

COMPANY NUMBER 937882

REGISTERED CHARITY NUMBER 257345

JEWISH JOINT BURIAL SOCIETY
(A Company Limited by Guarantee)

Report and Financial Statements
Year Ended 31 December 2012

TUESDAY



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JEWISH JOINT BURIAL SOCIETY

(A Company Limited by Guarantee)

Report and Financial Statements Year Ended 31 December 2012

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JEWISH JOINT BURIAL SOCIETY

(A Company Limited by Guarantee)

Legal and Administrative Information Year Ended 31 December 2012

Constitution

The Jewish Joint Burial Society, (JJBS), is a company limited by guarantee governed by its Memorandum and Articles of Association, company number 937882. It was incorporated on 27 August 1968. It is also a registered charity number 257345. The original Articles of Association of 1968 were amended in January 2012.

Directors, Governors, Members, Council and Trustees

The Society has 25 London (previously full membership) Synagogues and 12 National (previously FES) 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

Jerome Karet	President	- re-elected June 2012
Mike Frankl	Chair	
Clare Lubin	Treasurer	- re-elected June 2012
Sidney Baginsky		- re-elected June 2012
Frank Godson		
David Leibling	Secretary	- re-elected June 2012
Keith Feldman	Actuary	

Member Trustees

Jon Burden		
Ian Cave		
Brenda Freedman		
Henry Fried		
Maurice Gold		
Barbara Grant		-joined June 2012
Alan Green		
Michael Berkson		
Maurice Hoffman		-resigned May 2012
David Jacobs		
Simon Jacobs		
Edward Kafka		
Stan Keller		
Andrew Kaymer		-resigned November 2012
Philip Michaelis		
Frances Niman		-joined December 2012
Cheryl Petar		
Reza Razavi		
Julian Samuels		

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Member Trustees continued

Mark Samuels
Alan Sears
Jocelyn Shepherd
Jo Turner
Sidney Veronique
Roger Woolf

Sextons

Colin Joseph
Mitzi Kalinsky

JEWISH JOINT BURIAL SOCIETY

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Legal and Administrative Information Year Ended 31 December 2012

Registered Office and Principal Address

1 Victory Road
Wanstead
London
E11 1UL

Bankers

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

Investment Managers

Investec Wealth and Investment Limited
2 Gresham Street
London EC2V 7QN

JEWISH JOINT BURIAL SOCIETY

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Report of the Trustees Year Ended 31 December 2012

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 2012. The trustees have adopted the provisions of the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" issued in 2005 revised May 2008 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 risks, investments and loans. The Society also has a Grants 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 4-5 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.

The Society developed procedures during 2012 for the induction and training of trustees and an initial training session has been held. An induction pack is now available.

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.

Each year our trustees review our objectives and activities to ensure they continue to reflect our aims. In carrying out this review the trustees have considered the Charity Commission's general guidance on public benefit.

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Report of the Trustees

Year Ended 31 December 2012

Membership of the Society is either London or National. All member synagogues are able to appoint a Governor to attend the meetings. No National member has yet appointed a Governor.

- For London members, the Society provides a burial plot or a cremation and pays for the cost of a standard funeral. The main burial ground is at Cheshunt. These members tend to be based within the M25. The Society subcontracts the undertaking service.
- The National members normally bury outside London and the funeral is not organised by the Society. 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 a funeral and maintenance of the cemetery. National members pay a separate charge towards the cost of burials in local cemeteries. The Society welcomes other Jewish communities who wish to join the scheme. It is the Society's objective to keep the costs as low as possible consistent with the Hon. Actuary's recommendations as part of his annual valuation.

Funerals are also arranged for those who are not members of a synagogue for which a full charge is made.

In December, the Society agreed to offer non-Jewish partners of synagogue members the opportunity to become Burial Subscribers and on payment of the same annual fee as synagogue members the same rights of burial or cremation. Each member synagogue can decide whether to offer this facility irrespective of how they recognise non-Jewish partners in their congregation.

The Society purchased the right to bury in 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 on this land at current rates for at least the next 50 years.

In June 2011 the Society purchased extra freehold land adjoining the original land at Cheshunt to enable it to undertake woodland burials and burials of non-Jewish partners. This land is now in use. The land is maintained by the Society with some additional assistance provided by the staff of the Western Charitable Foundation.

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 congregations. The last valuation was in May 2012.

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Report of the Trustees Year Ended 31 December 2012

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 any Jewish community for the bereaved, communal or educational projects or for projects of benefit to the Jewish community. In 2012, £30,000 (2011 £40,000) was awarded.

Achievements and performance

The number of funerals carried out during 2012 was 218 (2011 - 189). Of these 14% were for non-members (2011 16%). Of the funerals carried out 31% (2011 29%) were cremations. The number of adults covered by the London scheme as at the end of December 2012 was 14,603 (2011 14,554) and 2,545 (2011 2,576) by the National scheme.

Access roadways and car parks on the additional land purchased in 2012 have been completed costing £520,000. The land has been prepared for use for woodland burials and the burials of the non-Jewish partners and children. Some initial planting has been carried out and during Mitzvah Day in November 2012 the community helped plant a further 1000 trees and planted a horse chestnut tree grown from a seed from a tree in Terezin. Burials commenced in June 2012 and there were six woodland burials during the year including three in the Jewish woodland area and three in the mixed faith areas. We have held two successful open days for synagogue members to view the new facilities.

The Society completed the conversion of an old mortuary room on the site into a modern well equipped room for ritual preparation of bodies before burial (taharah) in 2012. Several synagogues have now set up volunteer Chevra Kadisha groups and some training has started.

