrams Gregory Abrams Davidson LLP 20-24 Mathew Street Liverpool L2 6RE	

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023

The Trustees present their annual report and financial statements for the year ended 31 December 2023 and confirm that they comply with the Charities Act 2011, Charities SORP 2015 and the Financial Reporting Standard Applicable in the UK and Republic of Ireland (FRS102) (Effective 1 January 2015).

Structure, governance and management

The Allerton Hebrew Congregation Central Synagogue is a registered charity (no.1169737) and a charitable incorporated organisation -association (CIO), registered with the Charity Commission on 18 October 2016.

The charity is governed by its constitution and rules adopted by the members at a general meeting held on 4 September 2016.

The charity is managed by the executive team who are appointed annually at the annual general meeting of the members of the congregation and who are also the charity trustees. The executive members in post at the year end are listed on the charity information page.

The executive comprises the chairman, treasurer, assistant treasurer, secretary, senior warden and junior warden.

There is also council of the congregation comprising elected members who are appointed annually at the AGM.

The maximum number of elected council members is 12.

The elected council governs the congregation. The executive and council meet on a regular basis to manage the affairs of the charity and to formulate policy.

The charity's administrator manages the day to day operations of the charity in liaison with the treasurers and chairman.

Objectives and activities

The objects of the charity are to promote the Jewish religion for the public benefit by way of all or any of the following means:

- Provision and maintenance of a synagogue for prayer and to further and encourage the practice of Orthodox Judaism as prescribed by the office of the Chief Rabbi of the United Hebrew Congregations of the Commonwealth.
- To create and develop social and cultural activities for all ages for its membership and to the wider Jewish community of Liverpool and Merseyside.
- To create programmes of Jewish learning and education in conjunction with other bodies to further aid and strengthen the practice of orthodox Judaism
- To provide plots and burial rites in accordance with the orthodox Jewish tradition.
- To contribute to welfare and charitable purposes in connection with the Jewish religion.

Recruitment and appointment of trustees

The existing charity trustees are responsible for the recruitment of new trustees and seek those individuals with the requisite skill to perform the role.

Risk management

The trustees continually assess risks applicable to the congregation. These include financial, health & safety and safe custody of the congregations assets.

The trustees are satisfied that appropriate procedures are in place to manage these risks. In particular, insurance cover is in place , fire and emergency evacuation procedures are regularly tested and finances are kept under regular review.

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023

Activities and achievements

How our activities deliver public benefit

The Trustees confirm that they have complied with the duty in Section 4 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit and the specific guidance relating to bodies for the advancement of religion.

The Congregation carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities, summarised below, provide benefit both to those who worship at our synagogue and the wider Jewish community on Merseyside

Religious activities

Our synagogue provides a centre for our prayers and worship and also for activities associated with our faith.

Prayers: Our synagogue is open daily for services led by our Rabbi. Services are open to all including visitors to the city.

Festivals and holy days: All the Jewish festivals and holidays are observed and strongly supported by the community.

Funeral facilities: We offer a burial scheme to those members who wish to join the scheme. Our Rabbi ensures that members are buried in accordance with Orthodox Jewish rites. Burials are also facilitated for non-members.

Marriages: Our synagogue provides marriage facilities in accordance with the Jewish tradition. Our administrator is an accredited registrar with Liverpool City Council for the registration of marriages performed by our Rabbi

Education: Our Rabbi and his wife provide regular educational programmes open to both our members and the wider Jewish community.

This includes both one-to-one and group sessions

Community activities

Hall and communal space: Our hall is available for use by local Jewish groups and organisations. This includes monthly meetings of the seniors' club hosted by Merseyside Jewish Community Care. In addition our Ladies Guild hold regular social events including musical concerts, quizzes and other such events. These are enthusiastically supported by both our members and the wider Jewish Community.

Our premises are used as a polling station for the local constituency and occasionally for MP and Councillors surgeries

The synagogue regularly hosts school tours providing education to non-Jewish children about what goes on in a synagogue and aspects of the Jewish faith, thus promoting good inter-faith relations.

Plans for future periods

In recent years the Congregation has, in conjunction with the Liverpool Jewish Housing Association, downsized into a smaller building which better serves the smaller and diminishing size of our community. The age profile of our community is getting older and in addition younger members of the community are moving away from the city, often followed by their parents as young families develop.

Our aim therefore in the medium term, is to strive to make our Congregation financially viable as our members and membership income continues to decline.

Legal and administrative information

The Synagogue as a CIO is registered as a charity by the Charity Commission, number 1169737.

The Synagogue operates in accordance with the customs, ceremony and traditions of Orthodox Judaism in the United Kingdom and under the auspices of the Office of the Chief Rabbi of the United Hebrew Congregations of the Commonwealth.

These financial statements have been drawn up in accordance with the Charities SORP (FRS102) as amended by Update Bulletin One for reporting periods beginning on or after 1 January 2016.

The charity trustees during the year were as follows:

Chairman	A Coleman
Treasurer	E Haft
Assistant Treasurer	J D Beck
Senior Warden	M J Lawrence
Junior Warden	S Alis
Secretary	H S Norman

Synagogue Council Members during the year were as follows:

G Abrams	
J Max	
J Bronstein	
H Friend	
A Haft	
J Lander	**
S Mann	
J Malits	
M Turner	**
M H Boher	**

** Also a custodian trustee

Charity Trustees and Council Members were appointed at the synagogue annual general meeting held on 20 April 2023.

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023

FINANCIAL REVIEW

Reserves policy

The trustees have reviewed the reserves policies of the charity.

Our congregation is an ageing community and the principal aim of the trustees is to build sufficient reserves to continue operating viably as a congregation into the medium future period.

We will seek therefore to continue making operating surpluses that generate cash funds to enable this to continue.

Certain reserves have been designated as follows:

- **Burial scheme reserve:** The scheme is self-funded.
Contributions are received from members to cover future funeral arrangements
- **Charity reserve:** Donations are collected in various charity boxes at services, funerals and weddings.
In addition collections are made once a year at the Yom Kippur high -holyday for local charities.
These funds collected are distributed to various Jewish and non-Jewish communal organisations annually. The recipients of the distributions are determined by the Synagogue elected Council.
- **Sinking Fund:** Funds are set aside annually to cover future major repairs to the synagogue buildings.
- **Ladies Guild Fund:** This incorporates monies raised by the Ladies Guild from their various social activities which is used to provide essential equipment for the Congregation from time to time.

Principal funding sources

The charity's principal funding source is subscriptions from members. Subscribing does not provide any entitlement to specific seating in the synagogue-a system of open seating is in place. Whilst our synagogue is open to all for services, subscribing means that members are eligible to become trustees or members of the synagogue Council thus enabling members to have a direct influence as to how the congregation is run.

Funds are also received from donations by members.

Subscriptions are also received from members who have applied to the burial scheme to cover the costs of eventual burial.

Investment policy and objectives

The charity has no long term investments. Our cash reserves are held in bank and building society deposits and the trustees continually seek appropriate institutions to give the best returns.

Given the level of our cash resources, and the need to ensure that cash funds are available to operate the charity, the trustees do not consider it appropriate at this time to invest in the stock market, where better returns would be available but at greater risk to the charity's funds.

Performance

The charity trustees are satisfied with the performance of the charity in the year despite the deficit incurred on unrestricted reserves and reduction in overall reserves. In view of the increasing age of the congregation the charity trustees take the view that it is important for the continued viability of the congregation that adequate reserves are maintained for the future when membership numbers decrease. There is however now a noticeable increase in the number of members passing away each year and this is impacting income.

The charity trustees took the decision not to increase membership fees during Covid in view of the synagogue being largely closed.

In view of the current high inflationary period towards the end of 2022 and into 2023, the decision was again taken not to increase fees in 2023 to help our largely elderly members on fixed incomes. Now that inflationary pressures are easing and with a deficit again this year, the charity trustees & Council have taken the decision to significantly increase fees for 2024 so that we can hopefully move back into surplus.

The charity trustees will continue to monitor the situation moving forward.

In view of the level of reserves, the charity trustees are of the view that the charity continues to operate as a going concern.

The Executive and Council meet regularly to ensure that the synagogue is run efficiently. The members of both committees bring various individual skills and experience to the running of the congregation and our thanks go to them for their hard work and dedication to the shule on an entirely voluntary basis.

Rabbi Natan Fagleman and Rebetzen Avital are now well established within our congregation and the wider community and at the date of this report continue as the sole full-time synagogue Orthodox Rabbinic couple in Liverpool.

The Congregation continues to emerge post Covid back to normality with services and activities returning to the synagogue instead of remotely online. Attendances are still down though on pre-Covid but are gradually increasing.

We have held a full programme of events during the year including Friday night onegs. A new innovation this year during the winter months was a series of Friday night service and socials which proved popular and attracted more to the Kabbalat service.

In March 2023 the annual Civic Service was held very successfully at Allerton, being last held there in 2017.

This was also the first such service since pre Covid. The service was well attended with approximately 150 people in all including eight local Lord Mayors, deputy Lord Lieutenant, High Sheriff, local judiciary and clergy. Our own Rabbi Fagleman was the guest preacher.

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023
FINANCIAL REVIEW

Financial review

We have incurred an overall surplus in the year of £3,554 (2022: deficit £10,553) comprising deficit £10,257 from unrestricted reserves and surplus of £13,811 from designated funds (2022: unrestricted deficit £25,025, designated surplus £14,472). The principal reason the decrease in the unrestricted deficit was unexpected expenditure in the prior year. The principal reason for the decrease in the designated reserves surplus was the number deaths of members of the burial scheme in the year. Conversely, there have been higher deaths of members who do not subscribe to the burial scheme, hence the increase in income from relatives and attendant expenditure.

Whilst there were 7 deaths of members in 2023 (2022: 7), only 4 were members of our burial scheme (2022: 5)

COVID-19 and future such pandemics

Given the age profile of our congregation, the principal risk arises from the self-funded burial scheme.

The designated reserve fund for the burial scheme at the year end would cover the cost of approximately 62 funerals at current rates.

During the year ended 31 December 2023 there were only 4 deaths of scheme members.

Post year end to mid March 2024 there have been no further deaths of a scheme member.

In the last three financial years we have had between 3 and 7 deaths per year claiming on the scheme so the effect of COVID-19 to date has not been significant and has not therefore impacted significantly the Trustees' assessment of the viability of the Scheme going forward. The Trustees continue to monitor the situation regularly.

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2023

Trustees' Responsibility Statement

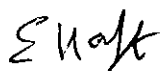
The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and regulations.

The Charities Act 2011 and regulations thereunder requires the trustees to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Practice (United Kingdom Accounting Standards and applicable law) which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of the resources, including the income and expenditure, of the charity for that period. In preparing the financial statements, the trustees are required to :

- select suitable accounting policies and then apply them consistently
- observe the methods and principles set out in the Statement of Recommended Practice ' Accounting and Reporting by Charities' (revised 2005)
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and regulations made thereunder and the provision of the trust deed. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the Board of Trustees on 9/4/24 and signed on its behalf by:



Ellis Haft

Honorary Treasurer and Charity Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE

I report on the accounts of Allerton Hebrew Congregation Central Synagogue for the year ended 31 December 2023, which are set out on pages 8-16.

Your attention is drawn to the fact that the charity trustees have prepared the charity's accounts in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) issued in May 2014 in preference to the Statement of Recommended Practice 'Accounting and Reporting by Charities: Statement of Recommended Practice (revised 2005) issued in April 2005 which is referred to in the Charities (Accounts and Reports) Regulations 2008, but which has been withdrawn. I understand that the charity's trustees have done this in order for the charity's accounts to give a true and fair view in accordance with United Kingdom Generally Accepted Accounting Practice effective for accounting periods beginning on or after 1 January 2015.

This report is made solely to the charity's trustees, as a body, in accordance with the regulations made under section 154 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an independent examiner'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 charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 and that an independent examination is needed.

It is my responsibility to :

- examine the accounts under section 145 of the Charities Act 2011.
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Direction given by the Charity Commission.

An examination includes a comparison of the accounts with the accounting records kept by the charity and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention :

- which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act 2011.
 - to prepare accounts which accord with the accounting records; and
 - to comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 have not been met; or
- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

K Dillon BFP ACA

On behalf of Alexander Myerson & Co Limited
Chartered Accountants
61 Rodney Street
Liverpool
L1 9ER

24/4/24

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023

	Notes	Unrestricted Funds 2023	Designated Funds 2023	Total Funds 2023	Total Funds 2022
Incoming resources	2				
<i>Incoming funds from charitable activities</i>					
Membership fees		77,985	-	77,985	80,734
Gift Aid tax receipts		19,468	-	19,468	20,167
Donations to the synagogue		13,072	-	13,072	10,487
Investment income		5,655	7,176	12,831	3,006
Bereavement Activities		-	38,867	38,867	34,344
Charitable donations for distribution		-	6,773	6,773	4,525
<i>Incoming funds from income generating activities:</i>					
Activities for generating funds		8,255	-	8,255	7,161
Total incoming resources		124,435	52,816	177,251	160,424
Resources expended	3				
Costs of generating funds		8,371	-	8,371	8,637
Bereavement costs		-	34,580	34,580	22,532
Charitable activities		125,056	4,425	129,481	138,601
Governance costs		1,265	-	1,265	1,207
		134,692	39,005	173,697	170,977
Net movement in funds		-10,257	13,811	3,554	-10,553
Reconciliation of funds:					
Total funds brought forward		569,445	325,645	895,090	905,643
Transfer between funds		-5,000	5,000	-	-
Other recognised gains & losses:					
Gain on revaluation of fixed assets		-	-	-	-
Total funds carried forward	11	554,188	344,456	898,644	895,090

All income derives from continuing activities

The attached notes form an integral part of these financial statements

**ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
CHARITY BALANCE SHEET
FOR THE YEAR ENDED 31 DECEMBER 2023**

	Notes	2023 £	2022 £
Fixed Assets			
Tangible fixed assets	5	401,089	403,119
Current Assets			
Debtors	6	127,815	115,398
Cash at bank	7	391,636	403,047
		519,451	518,445
Creditors			
Amounts falling due within one year	8	21,896	26,474
Net Current Assets		497,555	491,971
Net Assets		898,644	895,090
Reserves	11		
General unrestricted reserves		554,188	569,445
Designated reserves		344,456	325,645
		898,644	895,090

The financial statements were approved by the trustees on 9/4/24 and were signed on its behalf by :



Ellis Haft-Honorary Treasurer and Charity Trustee

The attached notes form an integral part of these financial statements

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

1 ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared in accordance with 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 (FRS102) (effective 1 January 2015)- Charities SORP 2015, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Charities Act 2011

Going concern

The trustees assess whether the use of the going concern is appropriate i.e.: whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern.

