

**CHARITY NUMBER: 1169737**

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

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

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

<b>Key management personnel</b>	Trustees and Senior Management Team	
<b>Charity Trustees</b>	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
<b>Senior management team</b>	Rabbi N Fagleman	Rabbi
	Mr D Coleman	Administrator
<b>Registered address</b>	Malcolm Malits Court 207 Mather Avenue Liverpool L18 9UB	
<b>Registered charity number</b>	1169737	
<b>Independent examiner</b>	Mr M B Cohen Alexander Myerson & Co Limited 61 Rodney Street Liverpool L1 9ER	
<b>Bankers</b>	Barclays Bank 145 Allerton Road Liverpool L18 2DH	
<b>Solicitor</b>	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
<b>Incoming resources</b>	<b>2</b>				
<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
<b>Total incoming resources</b>		<b>127,821</b>	<b>68,923</b>	<b>196,744</b>	<b>194,026</b>
<b>Resources expended</b>	<b>3</b>				
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
		<b>116,121</b>	<b>47,913</b>	<b>164,034</b>	<b>184,588</b>
<b>Net movement in funds</b>		<b>11,700</b>	<b>21,010</b>	<b>32,710</b>	<b>9,438</b>
<b>Reconciliation of funds:</b>					
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
<b>Total funds carried forward</b>	<b>11</b>	<b>601,954</b>	<b>297,413</b>	<b>899,367</b>	<b>866,657</b>

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 £
<b>Fixed Assets</b>			
Tangible fixed assets	5	397,596	398,461
<b>Current Assets</b>			
Debtors	6	94,494	67,993
Cash at bank	7	435,699	410,377
		530,193	478,370
<b>Creditors</b>			
Amounts falling due within one year	8	28,422	10,174
<b>Net Current Assets</b>		501,771	468,196
<b>Net Assets</b>		899,367	866,657
<b>Reserves</b>	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 is 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 £
<b>Membership Income</b>	86,405	0	86,405	90,367
<b>Gift Aid Receipts</b>	27,034	0	27,034	25,575
<b>Donations</b>				
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>
<b>Investment income</b>				
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>
<b>Activities for generating funds</b>				
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>
<b>Bereavement activities</b>				
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>
<b>Charitable donations received</b>				
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>
<b>Total incoming resources</b>	<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 £
	<b>Costs of generating funds</b>				
	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
	<b>Bereavement Costs</b>				
	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
	<b>Charitable Activities</b>				
	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
	<b>Governance costs</b>				
	Independent examiners costs	1,018	0	1,018	950
	<b>Total Resources Expended</b>	<b>116,121</b>	<b>47,913</b>	<b>164,034</b>	<b>184,588</b>

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

<b>4 STAFF COSTS</b>	<b>2020 £</b>	<b>2019 £</b>
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>

<b>Average number of employees</b>	<b>2020 £</b>	<b>2019 £</b>
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**

	<b>Freehold Property £</b>	<b>Motor Vehicle £</b>	<b>Total £</b>
<b>Cost/Valuation</b>			
At 1 January 2020 and 31 December 2020 -at	395,000	10,100	405,100
		0	0
<b>Depreciation</b>			
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
<b>Net Book Value</b>			
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 £
<b>Amounts falling due within one year:</b>		
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 £
	<b>Unrestricted Funds</b>					
	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>
	<b>Designated Funds</b>					
	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>
	<b>Total Funds</b>	<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>