

COMPANY NUMBER: 937882

REGISTERED CHARITY NUMBER: 257345

**JEWISH JOINT BURIAL SOCIETY**

(A Company Limited by Guarantee)

**Report and Financial Statements  
Year Ended 31 December 2008**

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**JEWISH JOINT BURIAL SOCIETY**  
(A Company Limited by Guarantee)

**Report and Financial Statements**  
**Year Ended 31 December 2008**

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# **JEWISH JOINT BURIAL SOCIETY**

(A Company Limited by Guarantee)

## **Legal and Administrative Information**

**Year Ended 31 December 2008**

### **Constitution**

The Jewish Joint Burial Society, (JJBS), is a company limited by guarantee and a registered charity governed by its Memorandum and Articles of Association. Charity Number 257345. Company Number 937882. It was incorporated on 27 August 1968.

### **Directors, Governors, Members, Council and Trustees**

The Society has 25 member Synagogues. Each Synagogue has the power to appoint one voting governor and an alternate. The Board consists of these nominated Governors and also not more than eight elected Governors who are elected by the other governors. Elections are held annually with four elected governors retiring and eligible for re-election.

The Governors are the Trustees for the purpose of charity law and throughout this report are referred to as the Trustees. They are also the directors of the Company for the purposes of company law.

The Trustees serving during the year and since the year end were as follows:-

#### **Elected Trustees**

Marcus Sefton-Green	- president
Mike Frankl	- chair
Clare Lubin	- treasurer -re-elected June 2008
Sidney Baginsky	
Victor Davis	- resigned February 2008
Frank Godson	
Jerome Karet	- re-elected June 2008
David Leibling	- secretary -re-elected June 2008
Keith Feldman	- elected June 2008

#### **Member Trustees**

Michael Baum	
Jon Burden	
Ian Cave	
Simon Cohen	- resigned August 2008
Brenda Freedman	
Henry Fried	
Maurice Gold	
Alan Green	- appointed September 2008
Frank Harris	
Woolf Heymann	- resigned January 2009
Maurice Hoffman	- appointed January 2009
David Jacobs	
Simon Jacobs	
Edward Kafka	
Stan Keller	
Stella Mason	
Philip Michaelis	
Cheryl Petar	
Reza Razavi	
Mark Samuels	
Alan Sears	
Jocelyn Shepherd	
Sidney Veronique	
Roger Woolf	

#### **Sextons**

Colin Joseph
Mitzi Kalinsky

# **JEWISH JOINT BURIAL SOCIETY**

(A Company Limited by Guarantee)

## **Legal and Administrative Information Year Ended 31 December 2008**

### **Registered Office and Principal Address**

1 Victory Road  
Wanstead  
London  
E11 1UL

### **Bankers**

Abbey Plc  
29 Temple Fortune Parade  
London NW11 0QF

CAF BANK Ltd  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
Kent ME19 4JQ

National Westminster Bank Plc  
104 Tottenham Court Road  
London W1A 3AQ

### **Auditors**

Nyman Libson Paul  
Regina House  
124 Finchley Road  
London NW3 5JS

### **Solicitors**

Osmond Gaunt & Rose  
Winston House  
349 Regents Park Road  
London N3 1DH

### **Investment Managers**

Rensburg Sheppards Investment Managers Limited  
2 Gresham Street  
London EC2V 7QN

# **JEWISH JOINT BURIAL SOCIETY**

(A Company Limited by Guarantee)

## **Report of the Trustees Year Ended 31 December 2008**

The Trustees, who are also directors of the charity for the purposes of the Companies Act, present their report together with the financial statements of the Charity for the year ended 31 December 2008. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in 2005 in preparing the annual report and financial statements of the charity.

Legal and administrative information set out on pages 1 and 2 form part of this report.

### **Structure, governance and management**

The Society was set up in 1969 as a company limited by Guarantee. Governance of the Society is by the board of governors, each member synagogue being entitled to appoint one governor and an alternate. There are also eight elected governors, elected by the other governors. The governors meet about five times a year. Governors make all strategic decisions, including investment policy, setting fees and benefits. The Chairman oversees the day to day operations which are run by the Sexton and his assistant. All major decisions are ratified by the Board of Governors. A sub-committee reviews the Society's risk and investments. The Society also has a Grants Committee and a dormant Loans Committee.

The Governors are responsible for the management of the risks faced by the Society. Detailed considerations of risk are handled by the Governors in meeting. Risks are identified and assessed throughout the year and controls are established to manage the risks. A formal review of the Society's risk management processes is undertaken each year.

The key controls used by the Society are:

- Formal agendas and minutes for Governors meetings (held 5 times a year)
- Detailed terms of reference for sub-committees
- Regular management accounts
- Development of formal written policies, including authority limits

Through the risk management processes established by the Society, the Governors are satisfied that the major risks identified have been adequately mitigated where necessary. It is recognised that systems can only provide reasonable but not absolute assurance that major risks have been adequately identified.

There are informal procedures adopted for the induction and training of trustees.

### **Objects and activities of the Society**

The objects of the Charity are the provision of burial and cremation facilities and services for members of Synagogues and their dependents in the United Kingdom of Great Britain and Northern Ireland and for such other charitable purposes which accord with the principles of Judaism as the Governors may from time to time determine.

The Society has two main classes of membership

- Full membership where the Society provides a burial plot or a cremation and pays for the cost of the funeral. The main burial ground is at Cheshunt. Full members tend to be based within the M25. The Society subcontracts the undertaking service.

# **JEWISH JOINT BURIAL SOCIETY**

(A Company Limited by Guarantee)

## **Report of the Trustees**

**Year Ended 31 December 2008**

- A further group of Synagogues are members of the Funeral Expenses Scheme (FES) where the funeral is not organised by the Society and for which the Society makes a contribution towards the total cost of the funeral up to pre-determined limits.

The Society charges full members a per-capita sum, set each year by the Governors, which covers the cost of funerals and maintenance of the cemetery. Funeral expenses members pay a separate charge. The Society welcomes other communities who wish to join one or other of these schemes.

Non-member funerals are also arranged for which a full charge is made.