The trustees make this assessment for a period of 1 year from the date of approval of these financial statements.

The trustees have concluded that the charity has adequate resources to continue in existence for the foreseeable future.

The charity therefore continues to adopt the going concern basis in preparing its financial statements.

Incoming resources

Membership fees are accounted for on a receivable basis after deduction of doubtful debt provision.

All other income is accounted for on a cash received basis.

Resources expended

All expenditure of the charity is accounted for on an accruals basis when the liability is incurred.

Expenditure includes any VAT which cannot be recovered and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities.

It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs comprise the costs of running the charity as an organisation, including administrator's salary and independent examination fees.

Tangible fixed assets

Tangible fixed assets of more than £1,000 are capitalised and included at cost or valuation.

The freehold property comprising the Rabbi's house at valuation.

The basis of the valuation was current market value.

The valuation was performed by Jonathan Kersh Commercial, Registered Valuers.

The trustees consider that the freehold property is maintained in such a state of repair that the residual value is at least equal to net book value. As a result, the corresponding depreciation would not be material, and is therefore not charged in the Statement of Financial Activities.

Depreciation is charged at rates calculated to write off the cost less residual value of each asset over its expected useful life as follows:

Freehold land and building Nil

Motor vehicle 25% reducing balance

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

Funds

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements. Where the purpose for which the designated fund was created no longer applies, the funds held are transferred back to general unrestricted funds.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes.

The costs of raising and administering such funds are charged against the specific fund.

The charity had no restricted funds at the year end.

Financial instruments

The charity only has financial instruments classified as basic and measured at amortised cost.

The charity has no financial instruments that are classified as "other" or financial instruments measured at fair value.

Pensions

The synagogue operates an auto-enrolment defined contribution pension scheme through the government NEST scheme .

In addition the synagogue contributes to a personal defined contribution pension plan for the benefit of the Rabbi.

Cash flow statement

The charity has taken advantage of the exemption available in the Charities SORP (FRS102) and section 7.1B of FRS102 and has not prepared a cash flow statement as it is classed as small.

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

2 INCOMING RESOURCES	Unrestricted Funds 2023	Designated Funds 2023	Total Funds 2023	Total Funds 2022
	£	£	£	£
Membership Income	77,985	-	77,985	80,734
Gift Aid Receipts	19,468	-	19,468	20,167
Donations				
Yahrzeit offerings	1,718	-	1,718	1,544
Allyah offerings	3,843	-	3,843	2,832
Yizkor offerings	1,375	-	1,375	1,145
General donations	2,825	-	2,825	2,538
Sponsorship of kiddushim	3,311	-	3,311	2,428
	<u>13,072</u>	<u>-</u>	<u>13,072</u>	<u>10,487</u>
Investment income				
Bank interest receivable	5,655	5,656	11,311	2,943
Sinking fund deposit interest	-	1,520	1,520	63
	<u>5,655</u>	<u>7,176</u>	<u>12,831</u>	<u>3,006</u>
Activities for generating funds				
Hall and wedding fees	1,100	-	1,100	970
High Holyday fees	-	-	-	-
Synagogue tours	2,642	-	2,642	1,512
Social and cultural activities	3,733	-	3,733	4,679
Other income	780	-	780	-
	<u>8,255</u>	<u>-</u>	<u>8,255</u>	<u>7,161</u>
Bereavement activities				
Burial scheme contributions	-	19,308	19,308	19,478
Other funeral income charges	-	19,559	19,559	14,866
	<u>-</u>	<u>38,867</u>	<u>38,867</u>	<u>34,344</u>
Charitable donations received				
Kol Nidrei Appeal	-	6,197	6,197	4,465
Charity boxes	-	576	576	60
	<u>-</u>	<u>6,773</u>	<u>6,773</u>	<u>4,525</u>
Total incoming resources	<u>124,435</u>	<u>52,816</u>	<u>177,251</u>	<u>160,424</u>

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

3 RESOURCES EXPENDED	Unrestricted Funds 2023	Designated Funds 2023	Total Funds 2023	Total Funds 2022
	£	£	£	£
Costs of generating funds				
Social and cultural activities	8,371	-	8,371	8,637
Ladies Guild fund raising costs	-	-	-	-
	<u>8,371</u>	<u>-</u>	<u>8,371</u>	<u>8,637</u>
Bereavement Costs				
Funeral & associated costs	-	30,000	30,000	24,043
Doubtful debt provision receivables ledger-(decrease)/increase	-	477	477	-3,223
Write offs receivables ledger	-	4,103	4,103	1,712
	<u>-</u>	<u>34,580</u>	<u>34,580</u>	<u>22,532</u>
Charitable Activities				
Gross salaries and national insurance	75,236	-	75,236	70,208
Pension costs	2,936	-	2,936	2,338
Rabbi's hospitality costs	1,372	-	1,372	1,955
Motor and travel costs	1,206	-	1,206	6,551
Visiting officiants	3,254	-	3,254	2,490
Costs Yomin Noraim	-	-	-	-
Contribution to MATT Talmud Torah	3,000	-	3,000	4,622
Utilities	2,992	-	2,992	3,605
Insurance	4,683	-	4,683	4,222
Telephone	2,160	-	2,160	2,010
Cleaning	4,771	-	4,771	5,199
Synagogue repairs and maintenance	3,373	-	3,373	4,719
Rabbi's house repairs and maintenance	1,029	-	1,029	3,163
Postage	523	-	523	643
Printing & stationery	960	-	960	1,408
Computer costs	1,703	-	1,703	933
Security costs	3,096	-	3,096	5,842
Kiddushim costs	5,913	-	5,913	3,678
Plaques and presentations	592	-	592	682
Religious purchases	1,534	-	1,534	845
Levies and fees	2,430	-	2,430	2,590
General expenses	857	-	857	306
Depreciation-motor car	2,030	-	2,030	2,706
Bank charges	729	-	729	790
Legal & professional fees	-	-	-	2,100
Charitable distributions -Kol Nidrei Appeal & general	350	4,425	4,775	3,650
Doubtful debt provision receivables ledger-(decrease)	-2,999	-	-2,999	-4,575
Write offs receivables ledger	1,326	-	1,326	5,921
	<u>125,056</u>	<u>4,425</u>	<u>129,481</u>	<u>138,601</u>
Governance costs				
Independent examiners costs	1,265	-	1,265	1,207
Total Resources Expended	<u>134,692</u>	<u>39,005</u>	<u>173,697</u>	<u>170,977</u>

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

4 STAFF COSTS	2023 £	2022 £
Wages & salaries	70,493	65,465
Social security costs	4,743	4,743
Pension costs	2,936	2,338
	<u>78,172</u>	<u>72,546</u>

Average number of employees	2023	2022
The average number of employees during the year was as follows:	5	5

Higher paid staff

No employee earned more than £60,000 in the year

Trustees did not receive any remuneration, expenses, or other benefits in the year

Key management personnel

The key management personnel of the charity are as listed in the charity information page

These comprise the Trustees and the senior management team

5 TANGIBLE FIXED ASSETS

	Freehold Property £	Motor Vehicle £	Total £
Cost/Valuation			
At 1 January 2023	395,000	12,990	407,990
Additions in year	-	-	-
Disposals in year	-	-	-
At 31 December 2023	<u>395,000</u>	<u>12,990</u>	<u>407,990</u>
Depreciation			
At 1 January 2023	-	4,871	4,871
Charge for the year	-	2,030	2,030
Disposals	-	-	-
At 31 December 2023	<u>-</u>	<u>6,901</u>	<u>6,901</u>
Net Book Value			
At 31 December 2023	<u>395,000</u>	<u>6,089</u>	<u>401,089</u>
At 31 December 2022	<u>395,000</u>	<u>8,119</u>	<u>403,119</u>

The premises occupied by the synagogue, are leased from Arena Housing Group Limited under a 125 year lease dated 28 February 2007, at an annual peppercorn rent. Upon completion of the lease a premium of £625,000 was payable. The lease includes a clause prohibiting disposal of the property by the custodian trustees, except that where the trustees are unable to continue using the premises, they are able to surrender the residue of the lease at a £nil premium to the leaseholders. As a result of these clauses the lease has no value to the congregation as there is no right of disposal. Therefore the value of the lease is not incorporated into the balance sheet. Equally the lease premium prepayment paid on completion has no value to the congregation as it is not a recoverable amount and so has been fully impaired on completion and £nil value carried forward.

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

6 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022£
Amounts falling due within one year:		
Receivables ledger balances less provisions	14,594	12,361
Sundry debtors and prepayments	113,221	103,037
	<u>127,815</u>	<u>115,398</u>

Included within sundry debtors and prepayments is a designated deposit account held by the Liverpool Jewish Housing Association Limited in respect of the designated sinking fund reserve set aside for major repairs to the synagogue buildings.

The balance as at 31 December 2023 was £84,810 (2022: £78,290)

7 BANK BALANCES

	2023 £	2022£
Barclays Bank:		
Current account	1,000	1,040
Premium deposit account	32,754	285,278
Reward account	-	33,729
The Charity Bank 40 day notice account	86,733	-
Cambridge and Counties Bank 120 day notice account	86,149	83,000
United Trust Bank 1 year fixed bond	100,000	-
Redwood Bank 1 year fixed bond	85,000	-
	<u>391,636</u>	<u>403,047</u>

8 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2023 £	2022£
Deferred income	5,000	5,000
Other taxation and social security	-	-
Other creditors and accruals	16,896	21,474
	<u>21,896</u>	<u>26,474</u>

The deferred income relates to a specific legacy which has not yet been defrayed as the wishes of the donor family have not yet been finalised.

9 SUPPORT COSTS

Included within charitable activity costs are support costs totalling £24,625 in relation to administrator's salary. Of this 5% amounting to £1,231 would be apportioned to the designated burial fund.

10 RELATED PARTY TRANSACTIONS

No transactions took place with related parties during the current or previous year.

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2023

11 FUNDS	At 1 January 2023 £	Incoming Resources £	Resources Expended £	Transfers £	At 31 December 2023 £
Unrestricted Funds					
General fund	313,273	124,435	-134,692	-5,000	298,016
Revaluation reserve	256,172	-	-	-	256,172
	<u>569,445</u>	<u>124,435</u>	<u>-134,692</u>	<u>-5,000</u>	<u>554,188</u>
Designated Funds					
Burials fund	239,386	44,523	-34,580	-	249,329
Ladies Guild	6,845	-	-	-	6,845
Charitable donations fund	1,125	6,773	-4,425	-	3,473
Sinking fund	78,289	1,520	-	5,000	84,809
	<u>325,645</u>	<u>52,816</u>	<u>-39,005</u>	<u>5,000</u>	<u>344,456</u>
Total Funds	<u>895,090</u>	<u>177,251</u>	<u>-173,697</u>	<u>-</u>	<u>898,644</u>

Designated funds:

Burial Fund

Contributions received from members less costs of funerals and associated costs to date.

The burial fund provides cover on an annual basis for those members who pay a separate annual contribution, towards the cost of a funeral in Liverpool on a weekday. Additional costs are charged by Liverpool City Council where a funeral takes place on a Sunday or bank holiday. Additional costs are also incurred where the deceased has to be transferred from outside Liverpool. These additional costs are borne by members.

The scheme was also historically partly insured -the scheme policy paid a set amount where there are more than 10 deaths in a scheme year.

This insurance policy ceased on 18 March 2019 as insurers were no longer able to offer cover due to the age of the members.

Following a Council meeting on 26 February 2019, it was decided to continue with the scheme on a self funded basis.

The Executive and Council will continue to monitor the viability of the scheme, based on current experience of burials

Ladies Guild

Income from fund raising functions less costs held by the Ladies Guild. As of 1 January 2015 the Ladies Guild transferred the monies held in a separate bank account in the name of the Guild into the synagogue bank account.

Charitable reserve

Monies donated in the annual Kol Nidrei appeal for local Jewish charities and monies collected in the various charity boxes in the synagogue and at funerals less distributions made in the year as determined by the synagogue Council.

Sinking fund

Monies set aside each year from unrestricted reserves surpluses to cover future major repairs to the synagogue buildings.

The monies are held in a separate designated deposit account operated by the Liverpool Jewish Housing Association Limited.

Interest earned on the designated deposit account is added to the reserve.

12 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Designated Funds £	Total Funds £
Tangible fixed assets	401,089	-	401,089
Other net assets	153,099	344,456	497,555
	<u>554,188</u>	<u>344,456</u>	<u>898,644</u>

13 POST BALANCE SHEET EVENTS - NON ADJUSTING

After the year-end an incidence of fraud, perpetrated by an individual not employed by or connected with the charity, was discovered, which resulted in a loss of funds to the charity amounting to £18,500. As there was no loss to the charity as at 31 December 2023, the figures in these financial statements have not been adjusted and the loss to the charity will be reflected in next year's financial statements.

Accounts

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

CHARITY NUMBER: 1169737

Signed Ahs

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

Page	
1	Charity Information
2-6	Report of the Trustees
7	Report of the Independent Examiner
8	Statement of Financial Activities
9	Balance Sheet
10-16	Notes to the Financial Statements

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
CHARITY INFORMATION
FOR THE YEAR ENDED 31 DECEMBER 2022

Key management personnel		Trustees and Senior Management Team	
Charity Trustees	Mr A Coleman	Chairman	Appointed 20 April 2022
	Mr E A Haft	Honorary Treasurer	
	Mr J D Beck	Assistant Honorary Treasurer	Appointed 20 April 2022
	Mr M J Lawrence	Senior Warden	
	Mr S Allis	Junior Warden	Appointed 20 April 2022
	Mr H S Norman	Honorary Secretary	
Senior management team		Rabbi N Fagelman Rabbi Mr D Coleman Administrator	
Registered address		Malcolm Malits Court 207 Mather Avenue Liverpool L18 9UB	
Registered charity number		1169737	
Independent examiner		Miss Katie Dillon BA Hons BFP ACA Alexander Myerson & Co Limited 61 Rodney Street Liverpool L1 9ER	
Bankers		Barclays Bank 145 Allerton Road Liverpool L18 2DH	
Solicitor		Mr G Abrams Gregory Abrams Davidson LLP 20-24 Mathew Street Liverpool L2 6RE	

The Trustees present their annual report and financial statements for the year ended 31 December 2022 and confirm that they comply with the Charities Act 2011, Charities SORP 2015 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (Effective 1 January 2015).