The website has been redesigned and is now on-line. It has been extended to enable a grave search.

976 (29%) (2011 943 - 27%) of relevant members have now taken advantage of the over-age buy-out facility whereby they can pay the liability in advance at current rates rather than on death.

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

Financial Review

Financial Position

The net incoming resources before investment movements during the year were £550,502 (2011 £549,573). Total investment gains/(losses) were £666,818 (2011 loss £532,412) of which gains of £177,016 (2011 £110,041) were realised.

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Report of the Trustees Year Ended 31 December 2012

During the year, fees per capita to London members were £44 (2011 £42) Since 1 January 2013, the fees are £45 The fees of the National members were, per capita, £51 for a benefit of £2,850 (2011 £47 for a benefit of £2,850) The rate is now £52 for a benefit of £2,900

Investment Policy

As at December 2012, the Society's investments of £10.6 m were invested as follows

Equities £8.0 m
Bonds £1.5 m
Cash £1.1 m of which £0.3 m was in a high interest deposit account with CAF

Equities amounted to 76% (2011 68%) of the total investments and bonds and cash 24% (2011 29%)

With the exception of the cash in the CAF account, funds are all managed by Investec The F&C and J P Morgan investments were transferred to Investec during October 2011 The ARTC monies were liquidated and the proceeds transferred to Investec in January 2012

Investec manage the investments on a discretionary basis, with medium/high risk, with the objective of achieving RPI + 3% p a over a rolling 5 year period and a 'Balanced' return between income and capital. There are agreed ranges of asset allocation within each asset class At least 25% of the UK Equities and 25% of the Overseas Equities are held in tracker funds rebalanced quarterly In addition, at least 25% of the bond investments will normally be held in gilts This is intended to reduce risk and to provide an additional performance benchmark.

Investec produce a quarterly summary of the holdings within the portfolio, transactions undertaken and total return performance data for each asset class against the appropriate benchmark, as well as the performance of the overall portfolio against its bespoke benchmark The Society takes no part in the day to day management

The investment policy and fund performance is considered by the finance and risk sub-committee which meets three or four times a year Two meetings are held with Investec each year All recommendations are presented to the Governors for approval

Investment Performance

Following meetings with a number of investment managers during 2011, a new asset allocation strategy was implemented during 2012 Instead of the earlier 50% UK equities/ 50% bonds benchmark, new asset classes were added – overseas equities, property and infrastructure The neutral bond allocation was reduced from 50% to 14% - consistent with the very long-term nature of the Society's liabilities

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Report of the Trustees Year Ended 31 December 2012

The change in strategy was very fortuitous for the Society, since the world's equity markets provided good returns during the latter part of 2012, whereas the index of bond returns was only 2.7% for the year

The total return of the Society's professionally managed assets was 10.2% net of expenses - marginally in excess of its new bespoke benchmark

Reserves

The reserves of the Society at 31 December 2012 were £11.4m (2011 £10.2m) excluding any reserves in respect of the revaluation of burial land and excluding funds designated for charitable grants

The reserves needed by the Society are determined annually by an actuarial valuation performed by the Honorary Actuary who is an Elected Governor and a Fellow of the Institute of Actuaries. Calculations are based on the 2000 Series tables issued by the Continuous Mortality Investigation Board of the Actuarial Profession with a small adjustment to reflect the lower mortality experienced by the Society but without any allowance for future improvements in mortality

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 48% (2011 40%) of the discounted cost of funeral claims at current prices - the remaining 52% (2011 60%) will be collected from future subscriptions, over-age contributions and investment returns. These proportions will change as the investment values and the average age of the congregants alter

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, this 6% target is very challenging in the current low interest rate environment

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Report of the Trustees
Year Ended 31 December 2012

Of the unrestricted reserves an amount of £54,666 was allocated from the surplus arising during 2012 on non member funerals as a designated fund to be used for grants and donations during 2013 (2012 £72,247) Adding this surplus to the amount held at 1 January 2012, the designated funds held at 31 December 2012 were £108,788

Plans for future periods

The main activities for 2013 will include

- Planning permission has been granted for a prayer hall on the additional land and currently the plans are being developed There will be further landscaping over the coming years
- Encourage further groups of volunteer Chevra Kadisha
- Set up an electronic system to physically mark the woodland plots so that we can keep track of the graves
- Develop the website to enable electronic memorials to be written by the relatives

JEWISH JOINT BURIAL SOCIETY
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Report of the Trustees
Year Ended 31 December 2012

Statement of trustees' responsibilities

The trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) Company and charity law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and applications of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently,
- observe the methods and principles of the SORP,
- 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 charitable company will continue in operation

The trustees are responsible for keeping accounting records that disclose with reasonable accuracy the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Provision of information to auditors

Each of the persons who are trustees at the time when this Trustees' Report is approved has confirmed that

- so far as that trustee is aware, there is no relevant audit information of which the charitable company's auditors are unaware, and
- that trustee has taken all the steps that ought to have been taken as a trustee in order to be aware of any information needed by the charitable company's auditors in connection with preparing their report and to establish that the charitable company's auditors are aware of that information

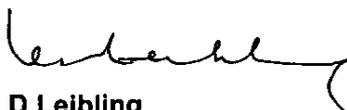
Auditors

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 small companies' exemptions provided by section 415A of the Companies Act 2006.

This report was approved by the Board on 24 April 2013.

By Order of the Trustees



D Leibling

JEWISH JOINT BURIAL SOCIETY
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INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF JEWISH JOINT BURIAL SOCIETY

We have audited the financial statements of Jewish Joint Burial Society for the year ended 31 December 2012 set out on pages 13 to 25. The financial reporting framework that has been applied in their preparation is applicable law and the Financial Reporting Standard for Smaller Entities (effective April 2008) (United Kingdom Generally Accepted Accounting Practice applicable to Smaller Entities).