The Society has purchased a number of plots at the Western Cemetery, Bullsmoor Road, Cheshunt, from the Western Charitable Foundation which provides maintenance of the site and prepares the graves, for which the society pays a quarterly charge. Regular liaison meetings take place with the Western Charitable Foundation. There are sufficient plots to bury at current rates for at least the next 50 years.

An actuarial review of the assets and long term liabilities of the Society is performed each year. It is used as a basis to set the fees and charges for the coming year. The fees are set to cover current costs and to build up reserves to cover the future costs of funerals and maintenance for existing congregants. The last valuation was April 2008.

The Society sets aside a sum for grants each year from the surplus arising on non-member funerals. These are granted to projects making a contribution to the communities for the bereaved or for communal or educational projects. In 2008, £36,250 (2007 £25,500) was given.

The Society is actively considering the environment through the on-going management of the cemetery and is hoping to enable woodland burials; by investing in ethical funds; and providing guidance and support to the bereaved to help them deal with death in accordance with Jewish custom and with dignity.

### **Achievements and performance**

The number of funerals carried out during 2008 was 205 (2007 - 202). This is slightly below the average for the last few years. Of these 21% were for non-members which is similar to last year. Of the funerals carried out 33% (2007 36%) were cremations. The number of adults covered by the full scheme as at the end of December 2008 was 14677 (2007 14,749) and 2,849 (2007 2,870) by the FES scheme.

During the year the Society has worked with the Western Foundation to improve the cemetery and there has been an improvement in general maintenance. There have been new tarmac paths laid and better drainage so that the ground is not saturated in wet weather.

# **JEWISH JOINT BURIAL SOCIETY**

(A Company Limited by Guarantee)

## **Report of the Trustees Year Ended 31 December 2008**

There was £50,000 set aside as a designated fund at the end of 2007 to create a Garden of Contemplation and the garden has now been laid out. It is close to the entrance to the grounds on land provided by the Western Foundation and all users of the grounds will have access. The work was started in December 2008 and has been completed in April 2009 with a total of £29,878 spent so far. However there will be further planting in the future. Also there has been an area consecrated to bury prayer books and a ceremony for a number of older books from member synagogues was held in September when the new Reform prayer book was introduced.

In September a scheme to allow members to buy out their over-age liability was introduced. This enables those who joined the Society after the age of 50 to pay an up front fee to cover the shortfall in income due to late joining and was to allow participants to gain certainty about their future commitments. A number of congregations have already taken advantage of this facility. In addition the Society has endeavoured to keep the fees low to help congregations who are struggling financially.

The Governors would like to thank the staff for their efforts during the year.

### **Financial Review**

#### *Financial Position*

The net incoming resources before investment losses during the year were £635,825 (2007 £733,994). Total investment losses were £1,856,816 which comprise unrealised losses of £1,858,768 and realised gains of £1,952. In 2007 total losses were £149,241 of which £112,980 were realised.

Current fees, per capita, to full members are £35 (2007 £35). The FES members can choose whether to receive a higher or lower benefit. The fees are, per capita, £37 (2007- £36) for a benefit of £1,800 and £33 (2007 - £32.40) for a benefit of £1,300.

#### *Investment Policy*

As at December 2008, the Society's investments of £6.8 m were invested as follows:

Equities £4.4 m  
Bonds £1.9 m  
Cash £0.5 m of which £0.2 m was in a high interest deposit account with CAF.

Equities amounted to 64% of the total investments and bonds and cash 36%.

As at December 2007, the total was £8.1 m, invested as follows:

Equities £5.5 m  
Bonds £1.9 m  
Cash £0.7 m of which £0.5 m was in a high interest deposit account with CAF.

Equities amounted to 68% of the total investments and bonds and cash 32%.

With the exception of the cash in the CAF account, funds are managed by fund managers. Rensburg Sheppards manages, on a discretionary basis, a portfolio of mainly UK equities and fixed interest securities with a value of £4.0 m (2007 - £4.5 m).

## JEWISH JOINT BURIAL SOCIETY

(A Company Limited by Guarantee)

### Report of the Trustees Year Ended 31 December 2008

The Society gives Rensburg Sheppards broad parameters (40-60% equities) within which to operate but takes no part in the day to day management. The Society also holds units, valued at £2.0 m (2007- £2.9 m) in a pooled fund of UK equities managed by JP Morgan, and £0.5 m (2007-£ 0.2 m) in an F&C ethical fund. In February 2008 the governors agreed to invest in a third class of investment to help spread risk as an alternative to bonds and now holds £0.1 m (2007- nil) in the Cazenove Absolute Return Trust for Charities hedge fund.

The Society is in the process of reviewing its overall investment strategy in the light of the market conditions in 2008, taking into account the very long term nature of its liabilities. It is currently holding cash to fund the possible purchase of extra land at Cheshunt for woodland burials.

The investment policy and fund performance is considered by the finance and risk sub-committee which meets three or four times a year. All recommendations are presented to the governors for approval.

#### *Investment Performance*

In common with many charities, 2008 was a very poor year for the Society's funds. The following table summarises the value of fixed asset investments held at the end of 2008 together with the losses incurred during the year:

Manager	Performance 2008 (%)			Performance 2007 (%)		
	Time-weighted	Bench mark	Relative return	Time-weighted	Bench mark	Relative return
Cazenove Absolute Return Trust for Charities	-12.2	+3.8	-15.4	N/a	N/a	N/a
F&C Stewardship Funds	-37.6	-29.9	-10.9	N/a	N/a	N/a
JP Morgan UK Equity Fund for Charities	-30.5	-29.9	-0.8	-3.4	+5.3	-8.3
Rensburg Sheppards	-11.3	-9.4	-2.2	+4.6	+5.6	-0.9

For those funds which included new investments during the year, the returns have been calculated from unit prices – not from the monetary losses. For the Cazenove fund, the return is calculated from the first investment on 31 March 2008. For the remaining funds, calculations are from the start of 2008.

#### *Reserves*

The reserves of the Society at 31 December 2008 were £7.2m (2007 £8.4m) excluding any reserves in respect of the revaluation of burial land and excluding funds designated for charitable grants.