The Trustees present their annual report and financial statements for the year ended 31 December 2022 and confirm that they comply with the Charities Act 2011, Charities SORP 2015 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (Effective 1 January 2015).

The Allerton Hebrew Congregation Central Synagogue is a registered charity (no.116973/) and a charitable incorporated organisation -association (CIO), registered with the Charity Commission on 18 October 2016.

The Allerton Hebrew Congregation Central Synagogue is a registered charity (no.116973/) and a charitable incorporated organisation -association (CIO), registered with the Charity Commission on 18 October 2016.

The objects of the charity are to promote the Jewish religion for the public benefit by way of all or any of the following means:

The objects of the charity are to promote the Jewish religion for the public benefit by way of all or any of the following means:

The existing charity trustees are responsible for the recruitment of new trustees and seek those individuals with the requisite skills to perform the role.

The existing charity trustees are responsible for the recruitment of new trustees and seek those individuals with the requisite skill to perform the role.

Risk management

Risk management

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2022

Activities and achievements

How our activities deliver public benefit

The Trustees confirm that they have complied with the duty in Section 4 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit and the specific guidance relating to bodies for the advancement of religion. The Congregation carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities, summarised below, provide benefit both to those who worship at our synagogue and the wider Jewish community on Merseyside.

Religious activities

Our synagogue provides a centre for our prayers and worship and also for activities associated with our faith. Prayers: Our synagogue is open daily for services led by our Rabbi. Services are open to all including visitors to the city. Festivals and holy days: All the Jewish festivals and holydays are observed and strongly supported by the community. Funeral facilities: We offer a burial scheme to those members who wish to join the scheme. Our Rabbi ensures that members are buried in accordance with Orthodox Jewish rites. Burials are also facilitated for non-members. Marriages: Our synagogue provides marriage facilities in accordance with the Jewish tradition. Our administrator is an accredited registrar with Liverpool City Council for the registration of marriages performed by our Rabbi. Education: Our Rabbi and his wife provide regular educational programmes open to both our members and the wider Jewish community. This includes both one-to-one and group sessions.

Community activities

Hall and communal space: Our hall is available for use by local Jewish groups and organisations. This includes monthly meetings of the seniors' club hosted by Merseyside Jewish Community Care. In addition our Ladies Guild hold regular social events including musical concerts, quizzes and other such events. These are enthusiastically supported by both our members and the wider Jewish Community. Our premises are used as a polling station for the local constituency and occasionally for MP and Councillors surgeries. The synagogue regularly hosts school tours providing education to non-Jewish children about what goes on in a synagogue and aspects of the Jewish faith, thus promoting good inter-faith relations.

Plans for future periods

In recent years the Congregation has, in conjunction with the Liverpool Jewish Housing Association, downsized into a smaller building which better serves the smaller and diminishing size of our community. The age profile of our community is getting older and in addition younger members of the community are moving away from the city, often followed by their parents as young families develop. Our aim therefore in the medium term, is to strive to make our Congregation financially viable as our members and membership income continues to decline.

Legal and administrative information

The Synagogue as a CIO is registered as a charity by the Charity Commission, number 1169737. The Synagogue operates in accordance with the customs, ceremony and traditions of Orthodox Judaism in the United Kingdom and under the auspices of the Office of the Chief Rabbi of the United Hebrew Congregations of the Commonwealth. These financial statements have been drawn up in accordance with the Charities SORP (FRS102) as amended by Update Bulletin One for reporting periods beginning on or after 1 January 2016

The charity trustees during the year were as follows:

Chairman	A Coleman	Synagogue Council Members during the year were as follows:
Treasurer	E Haft	G Abrams
Assistant Treasurer	J D Beck	J Max
Senior Warden	M J Lawrence	J Bronstein
Junior Warden	S Alis	A Haft
Secretary	H S Norman	J Lander
		D Mann
		S Mann
		J Malits
		Malcolm Turner
**	Also a custodian trustee	**

M H Boher is a custodian trustee but was not a Council member during the year

Charity Trustees and Council Members were appointed at the synagogue annual general meeting held on 20 April 2022

Reserves policy

The trustees have reviewed the reserves policies of the charity

Our congregation is an ageing community and the principal aim of the trustees is to build sufficient reserves to continue operating viably as a congregation into the medium future period. We will seek therefore to continue making operating surpluses that generate cash funds to enable this to continue.

Certain reserves have been designated as follows:

- **Burial scheme reserve:** The scheme is self-funded.
- **Charity reserve:** Donations are collected in various charity boxes at services, funerals and weddings. In addition collections are made once a year at the Yom Kippur high-holiday for local charities. These funds collected are distributed to various Jewish and non-Jewish communal organisations annually. The recipients of the distributions are determined by the Synagogue elected Council
- **Sinking Fund:** Funds are set aside annually to cover future major repairs to the synagogue buildings
- **Ladies Guild Fund:** This incorporates monies raised by the Ladies Guild from their various social activities which is used to provide essential equipment for the Congregation from time to time

Principal funding sources

The charity's principal funding source is subscriptions from members. Subscribing does not provide any entitlement to specific seating in the synagogue-a system of open seating is in place. Whilst our synagogue is open to all for services, subscribing means that members are eligible to become trustees or members of the synagogue Council thus enabling members to have a direct influence as to how the congregation is run.

Funds are also received from donations by members.

Subscriptions are also received from members who have applied to the burial scheme to cover the costs of eventual burial.

Investment policy and objectives

The charity has no long term investments. Our cash reserves are held in bank and building society deposits and the trustees continually seek appropriate institutions to give the best returns.

Given the level of our cash resources, and the need to ensure that cash funds are available to operate the charity, the trustees do not consider it appropriate at this time to invest in the stock market, where better returns would be available but at greater risk to the charity's funds

Performance

The charity trustees are satisfied with the performance of the charity in the year despite the deficit incurred and reduction in reserves. In view of the increasing age of the congregation the charity trustees take the view that it is important for the continued viability of the congregation that adequate reserves are maintained for the future when membership numbers decrease. There is however now a noticeable increase in the number of members passing away each year and this is impacting income. The charity trustees took the decision not to increase membership fees during Covid in view of the synagogue being largely closed. In view of the current high inflationary period towards the end of 2022 and into 2023, the decision was again taken not to increase fees in 2023 to help our largely elderly members on fixed incomes. This means that we are using our reserves and healthy bank balances to continue to operate. The charity trustees will continue to monitor the situation moving forward as it is unlikely that this can continue long term but at present the charity continues to operate as a going concern.

The Executive and Council meet regularly to ensure that the synagogue is run efficiently. The members of both committees bring various individual skills and experience to the running of the congregation and our thanks go to them for their hard work and dedication to the shule on an entirely voluntary basis.

Rabbi Natan Fagleman and Rebette Avital joined us in February 2018. They are now well established within our congregation and the wider community and at the date of this report are the sole full-time Orthodox Rabbinic couple in Liverpool.

The Congregation has slowly emerged during 2022 from the effects of Covid and back to normality, with services and activities returning to the synagogue instead of remotely online. Attendances are still down on pre-Covid but are gradually increasing. We have held a full programme of events during the year ranging from seudahs for Purim, Shavut, Chanukah and Shabbat UK, and a Pesach communal seder, pre Yomim Noraim ladies krepalach evening, KEF learning group fish & chip supper and summer BBQ, taken to start a new congregation in the Allerton area of Liverpool. Chief Rabbi Mirvis joined us to celebrate this event at a commemorative service in November of 2022. In March 2023 the annual Civic Service was held very successfully at Allerton, being last held there in 2017. This was also the first such service since pre Covid. The service was well attended with approximately 150 people in all including eight Lord Mayors, deputy Lord Lieutenant, High Sheriff, local judiciary and clergy. Our own Rabbi Fagleman was the guest preacher.

**ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2022
FINANCIAL REVIEW**

Financial review

We have incurred an overall deficit in the year of £10,553 (2021: surplus £6,276) comprising deficit £25,025 from unrestricted reserves and surplus of £14,472 from designated funds (2021: unrestricted surplus £2,762, designated surplus £3,514). The principal reason for the decrease in the unrestricted surplus was a reduction in membership income due to member deaths and unexpected expenditure in the year. The principal reason for the increase in the designated reserves surplus was the lower number deaths of members of the burial scheme in the year. Conversely, there have been higher deaths of members who do not subscribe to the burial scheme, hence the increase in income from relatives and attendant expenditure. Whilst there were 7 deaths of members in 2022 (2021: 13), only 3 were members of our burial scheme (2021: 5)

COVID-19

The Trustees have considered the effects of the Coronavirus epidemic on the activities of the Congregation and this Trustees Report. In accordance with direction by the UK government under the lockdown arrangements, the synagogue was closed for a number of periods in the year. We re-opened for periods of time when religious services within the synagogue were permitted. Limited services and study sessions were being held digitally via Zoom software so that members could stay connected with the synagogue during the lockdown. Aside from the operational effects on the functioning of the congregation within the synagogue building, there has been limited effect on the finances of the congregation. We gradually returned to normality in 2022, with daily services during the week and on Shabbat and Yomtovim in the Shule building. We continue to provide learning sessions online as well as in person. Given the age profile of our congregation, the principal risk arises from the self-funded burial scheme. The designated reserve fund for the burial scheme at the year end would cover the cost of approximately 57 funerals at current rates. During the year ended 31 December 2022 there were only 3 deaths of scheme members. Post year end to mid March 2023 there has been a further 2 deaths of a scheme member. In the last three financial years we have had between 3 and 7 deaths per year claiming on the scheme so the effect of COVID-19 to date has not been significant and has not therefore impacted significantly the Trustees' assessment of the viability of the Scheme going forward. The Trustees continue to monitor the situation regularly.

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2022

Trustees' Responsibility Statement

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and regulations.

The Charities Act 2011 and regulations thereunder requires the trustees to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Practice (United Kingdom Accounting Standards and applicable law) which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of the resources, including the income and expenditure, of the charity for that period. In preparing the financial statements, the trustees are required to :

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles set out in the Statement of Recommended Practice ' Accounting and Reporting by Charities' (revised 2005);
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and regulations made thereunder and the provision of the trust deed. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the Board of Trustees on 22/3/23 and signed on its behalf by:



Ellis Haft

Honorary Treasurer and Charity Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE**

I report on the accounts of Allerton Hebrew Congregation Central Synagogue for the year ended 31 December 2022, which are set out on pages 8 - 16.

Your attention is drawn to the fact that the charity trustees have prepared the charity's accounts in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities' preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) issued in May 2014 in preference to the Statement of Recommended Practice 'Accounting and Reporting by Charities: Statement of Recommended Practice' (revised 2005) issued in April 2005 which is referred to in the Charities (Accounts and Reports) Regulations 2008, but which has been withdrawn. I understand that the charity's trustees have done this in order for the charity's accounts to give a true and fair view in accordance with United Kingdom Generally Accepted Accounting Practice effective for accounting periods beginning on or after 1 January 2015.

This report is made solely to the charity's trustees, as a body, in accordance with the regulations made under section 154 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an independent examiner'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 charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 and that an independent examination is needed.

It is my responsibility to :

- examine the accounts under section 145 of the Charities Act 2011
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011; and
- to state whether particular matters have come to my attention

Basis of independent examiner's report

My examination was carried out in accordance with the general Direction given by the Charity Commission. An examination includes a review of the accounts with the accounting records kept by the charity and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention :

- which gives me reasonable cause to believe that in any material respect the requirements: - to keep accounting records in accordance with section 130 of the Charities Act 2011
- to prepare accounts which accord with the accounting records; and
- to comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008
- have not been met; or
- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

K Dillon BFP ACA
On behalf of Alexander Myerson & Co Limited
Chartered Accountants
61 Rodney Street
Liverpool
L1 9ER

K. Dillon -
20/4/23

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

Notes	Unrestricted Funds 2022	Designated Funds 2022	Total Funds 2022	Total Funds 2021
2				
Incoming resources				
<i>Incoming funds from charitable activities</i>				
Membership fees	80,734	0	80,734	86,640
Gift Aid tax receipts	20,167	0	20,167	21,498
Donations to the synagogue	10,487	0	10,487	7,330
Investment income	1,471	1,535	3,006	1,769
Bereavement Activities	0	34,344	34,344	28,254
Charitable donations for distribution	0	4,525	4,525	3,504
<i>Incoming funds from income generating activities:</i>				
Activities for generating funds	7,161	0	7,161	2,959
Total incoming resources	120,020	40,404	160,424	151,954
3				
Resources expended				
Costs of generating funds	8,637	0	8,637	3,291
Bereavement costs	0	22,532	22,532	25,380
Charitable activities	135,201	3,400	138,601	115,987
Governance costs	1,207	0	1,207	1,020
	145,045	25,932	170,977	145,678
Net movement in funds	-25,025	14,472	-10,553	6,276
Reconciliation of funds:				
Total funds brought forward	599,470	306,173	905,643	899,367
Transfer between funds	-5,000	5,000	0	0
Other recognised gains & losses:				
Gain on revaluation of fixed assets	0	0	0	0
Total funds carried forward	569,445	325,645	895,090	905,643
11				

All income derives from continuing activities
The attached notes form an integral part of these financial statements

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
CHARITY BALANCE SHEET
FOR THE YEAR ENDED 31 DECEMBER 2022

	Notes	2022 £	2021 £
Fixed Assets			
Tangible fixed assets	5	403,119	405,825
Current Assets			
Debtors	6	115,398	106,344
Cash at bank	7	403,047	419,020
		518,445	525,364
Creditors			
Amounts falling due within one year	8	26,474	25,546
Net Current Assets		491,971	499,818
Net Assets		895,090	905,643
Reserves			
General unrestricted reserves		569,445	599,470
Designated reserves		325,645	306,173
	11	895,090	905,643

The financial statements were approved by the trustees on 22/3/23 and were signed on its behalf by :

S Hale

Ellis Haft-Honorary Treasurer and Charity Trustee

The attached notes form an integral part of these financial statements

ALLETTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

1 ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared in accordance with 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 (FRS102) (effective 1 January 2015)- Charities SORP 2015, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Charities Act 2011.

