

CHARITY NUMBER: 1169737

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

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

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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