# **JEWISH JOINT BURIAL SOCIETY**

(A Company Limited by Guarantee)

## **Report of the Trustees**

**Year Ended 31 December 2008**

The reserves needed by the Society are determined annually by an actuarial valuation performed by the Honorary Actuary who is a member Trustee and a Fellow of the Institute of Actuaries. Calculations are based on the most recent tables issued by the Continuous Mortality Investigation Board of the Actuarial Profession combined with a prudent estimate of the growth in assets.

The aim is to ensure that reserves will be sufficient to cover the future costs of funerals in respect of *existing* members, without relying on any assumptions regarding contributions from possible *future* members.

The high level of reserves is required to ensure that, as the average level of the *future* contributions from ageing individuals falls (as a proportion of their *lifetime* contributions), funds will be available to meet funeral costs as they are incurred. The reserves represent approximately 32% of the cost of funerals at current prices – the remaining 68% will be collected from future subscriptions, over-age contributions and investment returns. These proportions will change as the average age of the congregants alters.

The target rate of return on the Society's assets (net of investment management expenses), assumed in the actuarial valuation, is 1% per annum in excess of the annual escalation in funeral costs. With the latter increasing at an estimated 5% per annum despite the more modest general inflation, this 6% target is very challenging in the current low interest rate environment.

Of the unrestricted reserves there is an amount of £72,890 set aside this year as a designated fund to be used for grants and donations during 2009 (2008 £42,932). The amount is based on surpluses from non-member funerals. Of the fund set aside for grants last year, only £36,250 was allocated and paid. Some of the surplus of these designated funds are to be used during 2009 for the Chevra Kaddishah (a voluntary group which provides ritual cleaning of the deceased) at Cheshunt and the rest has been set aside for a new burial prayer book.

## **Plans for future periods**

The main activities for 2009 will be to:

- Review the levels of benefit for FES members in the light of increasing funeral costs
- Consider acquiring extra land at Cheshunt for woodland burials
- Develop the procedures necessary to provide these burials.
- Continue exploring the best way for the Society to assist the provision of burials for non-Jewish partners and children of existing synagogue members.
- Providing facilities at Cheshunt for (taharah) ritual cleaning at the cemetery by the Chevra Kadisha.
- Continue to enhance the appearance of the cemetery

# **JEWISH JOINT BURIAL SOCIETY**

(A Company Limited by Guarantee)

## **Report of the Trustees Year Ended 31 December 2008**

### **Statement of trustees' responsibilities**

The trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and regulations,

Law applicable to charities in England & Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the charity's financial activities during the year and of its financial position at the end of the year. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
  - make judgements and estimates that are reasonable and prudent;
  - prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.
- The trustees are responsible for keeping accounting records that disclose with reasonable accuracy the financial position of the charity and which enable them to ascertain the financial position of the charity and which enable them to ensure that the financial statements comply with (applicable law, regulations and trust deed). They 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.

### **Statement of disclosure of information to auditors**

The directors have taken all the necessary steps to make themselves aware, as directors, of any relevant audit information and to establish that the auditors are aware of that information.

As far as the directors are aware, there is no relevant audit information of which the company's auditors are unaware.

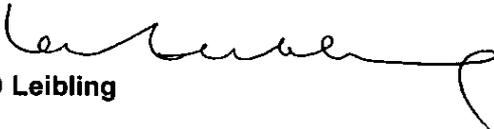
### **Auditors**

A resolution will be proposed at the Annual General Meeting that Nyman Libson Paul should be re-appointed as auditors to the Charity for the ensuing year.

The directors have prepared this report in accordance with the special provisions of Part VII of the Companies Act 1985 relating to small companies.

**This report was approved by the Board on 10 June 2009**

**By Order of the Trustees**

  
**D Leibling**

**Nyman Libson Paul**

Chartered accountants

Regina House, 124 Finchley Road, London NW3 5JS

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www.nlpca.co.uk

**NYman  
LIBSON  
PAUL****JEWISH JOINT BURIAL SOCIETY****INDEPENDENT AUDITORS' REPORT****TO THE MEMBERS OF JEWISH JOINT BURIAL SOCIETY**

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We have audited the financial statements of Jewish Joint Burial Society for the year ended 31 December 2008 set out on pages 11 to 21. These financial statements have been prepared in accordance with the accounting policies set out on page 13.

This report is made solely to the charitable company's members, as a body, in accordance with Section 235 of the Companies Act 1985. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its members as a body, for our audit work, for this report, or for the opinions we have formed.

**Respective responsibilities of trustees and auditors**

As described on page 8, the trustees, who are also the directors of Jewish Joint Burial Society for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Our responsibility is to audit the financial statements in accordance with relevant legal and regulatory requirements and International Standards on Auditing (UK and Ireland).

We report to you our opinion as to whether the financial statements give a true and fair view and are properly prepared in accordance with the Companies Act 1985. We also report to you whether in our opinion the information given in the Trustees' Report is consistent with the financial statements.

In addition we report to you if, in our opinion, the charity has not kept proper accounting records, if we have not received all the information and explanations we require for our audit, or if information specified by law regarding trustees' remuneration and transactions with the charity is not disclosed.

We read the Trustees' Report and consider the implications for our report if we become aware of any apparent misstatements within it.

**Nyman Libson Paul**

Chartered accountants

Regina House, 124 Finchley Road, London NW3 5JS

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**NYman  
LIBSON  
PAUL**

**JEWISH JOINT BURIAL SOCIETY**

**INDEPENDENT AUDITORS' REPORT (CONTINUED)**

**TO THE MEMBERS OF JEWISH JOINT BURIAL SOCIETY**

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**Basis of opinion**

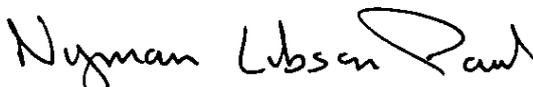
We conducted our audit in accordance with International Standards on Auditing (UK and Ireland) issued by the Auditing Practices Board. An audit includes examination, on a test basis, of evidence relevant to the amounts and disclosures in the financial statements. It also includes an assessment of the significant estimates and judgements made by the trustees in the preparation of the financial statements, and of whether the accounting policies are appropriate to the charity's circumstances, consistently applied and adequately disclosed.

We planned and performed our audit so as to obtain all the information and explanations which we considered necessary in order to provide us with sufficient evidence to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or other irregularity or error. In forming our opinion we also evaluated the overall adequacy of the presentation of information in the financial statements.