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. 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 opinion we have formed.

Respective responsibilities of Trustees and auditors

As explained more fully in the trustees' responsibilities statement, the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view.

Our responsibility is to audit and express an opinion on the financial statements in accordance with applicable law and International Standards on Auditing (UK and Ireland). Those standards require us to comply with the Auditing Practices Board's Ethical Standards for Auditors.

Scope of the audit of the financial statements

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of whether the accounting policies are appropriate to the company's circumstances and have been consistently applied and adequately disclosed, the reasonableness of significant accounting estimates made by the Trustees, and the overall presentation of the financial statements. In addition, we read all the financial and non-financial information in the Trustees' report to identify material inconsistencies with the audited financial statements. If we become aware of any apparent material misstatements or inconsistencies we consider the implications for our report.

Opinion on financial statements

In our opinion the financial statements

- give a true and fair view of the state of the charitable company's affairs as at 31 December 2012 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended,
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice applicable to Smaller Entities, and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Opinion on other matter prescribed by the Companies Act 2006

In our opinion the information given in the Trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements.

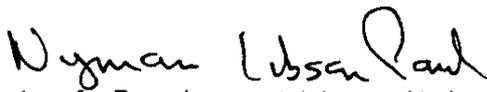
JEWISH JOINT BURIAL SOCIETY
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INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF JEWISH JOINT BURIAL SOCIETY

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us, or
- the financial statements are not in agreement with the accounting records and returns, or
- certain disclosures of trustees' remuneration specified by law are not made, or
- we have not received all the information and explanations we require for our audit, or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemption in preparing the Trustees' report


Jennifer Pope (senior statutory auditor)

for and on behalf of

Nyman Libson Paul

Chartered Accountants
Statutory Auditors

Regina House
124 Finchley Road
London
NW3 5JS
24 April 2013

JEWISH JOINT BURIAL SOCIETY
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STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING STATEMENT OF RECOGNISED GAINS AND LOSSES
FOR THE YEAR ENDED 31 DECEMBER 2012

	Note	2012 £	2011 £
INCOMING RESOURCES			
Incoming resources from generated funds			
Investment income	2	320,237	297,913
Incoming resources from charitable activities	3	1,042,644	1,018,788
TOTAL INCOMING RESOURCES		<u>1,362,881</u>	<u>1,316,701</u>
RESOURCES EXPENDED			
Costs of generating funds			
Investment management expenses	4	47,829	50,363
Charitable activities	8	754,305	700,601
Governance costs	9	10,245	16,164
TOTAL RESOURCES EXPENDED		<u>812,379</u>	<u>767,128</u>
NET INCOMING RESOURCES		550,502	549,573
Realised gains on investments	13	177,016	110,041
NET INCOMING RESOURCES BEFORE REVALUATIONS		<u>727,518</u>	<u>659,614</u>
Unrealised (losses)/gains on investments	13	489,802	(642,453)
NET MOVEMENT IN FUNDS FOR THE YEAR		<u>1,217,320</u>	<u>17,161</u>
Total funds at 1 January 2012		10,314,651	10,297,490
TOTAL FUNDS AT 31 DECEMBER 2012 (including £250 restricted)	18	<u><u>11,531,971</u></u>	<u><u>10,314,651</u></u>

The notes on pages 15 to 25 form part of these financial statements

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006

JEWISH JOINT BURIAL SOCIETY
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REGISTERED NUMBER: 937882

BALANCE SHEET
AS AT 31 DECEMBER 2012

	Note	£	2012 £	£	2011 £
FIXED ASSETS					
Tangible assets	12		1,592,194		1,025,545
Investments	13		10,209,138		9,271,349
			11,801,332		10,296,894
CURRENT ASSETS					
Debtors amounts falling due after more than one year	14	110,000		96,250	
Debtors amounts falling due within one year	14	66,021		50,828	
Investments	15	356,236		458,566	
Cash at bank and in hand		54,077		58,392	
			586,334	664,036	
CREDITORS: amounts falling due within one year	16	(284,120)		(120,413)	
NET CURRENT ASSETS			302,214	543,623	
TOTAL ASSETS LESS CURRENT LIABILITIES			12,103,546	10,840,517	
ACCRUALS AND DEFERRED INCOME	17		(571,575)	(525,866)	
NET ASSETS			11,531,971	10,314,651	
CHARITY FUNDS					
Funds (including £250 restricted)	18		11,531,971		10,314,651
			11,531,971	10,314,651	

The financial statements have been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006 and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008)

The financial statements were approved by the Trustees on 24 April 2013 and signed on their behalf, by


D Lebling


M Frankl

The notes on pages 15 to 25 form part of these financial statements

JEWISH JOINT BURIAL SOCIETY
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2012

1. ACCOUNTING POLICIES

1.1 Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008). The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP), 'Accounting and Reporting by Charities' published in March 2005 (revised May 2008), applicable accounting standards and the Companies Act 2006.

1.2 Incoming resources

All incoming resources are included in the statement of financial activities when the company is legally entitled to the income and the amount can be quantified with reasonable accuracy.

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.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Improvements to grounds	-	5 - 20 years
Computers and equipment	-	3 - 5 years
Prayer books	-	5 years

1.5 Investments

Investments are stated at market value at the balance sheet date. The statement of financial activities includes the net gains and losses arising on revaluations and disposals throughout the year.

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.

