

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

CHARITY NUMBER: 1169737

Signed Ahs

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

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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	

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

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).

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 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 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
- **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 Rebetzten 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
		<u>518,445</u>	<u>525,364</u>
Creditors			
Amounts falling due within one year	8	26,474	25,546
Net Current Assets		<u>491,971</u>	<u>499,818</u>
Net Assets		<u>895,090</u>	<u>905,643</u>
Reserves			
General unrestricted reserves		569,445	599,470
Designated reserves		325,645	306,173
		<u>895,090</u>	<u>905,643</u>

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	Income Resources	Expended Resources	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		
					226,102	35,816	-22,532
	6,845	0	0	0	239,386	0	
	0	0	0	0	6,845	0	
	0	0	0	0	1,125	0	
	73,226	63	-25,932	5,000	78,289	325,645	
	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		