Going concern

The trustees assess whether the use of the going concern is appropriate i.e.: whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees make this assessment for a period of 1 year from the date of approval of these financial statements. The trustees have concluded that the charity has adequate resources to continue in existence for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

Incoming resources

Membership fees are accounted for on a receivable basis after deduction of doubtful debt provision. All other income is accounted for on a cash received basis.

Resources expended

All expenditure of the charity is accounted for on an accruals basis when the liability is incurred. Expenditure includes any VAT which cannot be recovered and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs comprise the costs of running the charity as an organisation, including administrator's salary and independent examination fees.

Pensions

The synagogue operates an auto-enrolment defined contribution pension scheme through the government NEST scheme. In addition the synagogue contributes to a personal defined contribution pension plan for the benefit of the Rabbi.

Tangible fixed assets

Tangible fixed assets of more than £1,000 are capitalised and included at cost. The freehold property comprising the Rabbi's house at valuation.

The basis of the valuation was current market value.

The valuation was performed by Jonathan Kersh Commercial, Registered Valuers.

The trustees consider that the freehold property is maintained in such a state of repair that the residual value is at least equal to net book value. As a result, the corresponding depreciation would not be material, and is therefore not charged in the Statement of Financial Activities.

Depreciation is charged at rates calculated to write off the cost less residual value of each asset over its expected useful life as follows:

Freehold land and buildings	Nil
Motor vehicle	25% reducing balance

ALLETTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

Funds

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements. Where the purpose for which the designated fund was created no longer applies, the funds held are transferred back to general unrestricted funds.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The charity had no restricted funds at the year end.

Financial instruments

The charity only has financial instruments classified as basic and measured at amortised cost. The charity has no financial instruments that are classified as "other" or financial instruments measured at fair value.

Cash flow statement

The charity has taken advantage of the exemption available in the Charities SORP (FRS102) and section 7.1B of FRS102 and has not prepared a cash flow statement as it is classed as small.

2 INCOMING RESOURCES

	Unrestricted Funds 2022	Designated Funds 2022	Total Funds 2022	Total Funds 2021
Membership Income	80,734	0	80,734	86,640
Gift Aid Receipts	20,167	0	20,167	21,498
Donations	1,544	0	1,544	2,330
Yahrzeit offerings	2,832	0	2,832	567
Aliyah offerings	1,145	0	1,145	865
Vizkor offerings	2,538	0	2,538	2,308
General donations	2,428	0	2,428	1,260
Sponsorship of kiddushim	10,487	0	10,487	7,330
Investment income	1,471	1,472	2,943	1,566
Bank interest receivable	0	63	63	203
Sinking fund deposit interest	1,471	1,535	3,006	1,769
Activities for generating funds	970	0	970	885
Hall and wedding fees	0	0	0	0
High Holiday fees	1,512	0	1,512	120
Synagogue tours	4,679	0	4,679	1,954
Social and cultural activities	0	0	0	0
Ladies Guild fund raising income	7,161	0	7,161	2,959
Bereavement activities	0	19,478	19,478	20,880
Burial scheme contributions	0	14,866	14,866	7,374
Other funeral income charges	0	34,344	34,344	28,254
Charitable donations received	0	4,465	4,465	3,446
Kol Nidrei Appeal	0	60	60	58
Charity boxes	0	4,525	4,525	3,504
Total incoming resources	120,020	40,404	160,424	151,954

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

3	RESOURCES EXPENDED	Unrestricted Funds 2022	Designated Funds 2022	Total Funds 2022	Total Funds 2021
	Costs of generating funds				
	Social and cultural activities	8,637	0	8,637	3,191
	Ladies Guild fund raising costs	0	0	0	100
	Bereavement Costs	8,637	0	8,637	3,291
	Funeral & associated costs	0	24,043	24,043	22,449
	Doubtful debt provision receivables ledger-(decrease)/increase	0	-3,223	1,712	1,782
	Write offs receivables ledger	0	1,712	1,712	1,149
	Charitable Activities	0	22,532	22,532	25,380
	Gross salaries and national insurance	70,208	0	70,208	68,591
	Pension costs	2,338	0	2,338	2,263
	Rabbi's hospitality costs	1,955	0	1,955	945
	Motor and travel costs	6,551	0	6,551	2,032
	Visiting officials	2,490	0	2,490	2,270
	Costs Yomim Noraim	0	0	0	0
	Contribution to MATT Talmud Torah	4,622	0	4,622	2,400
	Utilities	3,605	0	3,605	3,402
	Insurance	4,222	0	4,222	4,063
	Telephone	2,010	0	2,010	2,009
	Cleaning	5,199	0	5,199	4,451
	Synagogue repairs and maintenance	4,719	0	4,719	2,164
	Rabbi's house repairs and maintenance	3,163	0	3,163	1,724
	Postage	643	0	643	440
	Printing & stationery	1,408	0	1,408	1,152
	Computer costs	933	0	933	942
	Security costs	5,842	0	5,842	4,672
	Kidushim costs	3,678	0	3,678	1,391
	Plaques and presentations	682	0	682	2,222
	Religious purchases	845	0	845	-322
	Levies and fees	2,590	0	2,590	2,695
	General expenses	306	0	306	342
	Depreciation-motor car	2,706	0	2,706	2,761
	Bank charges	790	0	790	731
	Legal & professional fees	2,100	0	2,100	0
	Charitable distributions -Koi Nidrei Appeal & general	250	3,400	3,650	4,151
	Doubtful debt provision receivables ledger-(decrease)	-4,575	0	-4,575	-8,348
	Write offs receivables ledger	5,921	0	5,921	6,844
	Governance costs	1,207	0	1,207	1,020
	Independent examiners costs	1,207	0	1,207	1,020
	Total Resources Expended	145,045	25,932	170,977	145,678

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

4 STAFF COSTS

	2022 £	2021 £
Wages & salaries	65,465	63,848
Social security costs	4,743	4,743
Pension costs	2,338	2,263
	<u>72,546</u>	<u>70,854</u>
Average number of employees	2022	2021
The average number of employees during the year was as follows:	5	5

Higher paid staff
No employee earned more than £60,000 in the year
Trustees did not receive any remuneration, expenses, or other benefits in the year

Key management personnel
The key management personnel of the charity are as listed in the charity information page
These comprise the Trustees and the senior management team

5 TANGIBLE FIXED ASSETS

	Freehold	Motor Vehicle	Total
Cost/Valuation			
At 1 January 2022	395,000	12,990	407,990
Additions in year	0	0	0
Disposals in year	0	0	0
At 31 December 2022	<u>395,000</u>	<u>12,990</u>	<u>407,990</u>
Depreciation			
At 1 January 2022	0	2,165	2,165
Charge for the year	0	2,706	2,706
Disposals	0	0	0
At 31 December 2021	<u>0</u>	<u>4,871</u>	<u>4,871</u>
Net Book Value			
At 31 December 2022	395,000	8,119	403,119
At 31 December 2021	<u>395,000</u>	<u>10,825</u>	<u>405,825</u>

The premises occupied by the synagogue, are leased from Arena Housing Group Limited under a 125 year lease dated 28 February 2007, at an annual peppercorn rent. Upon completion of the lease a premium of £625,000 was payable. The lease includes a clause prohibiting disposal of the property by the custodian trustees, except that where the trustees are unable to continue using the premises, they are able to surrender the residue of the lease at a £nil premium to the leaseholders. As a result of these clauses the lease has no value to the congregation as there is no right of disposal. Therefore the value of the lease is not incorporated into the balance sheet. Equally the lease premium prepayment paid on completion has no value to the congregation as it is not a recoverable amount and so has been fully impaired on completion and £nil value carried forward.

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

6 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

Amounts falling due within one year:		
Receivables ledger balances less provisions	12,361	9,727
Sundry debtors and prepayments	103,037	96,617
	<u>115,398</u>	<u>106,344</u>
	2022 £	2021£

Included within sundry debtors and prepayments is a designated deposit account held by the Liverpool Jewish Housing Association Limited in respect of the designated sinking fund reserve set aside for major repairs to the synagogue buildings.
The balance as at 31 December 2022 was £78,290 (2021: £73,226)

7 BANK BALANCES

Barclays Bank:		
Current account	1,040	-318
Premium deposit account	285,278	6,764
Reward account	33,729	39,220
Charities Aid Foundation deposit account	0	88,583
Cambridge and Counties Bank deposit	83,000	81,661
Teachers Building Society-notice account	0	101,614
Nationwide Building Society-notice account	0	101,496
	<u>403,047</u>	<u>419,020</u>
	2022 £	2021£

8 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

Deferred income	5,000	5,000
Other taxation and social security	0	0
Other creditors and accruals	21,474	20,546
	<u>26,474</u>	<u>25,546</u>
	2022 £	2021£

The deferred income relates to a specific legacy which has not yet been defrayed as the wishes of the donor family have not yet been finalised.

9 SUPPORT COSTS

Included within charitable activity costs are support costs totalling £21,640 in relation to administrator's salary. Of this 5% amounting to £1,082 would be apportioned to the designated burial fund.

10 RELATED PARTY TRANSACTIONS

No transactions took place with related parties during the current or previous year.

11	FUNDS	At 1 January 2022	Incoming Resources	Resources Expended	Transfers	At 31 December 2022
		£	£	£	£	£

Unrestricted Funds	General fund	Revaluation reserve	Designated Funds				Total Funds
			Burials fund	Ladies Guild	Charitable donations fund	Sinking fund	
	343,298	120,020	-145,045	-5,000	313,273		
	256,172	0	0	0	256,172		
	599,470	120,020	-145,045	-5,000	569,445		
Designated Funds	Burials fund	Ladies Guild	Charitable donations fund	Sinking fund	Total Funds		
					2022	2021	2020
	226,102	35,816	-22,532	0	239,386		
	6,845	0	0	0	6,845		
	0	4,525	-3,400	0	1,125		
	73,226	63	0	5,000	78,289		
	306,173	40,404	-25,932	5,000	325,645		
	905,643	160,424	-170,977	0	895,090		

Designated funds:

Burial Fund
Contributions received from members less costs of funerals and associated costs to date.
The burial fund provides cover on an annual basis for those members who pay a separate annual contribution, towards the cost of a funeral in Liverpool on a weekday. Additional costs are charged by Liverpool City Council where a funeral takes place on a Sunday or bank holiday. Additional costs are also incurred where the deceased has to be transferred from outside Liverpool. These additional costs are borne by members.
The scheme was also historically partly insured - the scheme policy paid a set amount where there are more than 10 deaths in a scheme year.
This insurance policy ceased on 18 March 2019 as insurers were no longer able to offer cover due to the age of the members. Following a Council meeting on 26 February 2019, it was decided to continue with the scheme on a self funded basis. The Executive and Council will continue to monitor the viability of the scheme, based on current experience of burials.

Ladies Guild
Income from fund raising functions less costs held by the Ladies Guild. As of 1 January 2015 the Ladies Guild transferred the monies held in a separate bank account in the name of the Guild into the synagogue bank account.

Charitable reserve
Monies donated in the annual Kol Nidrei appeal for local Jewish charities and monies collected in the various charity boxes in the synagogue and at funerals less distributions made in the year as determined by the synagogue Council.

Sinking fund
Monies set aside each year from unrestricted reserves surpluses to cover future major repairs to the synagogue buildings. The monies are held in a separate designated deposit account operated by the Liverpool Jewish Housing Association Limited. Interest earned on the designated deposit account is added to the reserve.

12 ANALYSIS OF NET ASSETS BETWEEN FUNDS

Unrestricted Funds	Designated Funds	Total Funds	Tangible fixed assets	Other net assets
£	£	£		
403,119	0	403,119	166,326	325,645
569,445	325,645	895,090		

Accounts

CHARITY NUMBER: 1169737

**ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

**ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021**

	Page
Charity Information	1
Report of the Trustees	2-6
Report of the Independent Examiner	7
Statement of Financial Activities	8
Balance Sheet	9
Notes to the Financial Statements	10-16

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
CHARITY INFORMATION
FOR THE YEAR ENDED 31 DECEMBER 2021

Key management personnel	Trustees and Senior Management Team		
Charity Trustees	Position vacant	Chairman	
	Mr E A Haft	Honorary Treasurer	
	Mr M H Boher	Assistant Honorary Treasurer	Resigned 8 October 2021
	Mr M J Lawrence	Senior Warden	
	Mr D Mann	Junior Warden	
	Mr H S Norman	Honorary Secretary	
	Mr J D Malits	Immediate Past Chairman	
Senior management team	Rabbi N Fagleman	Rabbi	
	Mr D Coleman	Administrator	
Registered address	Malcolm Malits Court 207 Mather Avenue Liverpool L18 9UB		
Registered charity number	1169737		
Independent examiner	Mr M B Cohen Alexander Myerson & Co Limited 61 Rodney Street Liverpool L1 9ER		
Bankers	Barclays Bank 145 Allerton Road Liverpool L18 2DH		
Solicitor	Mr G Abrams Gregory Abrams Davidson LLP 20-24 Mathew Street Liverpool L2 6RE		

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021

The Trustees present their annual report and financial statements for the year ended 31 December 2021 and confirm that they comply with the Charities Act 2011, Charities SORP 2015 and the Financial Reporting Standard Applicable in the UK and Republic of Ireland (FRS102) (Effective 1 January 2015)

Structure, governance and management

The Allerton Hebrew Congregation Central Synagogue is a registered charity (no.1169737) and a charitable incorporated organisation -association (CIO), registered with the Charity Commission on 18 October 2016. The charity is governed by its constitution and rules adopted by the members at a general meeting held on 4 September 2016. The charity is managed by the executive team who are appointed annually at the annual general meeting of the members of the congregation, and who are also the charity trustees. The executive members in post at the year end are listed on the charity information page. The executive comprises the chairman, treasurer, assistant treasurer, secretary, senior warden, junior warden and immediate past chairman. There is also council of the congregation comprising elected members who are appointed annually. The maximum number of elected council members is 12. The elected council governs the congregation. The executive and council meet on a regular basis to manage the affairs of the charity and to formulate policy. The charity's administrator manages the day to day operations of the charity in liaison with the treasurers and chairman.