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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2012

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 company 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

1.8 Legal status of the charity

The company is a company limited by guarantee and has no share capital. The members of the company are the Trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

2. INVESTMENT INCOME

	Unrestricted funds 2012 £	Total funds 2011 £
Dividends receivable from equity shares	204,777	202,938
Bank interest receivable	1,422	1,525
Interest received on fixed asset investments	114,038	93,450
	<u>320,237</u>	<u>297,913</u>

JEWISH JOINT BURIAL SOCIETY
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2012

3. INCOME FOR FUNERALS

	Unrestricted funds 2012 £	Total funds 2011 £
Member funeral expense scheme	458,625	439,054
Funeral expenses scheme income (FES)	131,259	119,498
Maintenance receipts	179,742	175,662
Member over-age payments	71,700	57,061
Reservation fees	6,799	5,700
Tombstone fees	51,419	51,333
Non-member burials	71,289	133,920
Non-member cremations	46,216	27,600
Funeral extras	8,671	7,036
Joining fee	1,924	1,924
Woodland burials	15,000	-
	<u>1,042,644</u>	<u>1,018,788</u>

4. INVESTMENT MANAGEMENT COSTS

	Unrestricted funds 2012 £	Total funds 2011 £
Investment management fees	<u>47,829</u>	<u>50,363</u>

JEWISH JOINT BURIAL SOCIETY
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2012

5. GRANTS PAYABLE

	2012	2011
	£	£
Leo Baeck College - Student Welfare Fund	8,000	9,000
Leo Baeck College - Rabbinic-In-Service Training	3,000	3,000
Leo Baeck College - Duke of Edinburgh	4,000	-
Movement for Reform Judaism	1,200	-
CJE - Education	-	2,000
Ahada Bereavement Support	2,000	2,500
British Friends of Israel	3,000	-
Jewish Bereavement Counselling	-	3,000
Raphael Centre	2,000	3,000
Harrow Bereavement Group	1,000	-
Jewish Aids Trust	-	3,000
Finchley Reform - Special Education Project	-	2,000
RSY Netzer	4,800	5,000
Middlesex New - Bereavement	1,000	1,000
Neve Shalom	-	1,500
Clore Tikvah	-	2,000
Tzedek	-	1,500
Other grants to institutions	-	1,500
	<u>30,000</u>	<u>40,000</u>

6. SUPPORT COSTS

	2012	2011
	£	£
Salaries	72,294	70,974
Rent	5,200	4,680
Telephone	2,226	2,102
Printing, postage and stationery	2,012	1,921
Bank charges	135	115
Travel expenses	1,619	1,393
Sundry expenses	1,778	805
Insurance	821	689
Office cleaning	1,674	852
Office equipment maintenance	2,832	-
Computer costs	6,133	7,354
Depreciation	1,468	1,730
	<u>98,192</u>	<u>92,615</u>

JEWISH JOINT BURIAL SOCIETY
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2012

7. DIRECT CHARITABLE EXPENDITURE

	2012	2011
	£	£
Maintenance of grounds	203,044	196,087
Burials	106,480	88,897
Cremations	104,179	84,348
Funeral expenses scheme (FES)	164,445	188,923
Tahara	5,664	433
Streamline charges	1,851	1,285
Depreciation of grounds and improvements	40,450	8,013
	<u>626,113</u>	<u>567,986</u>

8. RESOURCES EXPENDED - CHARITABLE EXPENDITURE

	2012	2011
	£	£
Grants payable (note 5)	30,000	40,000
Support costs (note 6)	98,192	92,615
Direct charitable expenditure (note 7)	626,113	567,986
	<u>754,305</u>	<u>700,601</u>

9. GOVERNANCE COSTS

	Unrestricted funds	Total funds
	2012	2011
	£	£
Audit fees	5,520	5,040
Legal fees	15	7,049
Costs relating to meetings	4,710	4,075
	<u>10,245</u>	<u>16,164</u>

10. NUMBER OF BURIALS

	2012			2011		
	Burials	Cremations	Total	Burials	Cremations	Total
Full members	134	54	188	113	45	158
Non-members	16	14	30	22	9	31
FES	-	-	93	-	-	92

JEWISH JOINT BURIAL SOCIETY
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2012

11. STAFF COSTS

Staff costs were as follows

	2012 £	2011 £
Wages and salaries	65,196	63,294
Social security costs	6,923	6,749
Other pension costs	4,564	4,431
	76,683	74,474

The average monthly number of employees during the year was as follows

	2012 No	2011 No
Office staff	2	2

No employee received remuneration amounting to more than £60,000 in either year

12. TANGIBLE FIXED ASSETS

	Bunal grounds £	Ground improvements £	Computers & equipment £	Prayer books £	Total £
Cost					
At 1 January 2012	933,479	138,985	12,756	4,230	1,089,450
Additions	519,219	85,857	1,049	2,440	608,565
At 31 December 2012	1,452,698	224,842	13,805	6,670	1,698,015
Depreciation					
At 1 January 2012	28,589	21,156	12,468	1,692	63,905
Charge for the year	27,906	12,542	364	1,104	41,916
At 31 December 2012	56,495	33,698	12,832	2,796	105,821
Net book value					
At 31 December 2012	1,396,203	191,144	973	3,874	1,592,194
At 31 December 2011	904,890	117,829	288	2,538	1,025,545

JEWISH JOINT BURIAL SOCIETY
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2012