**Opinion**

In our opinion:

- the financial statements give a true and fair view, in accordance with United Kingdom Generally Accepted Accounting Practice, of the state of the charity's affairs as at 31 December 2008 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- the financial statements have been properly prepared in accordance with the Companies Act 1985; and
- the information provided in the Trustees' Report is consistent with the financial statements.



**Nyman Libson Paul**

Chartered Accountants  
& Registered Auditors

Dated: 10 June 2009

# JEWISH JOINT BURIAL SOCIETY

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING STATEMENT OF RECOGNISED GAINS AND LOSSES YEAR ENDED 31 DECEMBER 2008

	Notes	2008 £	2007 £
<b><u>Incoming resources</u></b>			
<b>Incoming resources from generated funds</b>			
Investment income	2	349,618	308,642
<b>Incoming resources from charitable activities</b>			
Income for funerals	3	888,789	838,814
<b>Other incoming resources</b>	4	-	175,000
<b>Total incoming resources</b>		<b>1,238,407</b>	<b>1,322,456</b>
<b><u>Resources expended</u></b>			
<b>Costs of generating funds</b>			
Investment management fees		50,699	46,257
<b>Charitable activities</b>			
Charitable activities	5	508,642	508,293
Grants payable	7	36,250	25,500
<b>Total charitable expenditure</b>		<b>544,892</b>	<b>533,793</b>
<b>Governance costs</b>	6	<b>7,453</b>	<b>8,412</b>
<b>Total resources expended</b>		<b>603,044</b>	<b>588,462</b>
<b>Net incoming resources</b>		<b>635,363</b>	<b>733,994</b>
Realised gains / (losses) on investments	11	1,952	(112,980)
<b>Net income for the year / net incoming resources including realised gains on investments</b>		<b>637,315</b>	<b>621,014</b>
Unrealised losses on investments	11	(1,858,768)	(36,261)
<b>Net movement in funds</b>		<b>(1,221,453)</b>	<b>584,753</b>
Fund balances at 1 January 2008		8,499,118	7,914,365
<b>Fund balances at 31 December 2008</b>	17	<b>7,277,665</b>	<b>8,499,118</b>

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 1985.

# JEWISH JOINT BURIAL SOCIETY

## BALANCE SHEET

AS AT 31 DECEMBER 2008

	Notes	2008		2007	
		£	£	£	£
<b>Fixed assets</b>					
Tangible assets	10	346,690		273,651	
Investments	11	6,563,446		7,644,684	
		<u>6,910,136</u>		<u>7,918,335</u>	
<b>Current assets</b>					
Debtors: amounts falling due within one year	12	104,768		61,543	
Debtors: amounts falling due after more than one year	12	106,250		108,750	
Investments	13	208,998		491,635	
Cash at bank and in hand		66,229		34,200	
		<u>486,245</u>		<u>696,128</u>	
<b>Creditors: amounts falling due within one year</b>	14	<u>(86,732)</u>		<u>(82,637)</u>	
<b>Net current assets</b>		<u>399,513</u>		<u>613,491</u>	
<b>Total assets less current liabilities</b>		<u>7,309,649</u>		<u>8,531,826</u>	
<b>Creditors: amounts falling due after more than one year</b>	15	<u>(31,984)</u>		<u>(32,708)</u>	
<b>Net assets</b>		<u><u>7,277,665</u></u>		<u><u>8,499,118</u></u>	
<b>Unrestricted funds</b>					
Designated funds	16	122,428		92,932	
General funds		7,155,237		8,406,186	
<b>Total unrestricted funds</b>	17	<u><u>7,277,665</u></u>		<u><u>8,499,118</u></u>	

The financial statements have been prepared in accordance with the Special Provisions of Part VII of the Companies Act 1985 and the Financial Reporting Standard for Smaller Entities (effective January 2007) relating to small companies.

Approved by the Board for issue on 10 June 2009 and signed on its behalf by:

  
M Frankl  
Director/Governor

  
C Lubin  
Director/Governor

# JEWISH JOINT BURIAL SOCIETY

## NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31 DECEMBER 2008

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### 1 Accounting policies

#### 1.1 Basis of preparation

The financial statements have been prepared under the historical cost convention, with the exception of investments which are shown at market value and in accordance with the Statement of Recommended Practice (SORP), 'Accounting and Reporting by Charities' published in 2005, the Financial Reporting Standard for Smaller Entities (effective January 2007) and the Companies Act 1985.

#### 1.2 Incoming resources

Incoming resources are included when receivable and the amount can be measured with reasonable certainty.

Over-age receipts which are contributions to the cost of the funeral and maintenance are dependent on age of joining for any member who joins after the age of 50 and are credited to income on the death of the member.

Individual members are allowed to buy out their over-age liability so that they will incur no additional liability on death. These receipts are credited to income over a period of 20 years.

#### 1.3 Resources expended

Governance costs are those incurred in connection with compliance with constitutional and statutory requirements. These include a proportion of salaries related to time spent preparing information for the Governors.

Grants are paid out of the surplus arising from non member funerals. Grants payable are charged in the year when agreed by the trustees.

#### 1.4 Tangible fixed assets and depreciation

Amortisation is calculated to write off the cost of the burial grounds in proportion to the number of graves used in the year.

Depreciation is provided on fixed assets in order to write off their cost on a straight line basis over their expected useful lives at the following rates:

Improvements to grounds	20 years
Office furniture	5 years
Computer and office equipment	3 years
Prayer books	3 years

#### 1.5 Investments

Investments held as fixed assets are valued at market value at the balance sheet date and the gain or loss taken to the Statement of Financial Activities.

#### 1.6 Pensions

The Society makes contributions into money purchase pension schemes for qualifying staff and costs are charged to the Statement of Financial Activities as they are incurred.

# JEWISH JOINT BURIAL SOCIETY

## NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2008

### 1 Accounting Policies

(continued)

#### 1.7 Accumulated 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 which have been set aside by the trustees for particular purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

#### 1.8 Legal status of the charity

The company is limited by guarantee and has no share capital. The members of the company are the governors named on page 2. The liability of each member in the event of winding up is limited to £1.