Objectives and activities

The objects of the charity are to promote the Jewish religion for the public benefit by way of all or any of the following means:

- Provision and maintenance of a synagogue for prayer and to further and encourage the practice of Orthodox Judaism as prescribed by the office of the Chief Rabbi of the United Hebrew Congregations of the Commonwealth.
- To create and develop social and cultural activities for all ages for its membership and to the wider Jewish community of Liverpool and Merseyside.
- To create programmes of Jewish learning and education in conjunction with other bodies to further aid and strengthen the practice of orthodox Judaism.
- To provide plots and burial rites in accordance with the orthodox Jewish tradition.
- To contribute to welfare and charitable purposes in connection with the Jewish religion.

Recruitment and appointment of trustees

The existing charity trustees are responsible for the recruitment of new trustees and seek those individuals with the requisite skill to perform the role.

Risk management

The trustees continually assess risks applicable to the congregation. These include financial, health & safety and safe custody of the congregations assets. The trustees are satisfied that appropriate procedures are in place to manage these risks. In particular, insurance cover is in place , fire and emergency evacuation procedures are regularly tested and finances are kept under regular review.

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021

Activities and achievements

How our activities deliver public benefit

The Trustees confirm that they have complied with the duty in Section 4 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit and the specific guidance relating to bodies for the advancement of religion.

The Congregation carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities, summarised below, provide benefit both to those who worship at our synagogue and the wider Jewish community on Merseyside.

Religious activities

Our synagogue provides a centre for our prayers and worship and also for activities associated with our faith.

Prayers: Our synagogue is open daily for services led by our Rabbi. Services are open to all including visitors to the city.

Festivals and holy days: All the Jewish festivals and holydays are observed and strongly supported by the community.

Funeral facilities: We offer a burial scheme to those members who wish to join the scheme. Our Rabbi ensures that members are buried in accordance with Orthodox Jewish rites.

Burials are also facilitated for non-members.

Marriages: Our synagogue provides marriage facilities in accordance with the Jewish tradition. Our administrator is an accredited registrar with Liverpool City Council for the registration of marriages performed by our Rabbi.

Education: Our Rabbi and his wife provide regular educational programmes open to both our members and the wider Jewish community. This includes both one-to-one and group sessions.

Community activities

Hall and communal space: Our hall is available for use by local Jewish groups and organisations. This includes monthly meetings of the seniors' club hosted by Merseyside Jewish Community Care.

In addition our Ladies Guild hold regular social events including musical concerts, quizzes and other such events. These are enthusiastically supported by both our members and the wider Jewish Community.

Our premises are used as a polling station for the local constituency and occasionally for MP and Councillors surgeries.

The synagogue regularly hosts school tours providing education to non-Jewish children about what goes on in a synagogue and aspects of the Jewish faith, thus promoting good inter-faith relations.

Plans for future periods

In recent years the Congregation has, in conjunction with the Liverpool Jewish Housing Association, downsized into a smaller building which better serves the smaller and diminishing size of our community. The age profile of our community is getting older and in addition younger members of the community are moving away from the city, often followed by their parents as young families develop.

Our aim therefore in the medium term, is to strive to make our Congregation financially viable as our members and membership income continues to decline.

Legal and administrative information

The Synagogue as a CIO is registered as a charity by the Charity Commission, number 1169737.

The Synagogue operates in accordance with the customs, ceremony and traditions of Orthodox Judaism in the United Kingdom and under the auspices of the Office of the Chief Rabbi of the United Hebrew Congregations of the Commonwealth.

These financial statements have been drawn up in accordance with the Charities SORP (FRS102) as amended by Update Bulletin One for reporting periods beginning on or after 1 January 2016

The charity trustees during the year were as follows:

Chairman	Position vacant
Immediate Past Chairman	J D Malits
Treasurer	E Haft
Assistant Treasurer	** Michael Boher
Senior Warden	M J Lawrence
Junior Warden	D Mann
Secretary	H S Norman

Synagogue Council Members during the year were as follows:

Gregory Abrams
 Steven Alis
 Joe Bronstein
 Alan Cohen
 Merton Cohen
 Alan Coleman
 Harry Friend
 Annette Haft
 Julian Lander **
 Michael Lawrence
 David Mann
 Sophie Mann
 Jeffrey Max
 Malcolm Turner **

** Also a custodian trustee

Charity Trustees and Council Members were appointed at the synagogue annual general meeting held on 20 April 2021

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021
FINANCIAL REVIEW

Reserves policy

The trustees have reviewed the reserves policies of the charity.

Our congregation is an ageing community and the principal aim of the trustees is to build sufficient reserves to continue operating viably as a congregation into the medium future period.

We will seek therefore to continue making operating surpluses that generate cash funds to enable this to continue.

Certain reserves have been designated as follows:

- **Burial scheme reserve:** The scheme is self-funded.
Contributions are received from members to cover future funeral arrangements.
- **Charity reserve:** Donations are collected in various charity boxes at services, funerals and weddings.
In addition collections are made once a year at the Yom Kippur high-holiday for local charities.
These funds collected are distributed to various Jewish and non-Jewish communal organisations annually. The recipients of the distributions are determined by the Synagogue elected Council.
- **Sinking Fund:** Funds are set aside annually to cover future major repairs to the synagogue buildings.
- **Ladies Guild Fund:** This incorporates monies raised by the Ladies Guild from their various social activities which is used to provide essential equipment for the Congregation from time to time.

Principal funding sources

The charity's principal funding source is subscriptions from members. Subscribing does not provide any entitlement to specific seating in the synagogue-a system of open seating is in place. Whilst our synagogue is open to all for services, subscribing means that members are eligible to become trustees or members of the synagogue Council thus enabling members to have a direct influence as to how the congregation is run.

Funds are also received from donations by members.

Subscriptions are also received from members who have applied to the burial scheme to cover the costs of eventual burial.

Investment policy and objectives

The charity has no long term investments. Our cash reserves are held in bank and building society deposits and the trustees continually seek appropriate institutions to give the best returns.

Given the level of our cash resources, and the need to ensure that cash funds are available to operate the charity, the trustees do not consider it appropriate at this time to invest in the stock market, where better returns would be available but at greater risk to the charity's funds.

Performance

The charity trustees are satisfied with the performance of the charity in the year in view of the small surplus and increased reserves. In view of the increasing age of the congregation the charity trustees take the view that it is important for the continued viability of the congregation that adequate reserves are maintained for the future when membership numbers decrease.

Rabbi Natan Eagleman and Rebetzen Avital joined us in February 2018. They are now well established within our congregation and the wider community.

The past year has again been severely impacted by the Covid pandemic. For a large part of the year we have been unable to hold services within the synagogue, nor to hold many learning sessions or social activities around the Chagim or other Yomtovim.

Contact with our members has therefore been largely via Zoom online or by telephone.

During lockdown we have continued to hold daily morning and Friday Kabbalat services and also learning sessions with the Rabbi via Zoom.

In addition, in conjunction with other congregations and the local Chabad centre, we have held joint events online around the Chagim and generally, encompassing talks by guest speakers, concerts and children's programmes. These have been very well attended.

The telephone "buddy" group continues to maintain regular contact with our older and more vulnerable members or those living alone.

During these challenging times we are therefore trying to maintain contact with our members and provide a range of religious and learning activities for those who wish to avail themselves of what is offered.

On a more positive note, the Omicron variant of Covid has impacted the community to a far lesser degree and with the continuing decrease in the number of cases and deaths during the first quarter of 2022 we are gradually reducing restrictions and getting back to some normality. It is hoped that Purim and Shabbat UK weekend in May will provide a springboard to members returning to shul-going and involvement with the Shule activities.

Our membership income level has remained comparable with the prior year despite the death sadly, of 13 members in the year.

It is expected therefore that membership income will decline slightly in 2022. Due to Covid and the closure of the shule for extended periods, the Executive and Council agreed that there should be no increase in membership fees for the past two years. This was facilitated by the reasonable surpluses on the general reserve in recent years. As indicated by the marginal surplus in 2021 this cannot continue with increasing costs and particularly the expected increase in energy costs in spring 2022. Whilst we have been able to again hold any increase in fees for 2022, it is expected that there will be a larger than usual increase in fees in 2023.

The Executive and Council meet regularly to ensure that the synagogue is run efficiently. The members of both committees bring various individual skills and experience to the running of the congregation and our thanks go to them for their hard work and dedication to the shule on an entirely voluntary basis.

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021
FINANCIAL REVIEW

Financial review

We have generated a small overall surplus in the year of £6,276 (2020: surplus £32,710) comprising surplus £2,762 from unrestricted reserves and surplus of £3,514 from designated funds (2020: unrestricted surplus £11,700, designated surplus £21,010).

The principal reason the decrease in the unrestricted surplus was a reduction in operating due to the Covid lockdown and the freeze on membership subscription fee increases.

The principal reason for the decrease in the designated reserves surplus was the higher number deaths of members of the burial scheme in the year.

Also a lower number of non-member funerals in 2021 were funded by other shule schemes where our member was a former member of those synagogues.

There have also been fewer deaths of members who do not subscribe to the burial scheme, hence the decrease in income from relatives and attendant expenditure.

Whilst there were 13 deaths of members in 2021 (2020: 19) , only 5 were members of our burial scheme (2020: 4)

COVID-19

The Trustees have considered the effects of the Coronavirus epidemic on the activities of the Congregation and this Trustees Report. In accordance with direction by the UK government under the lockdown arrangements, the synagogue was closed for a number of periods in the year.

We re-opened for periods of time when religious services within the synagogue were permitted.

Limited services and study sessions were being held digitally via Zoom software so that members could stay connected with the synagogue during the lockdown.

Aside from the operational effects on the functioning of the congregation within the synagogue building, there has been limited effect on the finances of the congregation. We had to furlough one member of staff who we continued to pay but which cost was being part funded by the UK Government under the furlough scheme. The Rabbinic team and our administrator continued to work remotely.

As noted above, we are gradually returning to normality in 2022, with daily services during the week and on Shabbat in the Shule building.

We continue to provide online access to services in the week, as well as learning sessions online.

Our income has not been affected by cancelled subscriptions and although we are losing a certain amount of donation income this is offset by there being reduced costs for kiddushim and lower utility costs.

Given the age profile of our congregation, the principal risk arises from the self-funded burial scheme. The designated reserve fund for the burial scheme at the year end would cover the cost of approximately 56 funerals at current rates .

During the year ended 31 December 2021 there were only 5 deaths of scheme members.

Post year end to mid March 2022 there has been a further 1 death of a scheme member.

In the last three financial years we have had between 4 and 7 deaths per year claiming on the scheme so the effect of COVID-19 to date has not been significant and has not therefore impacted significantly the Trustees' assessment of the viability of the Scheme going forward.

The Trustees continue to monitor the situation regularly.

**ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2021**

Trustees' Responsibility Statement

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and regulations.

The Charities Act 2011 and regulations thereunder requires the trustees to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Practice (United Kingdom Accounting Standards and applicable law) which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of the resources, including the income and expenditure, of the charity for that period. In preparing the financial statements, the trustees are required to :

- select suitable accounting policies and then apply them consistently
- observe the methods and principles set out in the Statement of Recommended Practice ' Accounting and Reporting by Charities' (revised 2005)
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and regulations made thereunder and the provision of the trust deed. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the Board of Trustees **12/04/2022**.....and signed on its behalf by:

Ellis Haft

Ellis Haft
Honorary Treasurer and Charity Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE**

I report on the accounts of Allerton Hebrew Congregation Central Synagogue for the year ended 31 December 2021, which are set out on pages [8 - 16]

Your attention is drawn to the fact that the charity trustees have prepared the charity's accounts in accordance with the Statement of Recommended Practice 'Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) issued in May 2014 in preference to the Statement of Recommended Practice 'Accounting and Reporting by Charities: Statement of Recommended Practice (revised 2005) issued in April 2005 which is referred to in the Charities (Accounts and Reports) Regulations 2008, but which has been withdrawn.

I understand that the charity's trustees have done this in order for the charity's accounts to give a true and fair view in accordance with United Kingdom Generally Accepted Accounting Practice effective for accounting periods beginning on or after 1 January 2015.

This report is made solely to the charity's trustees, as a body, in accordance with the regulations made under section 154 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an independent examiner'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 charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 and that an independent examination is needed.

It is my responsibility to :

- examine the accounts under section 145 of the Charities Act 2011
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011; and
- to state whether particular matters have come to my attention

Basis of independent examiner's report

My examination was carried out in accordance with the general Direction given by the Charity Commission.

An examination includes a review of the accounts with the accounting records kept by the charity and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention :

- which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act 2011
 - to prepare accounts which accord with the accounting records; and
 - to comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008have not been met; or
- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

M B Cohen

On behalf of Alexander Myerson & Co Limited
Chartered Accountants
61 Rodney Street
Liverpool
L1 9ER

M. B. Cohen

12/4/2022

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2021

	Notes	Unrestricted Funds 2021	Designated Funds 2021	Total Funds 2021	Total Funds 2020
Incoming resources	2				
<i>Incoming funds from charitable activities</i>					
Membership fees		86,640	0	86,640	86,405
Gift Aid tax receipts		21,498	0	21,498	27,034
Donations to the synagogue		7,330	0	7,330	6,847
Investment income		783	986	1,769	4,680
Bereavement Activities		0	28,254	28,254	62,334
Charitable donations for distribution		0	3,504	3,504	3,951
<i>Incoming funds from income generating activities:</i>					
Activities for generating funds		2,959	0	2,959	5,493
Total incoming resources		119,210	32,744	151,954	196,744
Resources expended	3				
Costs of generating funds		3,191	100	3,291	7,719
Bereavment costs		0	25,380	25,380	42,913
Charitable activities		112,237	3,750	115,987	112,384
Governance costs		1,020	0	1,020	1,018
		116,448	29,230	145,678	164,034
Net movement in funds		2,762	3,514	6,276	32,710
Reconciliation of funds:					
Total funds brought forward		601,954	297,413	899,367	857,219
Transfer between funds	-	5,246	5,246	0	0
Other recognised gains & losses:					
Gain on revaluation of fixed assets		0	0	0	0
Total funds carried forward	11	599,470	306,173	905,643	889,929

All income derives from continuing activities

The attached notes form an integral part of these financial statements

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
CHARITY BALANCE SHEET
FOR THE YEAR ENDED 31 DECEMBER 2021

	Notes	2021 £	2020 £
Fixed Assets			
Tangible fixed assets	5	<u>405,825</u>	<u>397,596</u>
Current Assets			
Debtors	6	106,344	94,494
Cash at bank	7	<u>419,020</u>	<u>435,699</u>
		<u>525,364</u>	<u>530,193</u>
Creditors			
Amounts falling due within one year	8	<u>25,546</u>	<u>28,422</u>
Net Current Assets		499,818	501,771
Net Assets		<u>905,643</u>	<u>899,367</u>
Reserves	11		
General unrestricted reserves		599,470	601,954
Designated reserves		<u>306,173</u>	<u>297,413</u>
		<u>905,643</u>	<u>899,367</u>

The financial statements were approved by the trustees on 12/04/2022
signed on its behalf by :

and were

Ellis Haft
.....
Ellis Haft-Honorary Treasurer and Charity Trustee

The attached notes form an integral part of these financial statements

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

1 ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared in accordance with 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 (FRS102) (effective 1 January 2015)- Charities SORP 2015, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Charities Act 2011.