13. FIXED ASSET INVESTMENTS

	Listed securities £	Surplus cash £	Total £
Market value			
At 1 January 2012	8,644,881	626,468	9,271,349
Additions	2,860,209	(2,860,209)	-
Disposals	(2,618,643)	2,386,771	(231,872)
Revaluations	666,818	-	666,818
Investment income re-invested	4,619	314,181	318,800
Capital introduced	-	231,872	231,872
Investment charges to income	-	(47,829)	(47,829)
	<u>9,557,884</u>	<u>651,254</u>	<u>10,209,138</u>
At 31 December 2012	<u>9,557,884</u>	<u>651,254</u>	<u>10,209,138</u>
Historical cost	<u>9,344,356</u>	<u>-</u>	<u>9,344,356</u>

Listed investments at market value comprised

	2012 £	2011 £
Debentures and unsecured stocks	1,424,100	1,618,638
UK equities and unit trusts	5,280,036	5,091,461
UK fixed interest securities	103,994	103,362
Absolute return fund	-	231,872
Foreign equities and unit trusts	2,255,735	1,364,082
Charity property funds	494,019	235,466
	<u>9,557,884</u>	<u>8,644,881</u>
Total	<u>9,557,884</u>	<u>8,644,881</u>

Investments held with fund managers at market value:

	2012 £	2011 £
Investec Wealth & Investment	10,209,138	9,039,477
Cazenove Capital Management	-	231,872
	<u>10,209,138</u>	<u>9,271,349</u>
Total	<u>10,209,138</u>	<u>9,271,349</u>

JEWISH JOINT BURIAL SOCIETY
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2012

14. DEBTORS

	2012 £	2011 £
Due after more than one year		
Loans	110,000	96,250
	<u>110,000</u>	<u>96,250</u>
Due within one year		
Funerals and other amounts due	63,811	49,658
Prepayments	2,210	1,170
	<u>66,021</u>	<u>50,828</u>

15. CURRENT ASSET INVESTMENTS

	2012 £	2011 £
NatWest plc bank reserve account	1,559	1,557
Santander plc charity investment account	7,232	7,217
CAF Bank Ltd gold account	347,445	449,792
	<u>356,236</u>	<u>458,566</u>

16 CREDITORS:

Amounts falling due within one year

	2012 £	2011 £
Trade creditors	257,538	74,266
Social security and other taxes	1,894	1,848
Other creditors	2,251	5,250
Accruals	22,437	39,049
	<u>284,120</u>	<u>120,413</u>

JEWISH JOINT BURIAL SOCIETY
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NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2012

17. ACCRUALS AND DEFERRED INCOME

	2012 £	2011 £
Over-age receipts in advance	570,075	525,866
Deferred income	1,500	-
	<u>571,575</u>	<u>525,866</u>

Over-age receipts in advance (movement in year)

	2012 £	2011 £
Balance brought forward	525,866	409,315
Received in the year	76,486	146,556
Taken to income	(32,277)	(30,005)
	<u>570,075</u>	<u>525,866</u>

JEWISH JOINT BURIAL SOCIETY
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2012

18 STATEMENT OF FUNDS

	Brought forward £	Incoming resources £	Resources expended £	Gains/ (Losses) £	Transfers between funds £	Carried forward £
Designated funds						
Grants	40,940	136,984	(82,318)	-	(65,000)	30,606
Garden area for quiet contemplation	44,802	-	(1,620)	-	35,000	78,182
	<u>85,742</u>	<u>136,984</u>	<u>(83,938)</u>	<u>-</u>	<u>(30,000)</u>	<u>108,788</u>
General funds						
General funds	10,225,659	1,225,897	(725,441)	666,818	30,000	11,422,933
Total unrestricted funds	<u>10,311,401</u>	<u>1,362,881</u>	<u>(809,379)</u>	<u>666,818</u>	<u>-</u>	<u>11,531,721</u>
Restricted funds						
Restricted funds	3,250	-	(3,000)	-	-	250
Total of funds	<u><u>10,314,651</u></u>	<u><u>1,362,881</u></u>	<u><u>(812,379)</u></u>	<u><u>666,818</u></u>	<u><u>-</u></u>	<u><u>11,531,971</u></u>

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

The restricted fund was provided by the Shoresh fund and is being used to set up a Chevra Kadish (volunteer group) who will use the Taharah (ritual cleansing room) at the cemetery

19. ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Restricted funds £	Designated funds £	General funds £	Total £
Tangible fixed assets	-	28,359	1,563,835	1,592,194
Fixed asset investments	-	-	10,209,138	10,209,138
Debtors due after more than one year	-	-	-	-
Current assets	250	80,429	505,655	586,334
Creditors due within one year	-	-	(284,120)	(284,120)
Creditors due after more than one year	-	-	(571,575)	(571,575)
Total	<u><u>250</u></u>	<u><u>108,788</u></u>	<u><u>11,422,933</u></u>	<u><u>11,531,971</u></u>

JEWISH JOINT BURIAL SOCIETY
(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2012

20 CAPITAL COMMITMENTS

At 31 December 2012 the company had capital commitments as follows

	2012	2011
	£	£
Contracted for but not provided in these financial statements	-	158,000

Capital commitments in the prior year were in respect of building works at the burial grounds

21. TRUSTEES

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

22 RELATED PARTY TRANSACTIONS

During the year the charity provided St Albans Masorti Synagogue with a loan facility of up to £100,000. At the balance sheet date an amount of £15,000 was outstanding. Interest is charged at 1.5% above Barclays Bank base rate per annum. Mr A Green, a member trustee of Jewish Joint Burial Society, is the governor of St Albans Masorti Synagogue.