### 2 Investment income

	2008 £	2007 £
Dividends receivable from equity shares	209,559	176,340
Bank interest receivable	16,659	22,730
Interest received on fixed asset investments	123,400	109,572
	<u>349,618</u>	<u>308,642</u>

### 3 Income for funerals

	2008 £	2007 £
Member funeral expense scheme	362,340	352,521
Maintenance receipts	150,608	146,613
Funeral expenses scheme income (FES)	102,905	101,761
Member over-age payments	45,705	41,039
Reservation fees	5,600	7,660
Tombstone fees	52,155	39,859
Non-member burials	102,910	86,533
Non-member cremations	54,185	50,719
Funeral extras	10,457	10,185
Joining fee	1,924	1,924
	<u>888,789</u>	<u>838,814</u>

# JEWISH JOINT BURIAL SOCIETY

## NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2008

### 4 Other incoming resources

	2008	2007
	£	£
Other income	-	175,000

Other income in 2007 related to an exceptional item of £175,000 reflecting payments received following the revaluation of investment assets.

### 5 Costs of funerals and cremations

	2008	2007
	£	£
<b>Direct charitable expenditure</b>		
Maintenance of grounds	148,933	156,105
Burials	74,667	64,035
Cremations	105,586	105,172
Tahara	-	1,650
Funeral expenses scheme (FES)	93,000	96,332
Amortisation of burial ground	4,812	944
Streamline charges	1,726	1,632
	<b>428,724</b>	<b>425,870</b>
<b>Support costs</b>		
Salaries	67,341	63,148
Computer costs	3,706	7,919
Rent	3,750	3,500
Telephone	1,674	2,164
Printing, postage and stationery	773	1,563
Depreciation	325	907
Bank charges	157	171
Travel expenses	779	859
Sundry expenses	34	667
Insurance	658	657
Office cleaning	656	657
Office equipment maintenance	65	211
	<b>79,918</b>	<b>82,423</b>
<b>Total costs of funerals and cremations</b>	<b>508,642</b>	<b>508,293</b>

# JEWISH JOINT BURIAL SOCIETY

## NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2008

### 6 Governance costs

	2008	2007
	£	£
Audit fees	5,170	5,180
Legal fees	-	1,240
Governors' meetings	2,283	1,992
	<u>7,453</u>	<u>8,412</u>

### 7 Grants payable

	2008	2007
	£	£
Leo Baeck College - Student Welfare Fund	8,000	8,000
Leo Baeck College - Rabbinic-In-Service Training	2,500	3,000
Leo Baeck College - Self Assessment Programme for Communities	3,000	-
Leo Baeck College - Department of Education and Professional Development	-	3,000
Movement for Reform Judaism - Jeneration	6,000	-
Movement for Reform Judaism - Funeral and Daily Prayer Book	7,500	-
Movement for Reform Judaism - Chief Executive's Project Funds	-	5,000
Ahada Bereavement Support	3,000	2,500
Jewish Bereavement Counselling	2,000	2,000
Raphael Centre	1,750	2,000
Jewish Sexual Health	1,000	-
Harrow Bereavement Group	750	-
Brookfield House School	750	-
	<u>36,250</u>	<u>25,500</u>

### 8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

# JEWISH JOINT BURIAL SOCIETY

## NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2008

### 9 Employees

#### Number of employees

The average monthly number of employees during the year was:

	2008 Number	2007 Number
Office staff	<u>2</u>	<u>2</u>

#### Employment costs

	2008 £	2007 £
Wages and salaries	59,016	55,668
Social security costs	6,175	5,805
Other pension costs	4,142	3,897
	<u>69,333</u>	<u>65,370</u>

There were no employees whose annual emoluments were £60,000 or more.

### 10 Tangible fixed assets

	Burial grounds £	Improvements to grounds £	Computer & office equipment £	Prayer books £	Office furniture & fittings £	Total £
<b>Cost</b>						
At 1 January 2008	298,215	-	9,642	3,387	6,794	318,038
Additions	-	76,876	1,300	-	-	78,176
Disposals	-	-	(833)	-	-	(833)
<b>At 31 December 2008</b>	<u>298,215</u>	<u>76,876</u>	<u>10,109</u>	<u>3,387</u>	<u>6,794</u>	<u>395,381</u>
<b>Depreciation</b>						
At 1 January 2008	24,565	-	9,642	3,386	6,794	44,387
On disposals	-	-	(833)	-	-	(833)
Charge for the year	968	3,844	325	-	-	5,137
<b>At 31 December 2008</b>	<u>25,533</u>	<u>3,844</u>	<u>9,134</u>	<u>3,386</u>	<u>6,794</u>	<u>48,691</u>
<b>Net book value</b>						
<b>At 31 December 2008</b>	<u>272,682</u>	<u>73,032</u>	<u>975</u>	<u>1</u>	<u>-</u>	<u>346,690</u>
At 31 December 2007	<u>273,650</u>	<u>-</u>	<u>-</u>	<u>1</u>	<u>-</u>	<u>273,651</u>

# JEWISH JOINT BURIAL SOCIETY

## NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2008

### 11 Fixed asset investments

	Surplus cash £	Investments £	Total £
Market value at 1 January 2008	194,412	7,450,272	7,644,684
Purchase of investments	(1,199,546)	1,199,546	-
Disposal proceeds	477,513	(477,513)	-
Investment income reinvested	290,234	(14,656)	275,578
Capital introduced	500,000	-	500,000
Net investments - unrealised (losses)	-	(1,858,768)	(1,858,768)
Net investments - realised gains	-	1,952	1,952
<b>Market value at 31 December 2008</b>	<b>262,613</b>	<b>6,300,833</b>	<b>6,563,446</b>
<b>Historic cost as at 31 December 2008</b>		<b>7,418,050</b>	
		<b>2008</b>	<b>2007</b>
		£	£
<b>Listed investments at market value comprised:</b>			
Debentures and unsecured stocks		1,474,585	1,395,657
Foreign bonds		108,147	224,370
UK equities and unit trusts		4,392,428	5,517,848
UK fixed interest securities		325,673	312,397
		<b>6,300,833</b>	<b>7,450,272</b>
<b>Investments held with fund managers at market value:</b>			
Rensburg Sheppards		4,029,132	4,544,781
J P Morgan		1,995,277	2,871,853
F & C Investments		452,809	228,050
Cazenove Capital Management		86,228	-
		<b>6,563,446</b>	<b>7,644,684</b>

# JEWISH JOINT BURIAL SOCIETY

## NOTES TO THE ACCOUNTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2008

12 Debtors	2008 £	2007 £
Funeral and other accounts due	72,921	35,722
Loans	106,250	108,750
Prepayments	31,847	25,821
	<u>211,018</u>	<u>170,293</u>

Included in debtors are amounts of £106,250 (2007: £108,750) falling due after more than one year.