Going concern

The trustees assess whether the use of the going concern is appropriate ie: whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees make this assessment for a period of 1 year from the date of approval of these financial statements. The trustees have concluded that the charity has adequate resources to continue in existence for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

Incoming resources

Membership fees are accounted for on a receivable basis after deduction of doubtful debt provision
All other income is accounted for on a cash received basis

Resources expended

All expenditure of the charity is accounted for on an accruals basis when the liability is incurred
Expenditure includes any VAT which cannot be recovered and is reported as part of the expenditure to which it relates

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities
It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs comprise the costs of running the charity as an organisation, including administrator's salary and independent examination fees

Pensions

The synagogue operates an auto-enrolment defined contribution pension scheme through the government NEST scheme.
In addition the synagogue contributes to a personal defined contribution pension plan for the benefit of the Rabbi.

Tangible fixed assets

Tangible fixed assets of more than £1,000 are capitalised and initially included at cost.
The freehold property comprising the Rabbi's house at valuation.
The basis of the valuation was current market value.
The valuation was performed by Jonathan Kersh Commercial, Registered Valuers.

The trustees consider that the freehold property is maintained in such a state of repair that the residual value is at least equal to net book value
As a result, the corresponding depreciation would not be material, and is therefore not charged in the Statement of Financial Activities.

Depreciation is charged at rates calculated to write off the cost less residual value of each asset over its expected useful life as follows:

Freehold land and building Nil
Motor vehicle 25% reducing balance

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

Funds

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes.

The aim and use of each designated fund is set out in notes to the financial statements. Where the purpose for which the designated fund was created no longer applies, the funds held are transferred back to general unrestricted funds.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The charity had no restricted funds at the year end.

Financial Instruments

The charity only has financial instruments classified as basic and measured at amortised cost. The charity has no financial instruments that are classified as "other" or financial instruments measured at fair value.

Cash flow statement

The charity has taken advantage of the exemption available in the Charities SORP (FRS102) and section 7.1B of FRS102 and has not prepared a cash flow statement as it is classed as small.

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

2 INCOMING RESOURCES	Unrestricted Funds 2021	Designated Funds 2021	Total Funds 2021	Total Funds 2020
	£	£	£	£
Membership Income	86,640	0	86,640	86,405
Gift Aid Receipts	21,498	0	21,498	27,034
Donations				
Yahrzeit offerings	2,330	0	2,330	2,042
Aliyah offerings	567	0	567	1,030
Yizkor offerings	865	0	865	30
General donations	2,308	0	2,308	1,500
Sponsorship of kiddushim	1,260	0	1,260	2,245
	<u>7,330</u>	<u>0</u>	<u>7,330</u>	<u>6,847</u>
Investment income				
Bank interest receivable	783	783	1,566	4,084
Sinking fund deposit interest	0	203	203	596
	<u>783</u>	<u>986</u>	<u>1,769</u>	<u>4,680</u>
Activities for generating funds				
Hall and wedding fees	885	0	885	1,055
High Holyday fees	0	0	0	0
Synagogue tours	120	0	120	480
Social and cultural activities	1,954	0	1,954	3,958
Ladies Guild fund raising income	0	0	0	0
	<u>2,959</u>	<u>0</u>	<u>2,959</u>	<u>5,493</u>
Bereavement activities				
Burial scheme contributions	0	20,880	20,880	19,006
Other funeral income charges	0	7,374	7,374	43,328
	<u>0</u>	<u>28,254</u>	<u>28,254</u>	<u>62,334</u>
Charitable donations received				
Kol Nidrei Appeal	0	3,446	3,446	2,870
Charity boxes	0	58	58	1,081
	<u>0</u>	<u>3,504</u>	<u>3,504</u>	<u>3,951</u>
Total incoming resources	<u>119,210</u>	<u>32,744</u>	<u>151,954</u>	<u>196,744</u>

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

3 RESOURCES EXPENDED

Costs of generating funds

Social and cultural activities

Ladies Guild fund raising costs

Bereavement Costs

Funeral & associated costs

Doubtful debt provision receivables ledger-(decrease)/increase

Write offs receivables ledger

Charitable Activities

Gross salaries and national insurance

Pension costs

Rabbi's hospitality costs

Motor and travel costs

Visiting officiants

Costs Yomin Noraim

Contribution to MATT Talmud Torah

Utilities

Insurance

Telephone

Cleaning

Synagogue repairs and maintenance

Rabbi's house repairs and maintenance

Postage

Printing & stationery

Computer costs

Security costs

Kiddushim costs

Plaques and presentations

Religious purchases

Levies and fees

General expenses

Depreciation-motor car

Bank charges

Charitable distributions -Kol Nidrei Appeal & general

Doubtful debt provision receivables ledger-(decrease)/increase

Write offs receivables ledger

Governance costs

Independent examiners costs

Total Resources Expended

	Unrestricted Funds 2021 £	Designated Funds 2021 £	Total Funds 2021 £	Total Funds 2020 £
Costs of generating funds				
Social and cultural activities	3,191	0	3,191	7,719
Ladies Guild fund raising costs	0	100	100	0
	3,191	100	3,291	7,719
Bereavement Costs				
Funeral & associated costs	0	22,449	22,449	42,917
Doubtful debt provision receivables ledger-(decrease)/increase	0	1,782	1,782	349
Write offs receivables ledger	0	1,149	1,149	339
	0	25,380	25,380	42,917
Charitable Activities				
Gross salaries and national insurance	68,591	0	68,591	65,954
Pension costs	2,263	0	2,263	2,480
Rabbi's hospitality costs	945	0	945	620
Motor and travel costs	2,032	0	2,032	2,127
Visiting officiants	2,270	0	2,270	830
Costs Yomin Noraim	0	0	0	0
Contribution to MATT Talmud Torah	2,400	0	2,400	2,400
Utilities	3,402	0	3,402	2,910
Insurance	4,063	0	4,063	4,024
Telephone	2,009	0	2,009	2,650
Cleaning	4,451	0	4,451	3,279
Synagogue repairs and maintenance	2,164	0	2,164	2,119
Rabbi's house repairs and maintenance	1,724	0	1,724	3,040
Postage	440	0	440	530
Printing & stationery	1,152	0	1,152	1,240
Computer costs	942	0	942	1,009
Security costs	4,672	0	4,672	3,128
Kiddushim costs	1,391	0	1,391	2,149
Plaques and presentations	2,222	0	2,222	310
Religious purchases	322	0	322	519
Levies and fees	2,695	0	2,695	2,830
General expenses	342	0	342	200
Depreciation-motor car	2,761	0	2,761	860
Bank charges	731	0	731	820
Charitable distributions -Kol Nidrei Appeal & general	401	3,750	4,151	5,140
Doubtful debt provision receivables ledger-(decrease)/increase	8,348	0	8,348	860
Write offs receivables ledger	6,844	0	6,844	320
	112,237	3,750	115,987	112,384
Governance costs				
Independent examiners costs	1,020	0	1,020	1,018
Total Resources Expended	116,448	29,230	145,678	164,034

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

4 STAFF COSTS	2021 £	2020 £
Wages & salaries	63,848	63,937
Social security costs	4,743	2,017
Pension costs	2,263	2,481
	<u>70,854</u>	<u>68,435</u>

Average number of employees	2021 £	2020 £
The average number of employees during the year was as follows:	5	5

Higher paid staff

No employee earned more than £60,000 in the year

Trustees did not receive any remuneration, expenses, or other benefits in the year

Key management personnel

The key management personnel of the charity are as listed in the charity information page

These comprise the Trustees and the senior management team

5 TANGIBLE FIXED ASSETS

	Freehold Property £	Motor Vehicle £	Total £
Cost/Valuation			
At 1 January 2021	395,000	10,100	405,100
Additions in year	0	12,990	12,990
Disposals in year	0	-10,100	-10,100
At 31 December 2021	<u>395,000</u>	<u>12,990</u>	<u>407,990</u>
Depreciation			
At 1 January 2021	0	7,504	7,504
Charge for the year	0	2,165	2,165
Disposals		-7,504	-7,504
At 31 December 2021	<u>0</u>	<u>2,165</u>	<u>2,165</u>
Net Book Value			
At 31 December 2021	<u>395,000</u>	<u>10,825</u>	<u>405,825</u>
At 31 December 2020	<u>395,000</u>	<u>2,596</u>	<u>397,596</u>

The premises occupied by the synagogue, are leased from Arena Housing Group Limited under a 125 year lease dated 28 February 2007, at an annual peppercorn rent. Upon completion of the lease a premium of £625,000 was payable. The lease includes a clause prohibiting disposal of the property by the custodian trustees, except that where the trustees are unable to continue using the premises, they are able to surrender the residue of the lease at a £nil premium to the leaseholders. As a result of these clauses the lease has no value to the congregation as there is no right of disposal. Therefore the value of the lease is not incorporated into the balance sheet. Equally the lease premium prepayment paid on completion has no value to the congregation as it is not a recoverable amount and so has been fully impaired on completion and £nil value carried forward.

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

6 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020£
Amounts falling due within one year:		
Receivables ledger balances less provisions	9,727	7,990
Sundry debtors and prepayments	96,617	86,504
	<u>106,344</u>	<u>94,494</u>

Included within sundry debtors and prepayments is a designated deposit account held by the Liverpool Jewish Housing Association Limited in respect of the designated sinking fund reserve set aside for major repairs to the synagogue buildings.

The balance as at 31 December 2021 was £68,023 (2020: £68,023)

7 BANK BALANCES

	2021 £	2020£
Barclays Bank:		
Current account	- 318	- 4,250
Premium deposit account	6,764	28,916
Reward account	39,220	39,216
Charities Aid Foundation deposit account	88,583	88,582
Cambridge and Counties Bank deposit	81,661	80,855
Teachers Building Society-notice account	101,614	101,310
Nationwide Building Society-notice account	101,496	101,070
	<u>419,020</u>	<u>435,699</u>

8 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2021 £	2020£
Deferred income	5,000	5,000
Other taxation and social security	0	0
Other creditors and accruals	20,546	23,422
	<u>25,546</u>	<u>28,422</u>

The deferred income relates to a specific legacy which has not yet been defrayed as the wishes of the donor family have not yet been finalised.

9 SUPPORT COSTS

Included within charitable activity costs are support costs totalling £20,725 in relation to administrator's salary. Of this 5% amounting to £1,036 would be apportioned to the designated burial fund.

10 RELATED PARTY TRANSACTIONS

No transactions took place with related parties during the current or previous year.

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

11	FUNDS	At 1 January 2021 £	Incoming Resources £	Resources Expended £	Transfers £	At 31 December 2021 £
	Unrestricted Funds					
	General fund	345,782	119,210 -	116,448 -	5,246	343,298
	Revaluation reserve	256,172	0	0	0	256,172
		601,954	119,210 -	116,448 -	5,246	599,470
	Designated Funds					
	Burials fund	222,445	29,037 -	25,380	0	226,102
	Ladies Guild	6,945	0 -	100	0	6,845
	Charitable donations fund	0	3,504 -	3,750	246	0
	Sinking fund	68,023	203	-	5,000	73,226
		297,413	32,744 -	29,230	5,246	306,173
	Total Funds	899,367	151,954 -	145,678	0	905,643

Designated funds:

Burial Fund

Contributions received from members less costs of funerals and associated costs to date.

The burial fund provides cover on an annual basis for those members who pay a separate annual contribution, towards the cost of a funeral in Liverpool on a weekday. Additional costs are charged by Liverpool City Council where a funeral takes place on a Sunday or bank holiday. Additional costs are also incurred where the deceased has to be transferred from outside Liverpool. These additional costs are borne by members.

The scheme is also partly insured -the scheme policy pays a set amount where there are more than 10 deaths in a scheme year

This insurance policy ceased on 18 March 2019 as insurers were no longer able to offer cover due to the age of the members.

Following a Council meeting on 26 February 2019, it was decided to continue with the scheme on a self funded basis.

The Executive and Council will continue to monitor the viability of the scheme, based on current experience of burials

Ladies Guild

Income from fund raising functions less costs held by the Ladies Guild. As of 1 January 2015 the Ladies Guild transferred the monies held in a separate bank account in the name of the Guild into the synagogue bank account.

Charitable reserve

Monies donated in the annual Kol Nodrei appeal for local Jewish charities and monies collected in the various charity boxes in the synagogue and at funerals less distributions made in the year as determined by the synagogue Council

Sinking fund

Monies set aside each year from unrestricted reserves surpluses to cover future major repairs to the synagogue buildings

The monies are held in a separate designated deposit account operated by the Liverpool Jewish Housing Association Limited.

Interest earned on the designated deposit account is added to the reserve.