JEWISH JOINT BURIAL SOCIETY

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

	London Members £	National £	Total members £	Non-Mems £	31/12/12 Total £	31/12/11 Total £
Income						
FS Income	458,625	131,259	589,884		589,884	558,551
Maintenance	179,742		179,742		179,742	175,662
Over-age invoiced	41,347		41,347		41,347	28,980
Over-age taken to income	31,986	1,924	33,910		33,910	30,005
Funeral Extras	7,037		7,037		7,037	7,036
Burials			0	71,289	71,289	133,920
Cremations			0	46,216	46,216	27,600
Woodland Burials	3,000		3,000	12,000	15,000	0
Reservations	5,799		5,799	1,000	6,799	5,700
Tombstone	44,940		44,940	6,479	51,420	51,333
	<u>772,476</u>	<u>133,183</u>	<u>906,659</u>	<u>136,984</u>	<u>1,042,643</u>	<u>1,018,787</u>
Cost of Operations						
Maintenance	166,452		166,452	17,926	184,377	183,539
maintenance tombstones	18,667		18,667		18,667	12,548
Burials	90,721		90,721	15,759	106,480	88,897
Cremations	78,900		78,900	25,279	104,179	84,348
Tahara	2,800		2,800		2,800	433
Funeral Claims	31,088	133,357	164,445		164,445	188,923
Amortisation Burial Gr	40,449		40,449		40,449	8,014
Amortisation of Woodland	26,778					0
Streamline Charges			0	1,850	1,850	1,285
Tahara Room Expenses	2,864		2,864		2,864	0
	<u>458,720</u>	<u>133,357</u>	<u>565,298</u>	<u>60,814</u>	<u>626,113</u>	<u>567,985</u>
Gross Profit	313,756	(174)	340,360	76,170	416,530	450,801

JEWISH JOINT BURIAL SOCIETY

Income & Expenditure Account for the cumulative period ended

31/12/12

	31/12/12		31/12/11
	£	£	£
Gross Profit		416,530	450,801
Expenses			
Governor's Meetings	4,710		4,075
Legal and Professional	0		0
Legal Fees	15		7,049
Audit Fee	5,520		5,040
	<u>10,245</u>		<u>16,164</u>
Wages	72,294		70,974
Rent	5,200		4,680
Computer Fees	6,133		7,354
Printing, Postage and Stationary	2,012		1,921
Telephone	2,226		2,102
Bank Charges	135		115
Insurance	821		689
Office Decoration	0		0
Office Equipment Maintenance	2,832		0
Office Cleaning	1,674		852
Sexton's Travel Expenses	1,619		1,393
Depreciation Computer Equipment	0		0
Depreciation of Office Equipment	165		909
Depreciation of Prayer Books	1,104		819
Depreciation of Gdn and Burial Eq	197		0
Promotion and Website	679		0
Sundry Expenses	1,101		805
	<u>98,191</u>		<u>92,614</u>
Total expenses		108,435	108,778
Net Income before investments		308,095	342,023
Grants made	30,000		40,000
Donations		<u>30,000</u>	<u>40,000</u>
Fund Manager Fees		47,829	50,363
Other Income			
Sponsorship of Website			94,975
Bank Int Rec	1,422		0
Loan Int	0		202,938
Dividends and interest received	204,777		
Interest received	114,037		
		<u>320,237</u>	<u>297,913</u>
Net income		550,503	549,573
Exceptional Item		0	0
Investment gains/(losses)		666,818	(532,411)
Net Movement in Funds		<u><u>1,217,321</u></u>	<u><u>17,162</u></u>

JJBS Members by Age and Gender as at 31 December 2012

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	Over 100	Unknown	Totals
Females London	165	258	403	505	668	778	819	828	953	951	656	642	471	331	136	37	4	3	8608
Females National	19	37	48	52	69	97	126	111	172	160	143	118	116	88	55	14	1	3	1429
Males London	153	173	234	384	428	513	592	591	676	653	435	467	367	225	73	12	2	2	5980
Males National	27	33	31	43	58	78	82	92	138	128	114	97	82	69	26	5	5	1	1104
Grand Total	364	501	716	984	1223	1466	1619	1622	1939	1892	1348	1324	1036	713	290	68	7	9	17121

This is derived from the JJBS database

The inaccuracy with the synagogues figures is less than 1%

Number of Burials and Cremations for the Year 2012

London Members	No members		2012			2011			TOTAL
	Dec 2012	Dec 2011	W	B	C	B	C	TOTAL	
Beit Klal	65	61	1	4	6	11	1	2	3
Bromley	361	376					1	1	2
Beth Shalom	244	227					1	1	2
Borehamwood & Elstree Masorti*	106	166		2	1	2	1	2	4
Buckhurst Hill Masorti *	157	71		1	1	2	2	2	4
Chelmsford	69	17							
East Grinstead	17	2633		29	11	40	25	6	31
Edware Masorti	2623	601		3	3	3	1	1	1
EDRS	581	1081		9	9	9	8	1	9
Finchley	1119	79							
Hampstead	81	79							
Harlow	228	230		1	1	2	2	2	2
Hatch End Masorti	116	113		1	1	1	3	3	3
Koi Char	512	531		3	3	3	1	1	1
Koi Nefesh	98	116		1	1	1	1	1	1
Maidenhead	884	865		5	5	10	6	2	8
Middlesex New	653	703		10	4	14	10	4	14
Milton Keynes	114	117							
North London Reform *	734	748	1	13	2	16	11	3	14
NWRS	2168	2139	1	8	12	21	15	16	31
Radlett & Bushey	1206	1159		8	2	10	7	3	10
St Albans Masorti	216	268		1	1	1	1	1	1
Settlement	98	102							
South West Essex	1096	1121	1	27	4	32	15	1	16
Sukkat Shalom	393	371		1	1	2	1	1	1
Wimbledon	654	659		3	5	8	2	4	6
Members	14603	14554	4	130	54	188	113	45	158
National buried at Cheshunt									
National cremated at Hoop La									
Non-Members									
Total			2	14	14	30	22	9	31
			6	144	68	218	135	54	189