13 Current asset investments	2008 £	2007 £
Abbey plc charity investment account	6,894	6,894
CAF Bank Ltd gold account	200,548	483,187
NatWest plc bank capital reserve	1,556	1,554
	<u>208,998</u>	<u>491,635</u>

14 Creditors: amounts falling due within one year	2008 £	2007 £
Trade creditors	61,071	52,299
Taxes and social security costs	1,744	1,675
Other creditors	2,000	2,080
Accruals	21,917	26,583
	<u>86,732</u>	<u>82,637</u>

15 Creditors: amounts falling due after more than one year	2008 £	2007 £
Over-age receipts in advance:		
Balance at 1 January 2008	32,708	34,632
Received in the year	1,200	-
Taken to income	(1,924)	(1,924)
	<u>31,984</u>	<u>32,708</u>
Balance at 31 December 2008	<u>31,984</u>	<u>32,708</u>

# JEWISH JOINT BURIAL SOCIETY

## NOTES TO THE ACCOUNTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2008

### 16 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Movement in funds			Balance at 31 December 2008
	Balance at 1 January 2008	Incoming resources	Resources expended	
	£	£	£	£
Grants	42,932	66,208	(36,250)	72,890
Garden area for quiet contemplation	50,000	-	(462)	49,538
	<u>92,932</u>	<u>66,208</u>	<u>(36,712)</u>	<u>122,428</u>

The grants fund is allocated from the profit on non-member funerals and is to be used for grants in the coming year.

### 17 Analysis of net assets between funds

	Designated funds	General funds	Total
	£	£	£
Fund balances at 31 December 2008 are represented by:			
Tangible fixed assets	8,774	337,916	346,690
Investments	-	6,563,446	6,563,446
Current assets	113,654	372,591	486,245
Creditors: amounts falling due within one year	-	(86,732)	(86,732)
Creditors: amounts falling due after more than one year	-	(31,984)	(31,984)
	<u>122,428</u>	<u>7,155,237</u>	<u>7,277,665</u>

### 18 Number of burials

	2008			2007		
	Burials	Cremations	Total	Burials	Cremations	Total
Full members	116	45	161	110	50	160
Non-members	21	23	44	19	23	42
FES			74			88

# **JEWISH JOINT BURIAL SOCIETY**

## **NOTES TO THE ACCOUNTS (CONTINUED)**

***FOR THE YEAR ENDED 31 DECEMBER 2008***

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### **19 Related party transactions**

During the year the Society paid a grant of £13,500 (2007: £14,000) to Leo Baeck College, a charitable organisation which has a trustee, Mr D Leibling, in common with the Society.

During the year the Society paid a grant of £13,500 (2007: £5,000) to the Movement for Reform Judaism, a charitable organisation of which Mr M Frankl is Director of Synagogue Services.

## JEWISH JOINT BURIAL SOCIETY

Income & Expenditure Account for the period ended 31/12/08

	Members £	FES £	Total members £	Non-Mems £	Total £	period ended 31/12/07 £
<b>Income</b>						
FS Income	362,340	102,905	465,245		465,245	454,282
Maintenance	150,608		150,608		150,608	146,613
Over-age	45,705		45,705		45,705	41,039
NW Surrey Joining		1,924	1,924		1,924	1,924
Funeral Extras	10,457		10,457		10,457	10,185
Burials			0	102,910	102,910	86,533
Cremations			0	54,185	54,185	50,719
Reservations	5,400		5,400	200	5,600	7,660
Tombstone	48,480		48,480	3,675	52,155	39,859
	<b>622,991</b>	<b>104,829</b>	<b>727,819</b>	<b>160,970</b>	<b>888,789</b>	<b>838,812</b>
<b>Cost of Operations</b>						
Maintenance	122,171		122,171	16,289	138,460	150,117
maintenance tombstones	10,473		10,473		10,473	5,988
Burials	59,365		59,365	15,302	74,667	64,036
Cremations	73,776		73,776	31,810	105,586	105,172
Tahara	0		0		0	1,650
FES Claims	16,596	76,405	93,000		93,000	96,331
Amortisation Burial Gr	4,350		4,350		4,350	944
Streamline Charges			0	1,726	1,726	1,632
	<b>286,731</b>	<b>76,405</b>	<b>363,135</b>	<b>65,127</b>	<b>428,263</b>	<b>425,870</b>
<b>Gross Profit</b>	<b>336,260</b>	<b>28,424</b>	<b>364,684</b>	<b>95,842</b>	<b>460,526</b>	<b>412,942</b>

# JEWISH JOINT BURIAL SOCIETY

Income & Expenditure Account for the period ended 31/12/08

	Members	FES	Total members	Non-Mems	Total	period ended 31/12/07
			31/12/08			31/12/07
			£	£		
<b>Gross Profit</b>				<b>460,526</b>		<b>412,942</b>
<b>Expenses</b>						
Governor's Meetings			2,283			1,992
Legal Fees			0			1,240
Audit Fee			5,170			5,180
			<u>7,453</u>			<u>8,412</u>
Wages			67,341			63,148
Rent			3,750			3,500
Computer Fees			3,706			7,919
Printing, Postage and Stationary			773			1,563
Telephone			1,674			2,164
Bank Charges			157			171
Insurance			658			658
Off. Eqpt Maintenance			65			211
Office Decoration			0			0
Office Cleaning			656			657
Sexton's Travel Expenses			779			859
Depreciation Computer Equipment			325			266
Depreciation of Fixtures and Fittings			462			641
Website Development			0			300
Sundry Expenses			34			364
Bad Debt Write Off			0			0
			<u>80,379</u>			<u>82,422</u>
<b>Total expenses</b>			<u>87,833</u>			<u>90,834</u>
<b>Net Income before investments</b>				<b>372,693</b>		<b>322,109</b>
Grants made			36,250			25,500
Donations						0
				<u>36,250</u>		<u>25,500</u>
Fund Manager Fees				50,699		46,257
<b>Other Income</b>						
Sponsorship of Website						0
Bank Int Rec			16,659			22,730
Loan Int			0			0
Dividends and interest received			209,559			176,340
Interest received			123,400			109,572
				<u>349,618</u>		<u>308,642</u>
<b>Net income</b>				<b>635,362</b>		<b>558,994</b>
Exceptional Item				0		175,000
Investment gains/(losses)				-1,856,816		-149,242
<b>Net Movement in Funds</b>				<u>-1,221,455</u>		<u>584,752</u>