12 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Designated Funds £	Total Funds £
Tangible fixed assets	405,825	0	405,825
Other net assets	193,645	306,173	499,818
	599,470	306,173	905,643

Accounts

CHARITY NUMBER: 1169737

**ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

**ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
CONTENTS OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

	Page
Charity Information	1
Report of the Trustees	2-6
Report of the Independent Examiner	7
Statement of Financial Activities	8
Balance Sheet	9
Notes to the Financial Statements	10-16

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
CHARITY INFORMATION
FOR THE YEAR ENDED 31 DECEMBER 2020

Key management personnel	Trustees and Senior Management Team	
Charity Trustees	Position vacant	Chairman
	Mr E A Haft	Honorary Treasurer
	Mr M H Boher	Assistant Honorary Treasurer
	Mr M J Lawrence	Senior Warden
	Mr D Mann	Junior Warden
	Mr H S Norman	Honorary Secretary
	Mr J D Malits	Immediate Past Chairman
		Appointed 14 July 2020
Senior management team	Rabbi N Fagleman	Rabbi
	Mr D Coleman	Administrator
Registered address	Malcolm Malits Court 207 Mather Avenue Liverpool L18 9UB	
Registered charity number	1169737	
Independent examiner	Mr M B Cohen Alexander Myerson & Co Limited 61 Rodney Street Liverpool L1 9ER	
Bankers	Barclays Bank 145 Allerton Road Liverpool L18 2DH	
Solicitor	Mr G Abrams Gregory Abrams Davidson LLP 20-24 Mathew Street Liverpool L2 6RE	

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2020

The Trustees present their annual report and financial statements for the year ended 31 December 2019 and confirm that they comply with the Charities Act 2011, Charities SORP 2015 and the Financial Reporting Standard Applicable in the UK and Republic of Ireland (FRS102) (Effective 1 January 2015)

Structure, governance and management

The Allerton Hebrew Congregation Central Synagogue is a registered charity (no.1169737) and a charitable incorporated organisation -association (CIO), registered with the Charity Commission on 18 October 2016. The charity is governed by its constitution and rules adopted by the members at a general meeting held on 4 September 2016. The charity is managed by the executive team who are appointed annually at the annual general meeting of the members of the congregation, and who are also the charity trustees. The executive members in post at the year end are listed on the charity information page. The executive comprises the chairman, treasurer, assistant treasurer, secretary, senior warden, junior warden and immediate past chairman. There is also council of the congregation comprising elected members who are appointed annually. The maximum number of elected council members is 12. The elected council governs the congregation. The executive and council meet on a regular basis to manage the affairs of the charity and to formulate policy. The charity's administrator manages the day to day operations of the charity in liaison with the treasurers and chairman.

Objectives and activities

The objects of the charity are to promote the Jewish religion for the public benefit by way of all or any of the following means:

- Provision and maintenance of a synagogue for prayer and to further and encourage the practice of Orthodox Judaism as prescribed by the office of the Chief Rabbi of the United Hebrew Congregations of the Commonwealth
- To create and develop social and cultural activities for all ages for its membership and to the wider Jewish community of Liverpool and Merseyside
- To create programmes of Jewish learning and education in conjunction with other bodies to further aid and strengthen the practice of orthodox Judaism.
- To provide plots and burial rites in accordance with the orthodox Jewish tradition.
- To contribute to welfare and charitable purposes in connection with the Jewish religion.

Recruitment and appointment of trustees

The existing charity trustees are responsible for the recruitment of new trustees and seek those individuals with the requisite skill to perform the role.

Risk management

The trustees continually assess risks applicable to the congregation. These include financial, health & safety and safe custody of the congregations assets.

The trustees are satisfied that appropriate procedures are in place to manage these risks. In particular, insurance cover is in place , fire and emergency evacuation procedures are regularly tested and finances are kept under regular review.

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2020

Activities and achievements

How our activities deliver public benefit

The Trustees confirm that they have complied with the duty in Section 4 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit and the specific guidance relating to bodies for the advancement of religion.

The Congregation carries out a wide range of activities in pursuance of its charitable aims. The trustees consider that these activities, summarised below, provide benefit both to those who worship at our synagogue and the wider Jewish community on Merseyside

Religious activities

Our synagogue provides a centre for our prayers and worship and also for activities associated with our faith.

Prayers: Our synagogue is open daily for services led by our Rabbi. Services are open to all including visitors to the city.

Festivals and holy days: All the Jewish festivals and holydays are observed and strongly supported by the community.

Funeral facilities: We offer a burial scheme to those members who wish to join the scheme. Our Rabbi ensures that members are buried in accordance with Orthodox Jewish rites. Burials are also facilitated for non-members .

Marriages: Our synagogue provides marriage facilities in accordance with the Jewish tradition. Our administrator is an accredited registrar with Liverpool City Council for the registration of marriages performed by our Rabbi.

Education: Our Rabbi and his wife provide regular educational programmes open to both our members and the wider Jewish community. This includes both one-to-one and group sessions

Community activities

Hall and communal space: Our hall is available for use by local Jewish groups and organisations. This includes monthly meetings of the seniors' club hosted by Merseyside Jewish Community Care.

In addition our Ladies Guild hold regular social events including musical concerts , quizzes and other such events. These are enthusiastically supported by both our members and the wider Jewish Community.

Our premises are used as a polling station for the local constituency and occasionally for MP and Councillors surgeries.

The synagogue regularly hosts school tours providing education to non -Jewish children about what goes on in a synagogue and aspects of the Jewish faith , thus promoting good inter-faith relations.

Plans for future periods

In recent years the Congregation has, in conjunction with the Liverpool Jewish Housing Association, downsized into a smaller building which better serves the smaller and diminishing size of our community. The age profile of our community is getting older and in addition younger members of the community are moving away from the city, often followed by their parents as young families develop.

Our aim therefore in the medium term, is to strive to make our Congregation financially viable as our members and membership income continues to decline.

Legal and administrative information

The Synagogue as a CIO is registered as a charity by the Charity Commission, number 1169737.

The Synagogue operates in accordance with the customs, ceremony and traditions of Orthodox Judaism in the United Kingdom and under the auspices of the Office of the Chief Rabbi of the United Hebrew Congregations of the Commonwealth.

These financial statements have been drawn up in accordance with the Charities SORP (FRS102) as amended by Update Bulletin One for reporting periods beginning on or after 1 January 2016

The charity trustees during the year were as follows:

Chairman		Position vacant
Immediate Past Chairman		J D Malits
Treasurer		E Haft
Assistant Treasurer	**	Michael Boher
Senior Warden		M J Lawrence
Junior Warden		D Mann
Secretary		H S Norman

Synagogue Council Members during the year were as follows:

Gregory Abrams	
Steven Alis	
Joe Bronstein	
Alan Cohen	
Merton Cohen	
Alan Coleman	
Harry Friend	
Annette Haft	
Julian Lander	**
Sophie Mann	
Jeffrey Max	
Malcolm Turner	**

** Also a custodian trustee

Charity Trustees and Council Members were appointed at the synagogue annual general meeting held on 14 July 2020.
Mr Solomon Goldman vacated his position as a Council member and custodian trustee on permanently leaving the UK.

**ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2020
FINANCIAL REVIEW**

Reserves policy

The trustees have reviewed the reserves policies of the charity
Our congregation is an ageing community and the principal aim of the trustees is to build sufficient reserves to continue operating viably as a congregation into the medium future period.
We will seek therefore to continue making operating surpluses that generate cash funds to enable this to continue.
Certain reserves have been designated as follows:

- **Burial scheme reserve:** The scheme is self-funded.
Contributions are received from members to cover future funeral arrangements
- **Charity reserve:** Donations are collected in various charity boxes at services, funerals and weddings
In addition collections are made once a year at the Yom Kippur high -holyday for local charities
These funds collected are distributed to various Jewish and non-Jewish communal organisations annually. The recipients of the distributions are determined by the Synagogue elected Council
- **Sinking Fund:** Funds are set aside annually to cover future major repairs to the synagogue buildings
- **Ladies Guild Fund:** This incorporates monies raised by the Ladies Guild from their various social activities which is used to provide essential equipment for the Congregation from time to time

Principal funding sources

The charity's principal funding source is subscriptions from members. Subscribing does not provide any entitlement to specific seating in the synagogue-a system of open seating is in place. Whilst our synagogue is open to all for services, subscribing means that members are eligible to become trustees or members of the synagogue Council thus enabling members to have a direct influence as to how the congregation is run.
Funds are also received from donations by members.
Subscriptions are also received from members who have applied to the burial scheme to cover the costs of eventual burial.

Investment policy and objectives

The charity has no long term investments. Our cash reserves are held in bank and building society deposits and the trustees continually seek appropriate institutions to give the best returns.
Given the level of our cash resources, and the need to ensure that cash funds are available to operate the charity, the trustees do not consider it appropriate at this time to invest in the stock market, where better returns would be available but at greater risk to the charity's funds

Performance

The charity trustees are satisfied with the performance of the charity in the year in view of the small surplus and increased reserves. In view of the increasing age of the congregation the charity trustees take the view that it is important for the continued viability of the congregation that adequate reserves are maintained for the future when membership numbers decrease.

Rabbi Natan Fagleman and Rebetzen Avital joined us in February 2018. They are now well established within our congregation and the wider community.

The past year has been severely impacted by the Covid pandemic. For a large part of the year we have been unable to hold services within the synagogue, nor to hold many learning sessions or social activities around the Chagim or other Yomtanim. Contact with our members has therefore been largely via Zoom online or by telephone.

During lockdown we have continued to hold daily morning and Friday Kabbalat services and also learning sessions with the Rabbi via Zoom.

In addition, in conjunction with other congregations and the local Chabad centre, we have held joint events online around the Chagim and generally, encompassing talks by guest speakers, concerts and children's programmes. These have been very well attended. A telephone "buddy" group has been set up to maintain regular contact with our older and more vulnerable members or those living alone. During these challenging times we are therefore trying to maintain contact with our members and provide a range of religious and learning activities for those who wish to avail themselves of what is offered.

The congregation continues to operate therefore but in a very different way and it is hoped the Government's Roadmap out of lockdown announced in March 2021 will enable the Congregation to soon return to normal activities.

We are continuing to notice a gradual decrease in our membership as is indicated by the decline in membership income in the year.

This is mainly due to deaths but as the age profile of our members continues to increase, we are finding that due to financial circumstances, more members are requesting concessionary reduced fees which impacts our income.

The Executive and Council strive to ensure that membership fee levels set each year are affordable and are in line with provincial congregations generally.

The Executive and Council meet regularly to ensure that the synagogue is run efficiently. The members of both committees bring various individual skills and experience to the running of the congregation and our thanks go to them for their hard work and dedication to the shule on an entirely voluntary basis.

**ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2020
FINANCIAL REVIEW**

Financial review

We have generated a small overall surplus in the year of £32,710 (2019: surplus £9,438) comprising surplus £11,700 from unrestricted reserves and surplus of £21,010 from designated funds (2019: unrestricted surplus £10,130, designated deficit £(692)).

The principal reason the increase in the unrestricted surplus was a reduction in operating due to the Covid lockdown.

The principal reason for the increase in the designated reserves surplus was the fewer deaths of members of the burial scheme in the year.

There have however been more deaths of members who do not subscribe to the burial scheme, hence the increase in income from relatives and attendant expenditure.

COVID-19

The Trustees have considered the effects of the Coronavirus epidemic on the activities of the Congregation and this Trustees Report.

In accordance with direction by the UK government under the lockdown arrangements, the synagogue was closed from the lockdown date of 23 March 2020 and only opened for short periods of time when religious services within the synagogue were permitted. For the large part of the year however the building was closed.

Limited services and study sessions are now being held digitally via Zoom software so that members can stay connected with the synagogue during the lockdown.

Aside from the operational effects on the functioning of the congregation within the synagogue building, there has been limited effect on the finances of the congregation. We have had to furlough one member of staff who we continue to pay but which cost is currently being part funded by the UK Government under the furlough scheme. The Rabbinic team and our administrator continue to work remotely.

Our income has not been affected by cancelled subscriptions and although we are losing a certain amount of donation income this is offset by there being no costs for kiddushim and lower utility costs.

Given the age profile of our congregation, the principal risk arises from the self-funded burial scheme. The designated reserve fund for the burial scheme at the year end would cover the cost of approximately 53 funerals at current rates. During the year ended 31 December 2020 there were only 2 deaths of scheme members. Post year end to mid March 2021 there have been a further 2 deaths of scheme members.

In the last three financial years we have had between 2 and 9 deaths per year claiming on the scheme so the effect of COVID-19 to date has not been significant and has not therefore impacted significantly the Trustees' assessment of the viability of the Scheme going forward.

The Trustees continue to monitor the situation regularly.

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 DECEMBER 2020

Trustees' Responsibility Statement

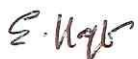
The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and regulations.

The Charities Act 2011 and regulations thereunder requires the trustees to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Practice (United Kingdom Accounting Standards and applicable law) which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of the resources, including the income and expenditure, of the charity for that period. In preparing the financial statements, the trustees are required to :

- select suitable accounting policies and then apply them consistently
- observe the methods and principles set out in the Statement of Recommended Practice ' Accounting and Reporting by Charities' (revised 2005)
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and regulations made thereunder and the provision of the trust deed. The trustees are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the Board of Trustees on 11/11/21 and signed on its behalf by:



Ellis Haft
Honorary Treasurer and Charity Trustee

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF
ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE**

I report on the accounts of Allerton Hebrew Congregation Central Synagogue for the year ended 31 December 2020, which are set out on pages [8-16]

Your attention is drawn to the fact that the charity trustees have prepared the charity's accounts in accordance with the Statement of Recommended Practice ' Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) issued in May 2014 in preference to the Statement of Recommended Practice ' Accounting and Reporting by Charities: Statement of Recommended Practice (revised 2005) issued in April 2005 which is referred to in the Charities (Accounts and Reports) Regulations 2008, but which has been withdrawn.

I understand that the charity's trustees have done this in order for the charity's accounts to give a true and fair view in accordance with United Kingdom Generally Accepted Accounting Practice effective for accounting periods beginning on or after 1 January 2015.

This report is made solely to the charity's trustees, as a body, in accordance with the regulations made under section 154 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in an independent examiner'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 charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 and that an independent examination is needed.

It is my responsibility to :

- examine the accounts under section 145 of the Charities Act 2011
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011; and
- to state whether particular matters have come to my attention

Basis of independent examiner's report

My examination was carried out in accordance with the general Direction given by the Charity Commission.

An examination includes a review of the accounts with the accounting records kept by the charity and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters.