* joined 2012
* formerly New Essex Masorti

* formerly Southgate

National Claims Paid	93
	95

Note there were claims paid to LONDON member synagogues which are included in National claim total

Beth Shalom	1
Edware Masorti	1
EDRS	2
Maidenhead	1
Middlesex New	6
Milton Keynes	1
NWRS	2
SWESRS	1
Wimbledon	4
Total	19

Funeral Statistics

	2009	2010	2011	2012	1999 2008	1989 1998	1979 1988	1969 1978	Totals
Member Burial	124	112	113	134	1073	863	541	356	2833
Non Member Burial	11	15	22	16	177	226	219	141	763
	135	127	135	150	1250	1089	760	497	3596
Member Cremation	55	60	45	54	514	516	353	180	1563
Non Member Cremation	24	20	9	14	274	519	452	220	1465
	79	80	54	68	788	1035	805	400	3028
Members	179	172	158	188	1587	1379	894	536	4396
Non Members	35	35	31	30	451	745	671	361	2228
Total Funerals	214	207	189	218	2038	2124	1565	897	6624

London Synagogue Totals 14718 14683 14554 14603

Jewish Joint Burial Society

Performance. Year to 31st December 2012

Asset Class	Value (£)	Money	Value (£)	Weighting	Permitted	Neutral	Total	Index return (%)	
	30-Dec-11	in/out	31-Dec-12	(%)	range (%)	(%)		Return (%)	Capital
	'000	'000	'000						
Conventional Gilts	0	0	0	0.0			-		
Index-Linked Gilts	103	0	104	1.0			2.7		
Other Fixed Interest	274	0	370	3.6			36.0		
Debentures	1,345	-213	1,054	10.3			-1.5		
Overseas bonds	0	0	0	0.0	0-10		-		
Bonds	1,722	-213	1,528	15.0	10-24	14	5.3	-0.9	2.7
UK Equities	5,091	-277	5,280	51.7	40-64	54	13.4	8.2	12.3
US	581	268	890	8.7			7.9	8.4	10.9
Europe	181	190	422	4.1			21.7	13.2	17.8
Japan	167	41	220	2.2			9.5	0.4	2.8
Far East	249	92	403	3.9			21.0	13.9	17.7
Emerging Markets	187	114	321	3.1			9.1	10.1	13.4
International	0	-24	0	0.0			0.0	0.0	12.0
Total Overseas	1,364	681	2,256	22.1	15-30	22	12.5	8.9	12.0
Property	235	293	494	4.8	0-12	8	-1.6	-9.1	2.1
Infrastructure	0	0	0	0.0	0-6	0	n/a		
Cash	634	29	663	6.5	0-10	2	0.3	0.0	0.0
TOTAL FUND	9,047	513	10,221	100.0		100	10.7		9.9

Tracker Funds / gilts	% of asset class in trackers	Total return %		
		Trackers	Index	Portfolio
Bonds	7	2.8	0.6	5.3
UK	24	12.3	12.3	13.4
US	28	10.9	10.9	7.9
Europe	24	16.8	15.2	21.7
Japan	42	3.6	1.1	9.5
Far East	30	15.8	15.5	21.0
Emerging	32	11.1	10.1	9.1

Information on Plots

as at 31 December 2012

	main cemetery	woodland [^] cemetery			
	lawn	total	lawn	mixed faith	woodland
plots available	14,083	9,000			
Lost in pathways	427				
Baby area	45				
Unallocated*	245				
occupied	3,861	6	1	2	3
reserved	1,597				
plots available	7,908	8,994			
<i>plots available 31Dec 2011</i>	<i>8,234</i>	<i>0</i>			

* Space not for use at present

[^] The Woodland cemetery was brought into use on 1 May 2012

There are three different areas available for burial but the land can be allocated between the areas flexibly
There are at least 9000 plots but this will depend on the use of the land