JJBS Members by Age and Gender as at 31 December 2008

Age Profiles	21-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66-70	71-75	76-80	81-85	86-90	91-95	96-100	101+	Unknown	Totals
Females Full Member	207	328	423	557	723	851	845	916	1046	881	714	572	434	256	106	31	3	4	8897
Females FES	12	53	58	80	113	145	125	181	184	142	136	136	123	97	40	13	1	4	1643
Males Full Member	164	189	273	351	457	546	608	647	721	419	512	460	316	160	47	9	3	9	5891
Males FES	15	45	41	63	88	89	120	137	146	113	109	106	100	62	16	2	2	4	1258
<b>Grand Total</b>	<b>398</b>	<b>615</b>	<b>795</b>	<b>1051</b>	<b>1381</b>	<b>1831</b>	<b>1698</b>	<b>1881</b>	<b>2097</b>	<b>1355</b>	<b>1471</b>	<b>1274</b>	<b>973</b>	<b>575</b>	<b>209</b>	<b>55</b>	<b>9</b>	<b>21</b>	<b>17489</b>

This is derived from the JJBS database

The inaccuracy with the synagogue's figures is less than 1%

**Number of Burials and Cremations for the Year**

	No. members		2008		2007		TOTAL
	Dec 2008	Dec 2007	B	C	B	C	
<b>FULL MEMBERS</b>							
Beit Klal	58	59					
Bromley	380	371	2	4	6	4	8
Beth Shalom	256	248	1		1	2	2
Chelmsford	66	64					
East Grinstead	17	17					
EDRS	2847	2947	28	10	38	17	26
Edware Masorti	555	554	4	1	5	3	3
Finchley	959	932	2		2	3	5
Hampstead	93	96	1		1	1	1
Harlow	231	214	1		1	2	2
Hatch End Masorti	111	108				1	1
Kol Chai	588	584	3		3	2	5
Kol Nefesh	107	108	1		1	3	3
Maidenhead	916	939	8	6	14	6	8
Middlesex New	779	816	13	6	19	6	11
Milton Keynes	124	116					
New Essex Masorti	185	152	1		1		
NWRS	2084	2043	12	6	18	15	25
Radlett & Bushey	1009	986	4	1	5	5	8
St Albans Masorti	158	151					
Settlement	118	127	6	1	7	8	8
Southgate	759	765	10	3	13	8	9
South West Essex	1308	1366	14	14	28	24	28
Sukkat Shalom	304	296	1	1	2	2	2
Wimbledon	687	682	2	6	8	2	9
Members	14677	14749	114	45	159	110	159
FES buried at Chestnut			2		2		1
FES cremated at Hoop La.							
Non-Members			116	45	161	110	160
Total			21	23	44	19	42
			137	68	205	129	202

FES CLAIMS PAID		74	88
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Note there were FES claims paid to full member synagogues which are included in FES claims

Beth Shalom	1
EDRS	3
Finchley	1
Middx New	1
NWRS	1
Wimbledon	3
FES Synagogues who chose to bury at Chestnut	
Bournemouth	1
Brighton	1

Funeral Statistics from 1969

	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	1999-2008	1989-1998	1979-1988	1969-1978	Totals
Member Burial	91	93	92	103	99	106	116	115	120	98	90	110	116	1073	863	541	356	2833
Non Member Burial	20	23	14	14	21	21	15	10	19	17	20	19	21	177	226	219	141	763
	111	116	106	117	120	127	131	125	139	115	110	129	137	1250	1089	760	497	3596
Member Cremation	68	42	41	46	38	44	51	74	50	60	56	50	45	514	516	353	180	1563
Non Member Cremation	54	45	42	30	26	40	28	31	17	31	25	23	23	274	519	452	220	1465
	122	87	83	76	64	84	79	105	67	91	81	73	68	788	1035	805	400	3028
Members	159	135	133	149	137	150	167	189	170	158	146	160	161	1587	1379	894	536	4396
Non Members	74	68	56	44	47	61	43	41	36	48	45	42	44	451	745	671	361	2228
<b>Total Funerals</b>	<b>233</b>	<b>203</b>	<b>189</b>	<b>193</b>	<b>184</b>	<b>211</b>	<b>210</b>	<b>230</b>	<b>206</b>	<b>206</b>	<b>191</b>	<b>202</b>	<b>205</b>	<b>2038</b>	<b>2124</b>	<b>1565</b>	<b>897</b>	<b>6624</b>

Full Member Synagogue Totals 14727 14589 14309 14877 14993 14963 14899 14860 14514 14409 14586 14749 14677

Investment Performance Comparisons

	31-Dec-03	31-Dec-04	31-Dec-05	31-Dec-06	31-Dec-07	31-Dec-08
<b>Total returns - 12 months to:</b>						
FTSE 100	+17.9%	+11.3%	+20.8%	+14.4%	+7.4%	-28.3%
FTSE All Share	+21.0%	+12.9%	+22.0%	+16.8%	+5.3%	-29.9%
FTSE All Gilt	+2.0%	+6.6%	+7.9%	+0.7%	+5.3%	+12.8%

**Cazenove Absolute Return Trust for Charities (start 31/03/08)**

money added (removed) during period						+£100,000
+increase/(decrease) due to fund performance						(£13,728)
value of fund at period end						£86,272

**F&C Stewardship Funds (start 9/8/07)**

money added (removed) during period					+£240,000	+£400,000
+increase/(decrease) due to fund performance					(£12,889)	(£174,432)
value of fund at period end					£227,111	£452,679