The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a ' true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention :

- which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act 2011
 - to prepare accounts which accord with the accounting records; and
 - to comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008have not been met
- to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

M B Cohen

On behalf of Alexander Myerson & Co Limited
Chartered Accountants
61 Rodney Street
Liverpool
L1 9ER

M. B. Cohen
9/4/21

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2020

	Notes	Unrestricted Funds 2020	Designated Funds 2020	Total Funds 2020	Total Funds 2019
Incoming resources	2				
<i>Incoming funds from charitable activities</i>					
Membership fees		86,405	0	86,405	90,367
Gift Aid tax receipts		27,034	0	27,034	25,575
Donations to the synagogue		6,847	0	6,847	11,344
Investment income		2,042	2,638	4,680	5,164
Bereavement Activities		0	62,334	62,334	43,050
Charitable donations for distribution		0	3,951	3,951	4,389
<i>Incoming funds from income generating activities:</i>					
Activities for generating funds		5,493	0	5,493	14,137
Total incoming resources		127,821	68,923	196,744	194,026
Resources expended	3				
Costs of generating funds		7,719	0	7,719	12,089
Bereavement costs		0	42,913	42,913	44,813
Charitable activities		107,384	5,000	112,384	126,736
Governance costs		1,018	0	1,018	950
		116,121	47,913	164,034	184,588
Net movement in funds		11,700	21,010	32,710	9,438
Reconciliation of funds:					
Total funds brought forward		596,161	270,496	866,657	857,219
Transfer between funds		-5,907	5,907	0	0
Other recognised gains & losses:					
Gain on revaluation of fixed assets		0	0	0	0
Total funds carried forward	11	601,954	297,413	899,367	866,657

All income derives from continuing activities

The attached notes form an integral part of these financial statements

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
 CHARITY BALANCE SHEET
 FOR THE YEAR ENDED 31 DECEMBER 2020

	Notes	2020 £	2019 £
Fixed Assets			
Tangible fixed assets	5	397,596	398,461
Current Assets			
Debtors	6	94,494	67,993
Cash at bank	7	435,699	410,377
		530,193	478,370
Creditors			
Amounts falling due within one year	8	28,422	10,174
Net Current Assets		501,771	468,196
Net Assets		899,367	866,657
Reserves	11		
General unrestricted reserves		601,954	596,161
Designated reserves		297,413	270,496
		899,367	866,657

The financial statements were approved by the trustees on 9/4/21 and were signed on its behalf by :


 Jonathan Malits-Immediate Past Chairman


 Ellis Haft-Honorary Treasurer

The attached notes form an integral part of these financial statements

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared in accordance with 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 (FRS102) (effective 1 January 2015)- Charities SORP 2015, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Charities Act 2011

Going concern

The trustees assess whether the use of the going concern is appropriate i.e.: whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees make this assessment for a period of 1 year from the date of approval of these financial statements. The trustees have concluded that the charity has adequate resources to continue in existence for the foreseeable future. The charity therefore continues to adopt the going concern basis in preparing its financial statements.

Incoming resources

Membership fees are accounted for on a receivable basis after deduction of doubtful debt provision
All other income is accounted for on a cash received basis.

Resources expended

All expenditure of the charity is accounted for on an accruals basis when the liability is incurred
Expenditure includes any VAT which cannot be recovered and is reported as part of the expenditure to which it relates

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities
It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Governance costs comprise the costs of running the charity as an organisation, including administrator's salary and independent examination fees

Tangible fixed assets

Tangible fixed assets of more than £1,000 are capitalised and included at cost or valuation.
Tangible fixed assets are stated at the lower of cost and net realisable value.
The freehold property comprising the Rabbi's house at valuation.
The basis of the valuation was current market value.
The valuation was performed by Jonathan Kersh Commercial, Registered Valuers.

The trustees consider that the freehold property is maintained in such a state of repair that the residual value is at least equal to net book value. As a result, the corresponding depreciation would not be material, and is therefore not charged in the Statement of Financial Activities.

Depreciation is charged at rates calculated to write off the cost less residual value of each asset over its expected useful life as follows:

Freehold land and buildings	Nil
Motor vehicle	25% reducing balance

**ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020**

Funds

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes.

The aim and use of each designated fund is set out in the notes to the financial statements. Where the purpose for which the designated fund was created no longer applies, the funds held are transferred back to general unrestricted funds.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The charity had no restricted funds at the year end.

Financial instruments

The charity only has financial instruments classified as basic and measured at amortised cost. The charity has no financial instruments that are classified as "other" or financial instruments measured at fair value.

Pensions

The synagogue operates an auto-enrolment defined contribution pension scheme through the government NEST scheme . In addition the synagogue contributes to a personal defined contribution pension plan for the benefit of the Rabbi.

Cash flow statement

The charity has taken advantage of the exemption available in the Charities SORP (FRS102) and section 7.1B of FRS102 and has not prepared a cash flow statement as it is classed as small.

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

INCOMING RESOURCES	Unrestricted Funds 2020 £	Designated Funds 2020 £	Total Funds 2020 £	Total Funds 2019 £
Membership Income	86,405	0	86,405	90,367
Gift Aid Receipts	27,034	0	27,034	25,575
Donations				
Yahrzeit offerings	2,042	0	2,042	2,025
Aliyah offerings	1,030	0	1,030	3,660
Yizkor offerings	30	0	30	1,550
General donations	1,500	0	1,500	644
Sponsorship of kiddushim	2,245	0	2,245	3,465
	<u>6,847</u>	<u>0</u>	<u>6,847</u>	<u>11,344</u>
Investment income				
Bank interest receivable	2,042	2,042	4,084	4,758
Sinking fund deposit interest	0	596	596	406
	<u>2,042</u>	<u>2,638</u>	<u>4,680</u>	<u>5,164</u>
Activities for generating funds				
Hall and wedding fees	1,055	0	1,055	1,200
High Holyday fees	0	0	0	2,240
Synagogue tours	480	0	480	802
Social and cultural activities	3,958	0	3,958	9,895
Ladies Guild fund raising income	0	0	0	0
	<u>5,493</u>	<u>0</u>	<u>5,493</u>	<u>14,137</u>
Bereavement activities				
Burial scheme contributions	0	19,006	19,006	20,739
Other funeral income charges	0	43,328	43,328	22,311
	<u>0</u>	<u>62,334</u>	<u>62,334</u>	<u>43,050</u>
Charitable donations received				
Kol Nidrei Appeal	0	2,870	2,870	3,963
Charity boxes	0	1,081	1,081	426
	<u>0</u>	<u>3,951</u>	<u>3,951</u>	<u>4,389</u>
Total incoming resources	<u>127,821</u>	<u>68,923</u>	<u>196,744</u>	<u>194,026</u>

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

3	RESOURCES EXPENDED	Unrestricted Funds 2020 £	Designated Funds 2020 £	Total Funds 2020 £	Total Funds 2019 £
	Costs of generating funds				
	Social and cultural activities	7,719	0	7,719	11,486
	Ladies Guild fund raising costs	0	0	0	603
		7,719	0	7,719	12,089
	Bereavement Costs				
	Funeral & associated costs	0	42,917	42,917	45,006
	Doubtful debt provision receivables ledger-(decrease)/increase	0	-343	-343	-583
	Write offs receivables ledger	0	339	339	390
		0	42,913	42,913	44,813
	Charitable Activities				
	Gross salaries and national insurance	65,954	0	65,954	63,251
	Pension costs	2,481	0	2,481	2,396
	Rabbi's hospitality costs	621	0	621	2,679
	Motor and travel costs	2,127	0	2,127	3,130
	Visiting officiants	830	0	830	2,180
	Costs Yomin Noraim	0	0	0	542
	Contribution to MATT Talmud Torah	2,400	0	2,400	3,400
	Utilities	2,917	0	2,917	3,799
	Insurance	4,024	0	4,024	4,521
	Telephone	2,652	0	2,652	2,244
	Cleaning	3,275	0	3,275	5,079
	Synagogue repairs and maintenance	2,115	0	2,115	2,239
	Rabbi's house repairs and maintenance	3,041	0	3,041	1,889
	Postage	535	0	535	260
	Printing & stationery	1,246	0	1,246	2,286
	Computer costs	1,009	0	1,009	639
	Security costs	3,128	0	3,128	7,622
	Kiddushim costs	2,149	0	2,149	7,676
	Plaques and presentations	313	0	313	1,055
	Religious purchases	519	0	519	453
	Levies and fees	2,830	0	2,830	1,840
	General expenses	202	0	202	222
	Depreciation-motor car	865	0	865	1,154
	Bank charges	821	0	821	724
	Charitable distributions -Kol Nidrei Appeal & general	142	5,000	5,142	6,410
	Doubtful debt provision receivables ledger-(decrease)/increase	861	0	861	-3,525
	Write offs receivables ledger	327	0	327	2,571
		107,384	5,000	112,384	126,736
	Governance costs				
	Independent examiners costs	1,018	0	1,018	950
	Total Resources Expended	116,121	47,913	164,034	184,588

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

4 STAFF COSTS	2020 £	2019 £
Wages & salaries	63,937	61,392
Social security costs	2,017	1,859
Pension costs	2,481	2,396
	<u>68,435</u>	<u>65,647</u>

Average number of employees	2020 £	2019 £
The average number of employees during the year was as follows:	5	5

Higher paid staff

No employee earned more than £60,000 in the year

Trustees did not receive any remuneration, expenses, or other benefits in the year

Key management personnel

The key management personnel of the charity are as listed in the charity information page

These comprise the Trustees and the senior management team

5 TANGIBLE FIXED ASSETS

	Freehold Property £	Motor Vehicle £	Total £
Cost/Valuation			
At 1 January 2020 and 31 December 2020 -at	395,000	10,100	405,100
		0	0
Depreciation			
At 1 January 2020	0	6,639	6,639
Charge for the year	0	865	865
At 31 December 2020	0	7,504	7,504
Net Book Value			
At 31 December 2020	395,000	2,596	397,596
At 31 December 2020	395,000	3,461	398,461

The premises occupied by the synagogue, are leased from Arena Housing Group Limited under a 125 year lease dated 28 February 2007, at an annual peppercorn rent. Upon completion of the lease a premium of £625,000 was payable. The lease includes a clause prohibiting disposal of the property by the custodian trustees, except that where the trustees are unable to continue using the premises, they are able to surrender the residue of the lease at a £nil premium to the leaseholders. As a result of these clauses the lease has no value to the congregation as there is no right of disposal. Therefore the value of the lease is not incorporated into the balance sheet. Equally the lease premium prepayment paid on completion has no value to the congregation as it is not a recoverable amount and so has been fully impaired on completion and £nil value carried forward.

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

6 DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020 £	2019 £
Amounts falling due within one year:		
Receivables ledger balances less provisions	7,990	3,003
Sundry debtors and prepayments	86,504	64,990
	<u>94,494</u>	<u>67,993</u>

Included within sundry debtors and prepayments is a designated deposit account held by the Liverpool Jewish Housing Association Limited in respect of the designated sinking fund reserve set aside for major repairs to the synagogue buildings.

The balance as at 31 December 2020 was £68,023 (2019: £62,427)

7 BANK BALANCES

	2020 £	2019 £
Barclays Bank:		
Current account	-4,250	-3,258
Premium deposit account	28,916	7,579
Reward account	39,216	39,145
Charities Aid Foundation deposit account	88,582	87,222
Cambridge and Counties Bank fixed term deposit	80,855	79,689
Teachers Building Society-notice account	101,310	100,000
Nationwide Building Society-notice account	101,070	100,000
	<u>435,699</u>	<u>410,377</u>

8 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2020 £	2019 £
Deferred income	5,000	5,000
Other taxation and social security	0	0
Other creditors and accruals	23,422	5,174
	<u>28,422</u>	<u>10,174</u>

The deferred income relates to a specific legacy which has not yet been defrayed as the wishes of the donor family have not yet been finalised.

9 SUPPORT COSTS

Included within charitable activity costs are support costs totalling £20,879 in relation to administrator's salary. Of this 5% amounting to £1,044 would be apportioned to the designated burial fund.

10 RELATED PARTY TRANSACTIONS

No transactions took place with related parties during the current or previous year.

ALLERTON HEBREW CONGREGATION CENTRAL SYNAGOGUE
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2020

11	FUNDS	At 1 January 2020 £	Incoming Resources £	Resources Expended £	Transfers £	At 31 December 2020 £
	Unrestricted Funds					
	General fund	339,989	127,821	-116,121	-5,907	345,782
	Revaluation reserve	256,172	0	0	0	256,172
		<u>596,161</u>	<u>127,821</u>	<u>-116,121</u>	<u>-5,907</u>	<u>601,954</u>
	Designated Funds					
	Burials fund	200,982	64,376	-42,913	0	222,445
	Ladies Guild	6,945	0	0	0	6,945
	Charitable donations fund	142	3,951	-5,000	907	0
	Sinking fund	62,427	596	0	5,000	68,023
		<u>270,496</u>	<u>68,923</u>	<u>-47,913</u>	<u>5,907</u>	<u>297,413</u>
	Total Funds	<u>866,657</u>	<u>196,744</u>	<u>-164,034</u>	<u>0</u>	<u>899,367</u>

Designated funds:

Burial Fund

Contributions received from members less costs of funerals and associated costs to date.

The burial fund provides cover on an annual basis for those members who pay a separate annual contribution, towards the cost of a funeral in Liverpool on a weekday. Additional costs are charged by Liverpool City Council where a funeral takes place on a Sunday or bank holiday. Additional costs are also incurred where the deceased has to be transferred from outside Liverpool. These additional costs are borne by members.

The scheme is also partly insured -the scheme policy pays a set amount where there are more than 10 deaths in a scheme year

This insurance policy ceased on 18 March 2019 as insurers were no longer able to offer cover due to the age of the members.

Following a Council meeting on 26 February 2019, it was decided to continue with the scheme on a self funded basis.

The Executive and Council will continue to monitor the viability of the scheme, based on current experience of burials

Ladies Guild

Income from fund raising functions less costs held by the Ladies Guild. As of 1 January 2015 the Ladies Guild transferred the monies held in a separate bank account in the name of the Guild into the synagogue bank account.

Charitable reserve

Monies donated in the annual Kol Nodrei appeal for local Jewish charities and monies collected in the various charity boxes in the synagogue and at funerals less distributions made in the year as determined by the synagogue Council

Sinking fund

Monies set aside each year from unrestricted reserves surpluses to cover future major repairs to the synagogue buildings

The monies are held in a separate designated deposit account operated by the Liverpool Jewish Housing Association Limited.

Interest earned on the designated deposit account is added to the reserve.

12 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted Funds £	Designated Funds £	Total Funds £
Tangible fixed assets	397,596	0	397,596
Other net assets	204,358	297,413	501,771
	<u>601,954</u>	<u>297,413</u>	<u>899,367</u>