Numbers of members

	Year ending December 31										
	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
LONDON											
Beth Klal	68	55	62	63	63	59	58	59	58	61	65
Bromley	416	364	367	376	382	371	380	377	382	376	361
Beth Shalom	201	234	230	228	257	248	256	255	261	227	244
Borehamwood & Elstree	125	138	137	135	154	152	165	162	159	166	157
Buckhurst Hill Masorti	60	67	67	68	71	64	66	75	75	71	69
Chelmsford	21	22	20	17	17	17	17	17	17	17	17
East Grinstead	3223	3116	2994	2980	2969	2947	2847	2786	2723	2633	2623
EDRS	447	501	507	522	559	554	555	560	561	601	581
Edgeware Masorti	798	795	782	774	795	932	959	1006	1048	1081	1119
Finchley	128	121	109	104	106	96	93	86	86	79	81
Hampstead	206	207	199	199	204	214	231	232	233	230	228
Harrow	106	118	112	109	108	106	111	113	114	113	116
Hatch End Masorti	526	550	542	530	571	584	588	526	541	531	512
Koi Char	93	104	112	116	113	108	107	106	114	116	98
Koi Neleash	876	883	892	907	907	939	916	914	894	865	884
Maxdenhead	972	932	913	870	837	816	779	787	729	703	653
Middlesex New	117	124	125	119	119	116	124	116	119	117	114
Milton Keynes	706	708	700	724	715	765	759	794	794	748	734
North London Reform	2145	2125	1980	1922	1986	2043	2084	2120	2100	2139	2168
NWRS	897	878	900	910	949	996	1009	1045	1102	1159	1206
Radlett & Bushey	135	135	133	152	149	151	158	226	256	268	216
St Albans Masorti	180	172	158	149	141	127	118	108	103	102	98
Settlement	1425	1441	1425	1428	1420	1366	1306	1214	1178	1121	1096
South West Essex	304	293	281	286	294	296	304	352	368	371	393
Sukkat Shalom	724	777	767	711	711	682	687	682	668	659	664
Wimbledon	14899	14860	14514	14409	14597	14749	14677	14718	14663	14554	14603
NATIONAL											
Bournemouth	574	625	580	571	555	541	501	467	429	408	374
Brighton	474	488	500	467	436	422	436	437	384	405	401
Hull	53	54	49	53	53	52	49	45	44	42	38
Leeds	521	524	533	537	552	551	549	531	454	425	417
Manchester	731	710	713	690	661	633	623	620	504	556	548
North West Surrey				254	264	268	286	288	314	339	346
North West Surrey	62	62	60	61	65	60	59	59	54	57	48
Sheffield	159	162	162	153	153	152	149	155	161	169	165
Southend	169	144	136	136	125	116	121	103	103	103	97
Southport	49	38	33	33	33	25	26	21	20	19	20
South Hants	55	52	54	53	52	50	50	50	54	53	46
Thanet											
Wessex Liberal											
	2847	2859	2820	3008	2949	2870	2849	2776	2521	2576	2545
TOTAL MEMBERSHIP	17746	17719	17334	17417	17546	17619	17526	17494	17204	17130	17148

Compiled from information received from synagogues

**Amount of Net Incoming Resources Attributable to Non Members
Year Ended 31 December 2012**

	31/12/12	31/12/11
Income		
Burials	71,289	133,920
Cremations	46,216	27,600
Woodland	12,000	
reservation fees	1,000	800
tombstone fees	6,479	1,305
non-members income	<u>136,984</u>	<u>163,625</u>
expenses		
burials	15,759	19,695
cremations	25,279	14,386
streamline charges	1,850	1,285
contribution to maintenance	17,926	29,910
administration costs	21,504	26,103
non-members expense	<u>82,318</u>	<u>91,378</u>
net designated fund	<u>54,666</u>	<u>72,247</u>
numbers		
burials	16	22
cremations	14	9

Liability Summary at 31 December 2012

	Gross Liability	Liability Paid	Net Liability	Members Liable	Members Paid	Members Still Due
London						
Beit Klal	9,761	3,418	6,343	18	5	13
Beth Shalom Reform Synagogue	27,575	9,300	18,275	48	23	25
Bromley and District Reform Synagogue	51,515	12,600	38,915	70	27	43
Buckhurst Hill Masorti Synagogue	15,803	8,816	6,988	35	22	13
Chelmsford Jewish Community	11,488	6,113	5,375	22	12	10
East Grinstead Jewish Community	3,913	1,225	2,688	8	3	5
Edgware Masorti Synagogue	82,193	13,930	68,263	143	31	112
EDRS	262,715	75,880	186,835	385	134	251
Elstree & Borehamwood Masorti Community	9,543	2,663	6,880	21	7	14
Finchley Reform Synagogue	70,600	41,145	29,455	105	67	38
Hampstead Reform Jewish Community	30,148	2,520	27,628	36	5	31
Harlow Jewish Community	41,083	20,765	20,318	59	32	27
Hatch End Masorti Synagogue	17,325	10,230	7,095	25	13	12
Kol Chai Hatch End Jewish Community	61,007	25,640	35,368	80	37	43
Kol Nefesh Masorti Synagogue	4,533	1,200	3,333	10	5	5
Maidenhead Reform Synagogue	186,298	0	186,298	247	0	247
Middlesex New Synagogue	53,449	15,394	38,055	92	29	63
Milton Keynes Reform Synagogue	9,135	750	8,385	17	2	15
North London Reform Synagogue	51,248	27,813	23,435	70	42	28
NWRS	234,260	46,028	188,233	352	96	256
Radlett and Bushey Reform Synagogue	101,483	49,453	52,030	155	84	71
St Albans Masorti Synagogue	37,106	8,188	28,918	44	17	27
Sukkat Shalom Reform Synagogue	56,768	29,678	27,090	88	49	39
SWESRS	78,050	52,850	25,200	146	94	52
Wimbledon Synagogue	114,380	0	114,380	145	0	145
National						
Bournemouth Reform Synagogue	218,483	23,168	195,315	207	49	158
Brighton and Hove New Synagogue	164,675	7,785	156,890	193	12	181
Hull Reform Synagogue	7,105	0	7,105	11	0	11
Manchester Reform Synagogue	73,785	1,140	72,645	109	1	108
North West Surrey Synagogue	148,380	7,440	140,940	151	16	135
Sheffield Reform Jewish Congregation	22,910	0	22,910	22	0	22
Sinai Synagogue (Leeds)	66,120	0	66,120	87	0	87
South Hants Reform Jewish Community	9,135	0	9,135	9	0	9
Southend Reform Synagogue	62,438	42,283	20,155	73	59	14
Southport New Synagogue	20,445	0	20,445	24	0	24
Thanet Reform Synagogue	18,500	1,680	16,820	18	2	16
Wessex Liberal Jewish Community	22,345	450	21,895	18	1	17
Total	£2,455,694	£549,542	£1,906,153	3,343	976	2,367

The liability paid column refers to those members who buy out their over-age liability so that they will incur no further liability on death. The receipts are credited to the profit and loss account over a period of 20 years. The net liability is not in the accounts.