**JP Morgan (from 6/9/02 - £300,000 in 2002)**

money added (removed) during period	+£400,000	+£500,000	+£475,000	+£155,000	-	-
+increase/(decrease) due to fund performance	+£247,962	+£400,130	+£400,130	+£434,351	(£100,895)	(£977,176)
value of fund at period end	£825,436	£1,512,754	£2,387,884	£2,877,235	£2,876,340	£1,999,162

**Rensburg Sheppards**

value of fund at period end (no money added)	£3,238,970	£3,497,532	£3,991,924	£4,351,373	£4,551,281	£4,035,132
+increase/(decrease) due to fund performance	+£190,968	+£258,562	+£494,392	+£359,449	+£199,908	(£516,149)

**Cazenove Absolute Return Trust for Charities (start 31/03/08)**

Time-Weighted (after charges) - from unit prices						
Benchmark (3-month LIBOR)						
(Under)/Out(+) performance (after charges)			9 months from		31-Mar-08	
						-12.2%
						+3.8%
						-15.4%

**F&C Stewardship Funds (start 9/8/07)**

Time-Weighted (after charges) - from unit prices						
Benchmark (All-share)						
(Under)/Out(+) performance (after charges)						
						-37.6%
						-29.9%
						-10.9%

**JP Morgan**

Time-Weighted (after charges) - from unit prices	+21.0%	+16.9%	+22.0%	+17.6%	-3.4%	-30.5%
Benchmark (All-share)	+21.0%	+12.9%	+22.0%	+16.8%	+5.3%	-29.9%
(Under)/Out(+) performance (after charges)	-0.0%	+3.5%	-0.0%	+0.7%	-8.3%	-0.8%

**Rensburg Sheppards**

Time-Weighted (after charges) - from valuation	+12.6%	+8.0%	+14.1%	+8.0%	+4.6%	-11.3%
Benchmark 2 (50% All-share, 50% All-gilt)	+11.4%	+9.7%	+14.9%	+8.6%	+5.6%	-9.4%
(Under)/Out(+) performance (after charges)	+1.1%	-1.6%	-0.7%	+0.4%	-0.9%	-2.2%

These figures may vary from the accounts figures due to accruals for charges, interest and dividends.

Information on Plots

as at 31 December 2008

plots available	14,083
Lost in pathways	285
Baby area	45
Unallocated*	245
occupied	3,343
reserved	1,348
plots available	8,817

\* Space not for use at present

### Numbers of members

	Year ending December 31									
	2000	2001	2002	2003	2004	2005	2006	2007	2008	
<b>FULL MEMBER</b>										
Beit Klal	68	66	68	55	62	63	63	59	56	
Beth Shalom	203	201	201	234	230	228	257	248	256	
Bromley	433	417	416	364	367	376	382	371	380	
Chelmsford	55	56	60	67	67	68	71	64	66	
East Grinstead	19	21	21	22	20	17	17	17	17	
EDRS	3351	3273	3223	3116	2994	2990	2969	2947	2847	
Edgware Masorti	398	419	447	501	507	522	559	554	555	
Finchley	848	817	798	795	782	774	785	932	959	
Hampstead	124	131	128	121	109	104	108	96	93	
Harrow	203	207	206	207	189	199	204	214	231	
Hatch End Masorti *	50	91	106	118	112	109	108	106	111	
Kol Chai	468	499	526	550	542	530	571	584	588	
Kol Ne'esh **	56	81	93	104	112	116	113	108	107	Joined May 2000
Maidenhead	856	896	876	883	892	907	907	939	916	Joined August 2000
Middlesex New	1055	1010	972	932	913	870	837	816	779	
Milton Keynes	106	108	117	124	125	119	119	116	124	
New Essex Masorti	113	125	125	138	137	135	154	152	185	
NWRS	2191	2165	2145	2125	1980	1922	1988	2043	2084	
Radlett & Bushey	870	872	897	878	900	910	949	986	1009	
St Albans Masorti	130	129	135	135	133	152	149	151	158	
Settlement	208	192	180	172	158	149	141	127	118	
Southgate	683	695	706	708	700	724	715	765	759	
South West Essex	1449	1412	1425	1441	1425	1428	1420	1368	1306	
Sukkat Shalom	296	311	304	293	281	286	284	286	304	
Wimbledon	762	769	724	777	767	711	711	682	687	
	14893	14863	14899	14860	14514	14409	14597	14749	14677	

### FES ONLY

Bournemouth	597	581	574	625	580	571	555	541	501	
Brighton	476	453	474	488	500	467	436	422	436	
Hull	51	53	53	54	48	53	53	52	49	
Leeds	494	508	521	524	533	537	552	551	549	
Manchester	792	745	731	710	713	690	661	633	623	
North West Surrey ***						254	264	268	286	
Sherfield	56	56	62	62	60	61	65	60	59	
Southend	160	159	159	182	182	153	153	152	149	
Southport	170	175	169	144	136	136	125	116	121	
South Hants	54	49	49	38	33	33	33	25	26	
Thanet	62	60	55	52	54	53	52	50	50	
	2912	2837	2847	2859	2820	3008	2949	2870	2849	

### TOTAL MEMBERSHIP

	17905	17800	17746	17719	17334	17417	17535	17619	17526	
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Compiled from information received from synagogues

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Joined April 2005  
Entitled to send governor  
bury in Chestnut if wish.

**Amount of Net Incoming Resources Attributable to Non Members  
Year Ended 31 December 2008**

	31/12/2008	31/12/07
<b>Income</b>		
Burials	102,910	86,533
Cremations	54,185	50,719
reservation fees	200	1,000
tombstone fees	3,675	6,833
<b>non-members income</b>	<u>160,970</u>	<u>145,084</u>
<b>expenses</b>		
burials	15,302	11,229
cremations	31,810	38,677
streamline charges	1,726	1,632
contribution to maintenance	16,289	22,110
administration costs	29,635	28,504
<b>non-members expense</b>	<u>94,762</u>	<u>102,153</u>
<b>net designated fund</b>	<u>66,208</u>	<u>42,932</u>
<b>numbers</b>		
burials	21	19
cremations	23	23