

THE UNITED SYNAGOGUE TRUSTEES'

Report and Annual Accounts

For the year ended 31 December 2015



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UNITED SYNAGOGUE ANNUAL ACCOUNTSYear ended 31st December 2015 Charity registration number 242552**BOARD OF TRUSTEES JULY 2014 – JULY 2017**

President	Stephen Pack
Vice-Presidents	Russell Kett Leonie Lewis
Treasurer	Brian Markeson
Other Trustees	Stephen Fenton (Deputy Treasurer) Stephen Goldman Claire Lemer Doreen Samuels Jacqui Zinkin

Committee Chairs

Audit Review	Alan Taylor (resigned March 2016) Maxwell Nisner (appointed March 2016)
Burial	Brian Markeson
Investment	Brian Markeson
Property	Peter Zinkin
Rabbinical Council	Rabbi Boruch Davis
Remuneration	Stephen Fenton

**Chief Rabbi of the United Hebrew
Congregations of the Commonwealth**

Chief Rabbi Ephraim Mirvis

DayanimDayan Menachem Gelley (Rosh Beth Din)
Dayan Yonason Abraham
Dayan Shmuel Simons
Dayan Ivan Binstock**Key Executives**

Chief Executive	Dr Steven Wilson
Operations & Finance Director	Richard Taylor
Director of External & Legal Services	David Frei
Kashrut Director	Rabbi Jeremy Conway
Community Services Director	David Kaplan
Chief Executive, Office of the Chief Rabbi	Ari Jesner
Director of Young People and Young Families	David Collins
Property Director	Lali Virdee (appointed May 2016)

Executive Offices

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London N12 8GB
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Website: www.theus.org.uk

Custodian Trustee

(holds title to charity's property assets)
United Synagogue Trusts Ltd
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Bankers

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Corporate Banking London
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Investment Fund Managers

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Charity Solicitors

Bond Dickson LLP
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London SE1 2AU

Statutory Auditor

Crowe Clark Whitehill LLP
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10 Salisbury Square
London EC4Y 8EH

Trustees' Annual Report For the Year Ended 31st December 2015

The details of the Charity, its Trustees, professional service providers and key executives are set out on page 2 and 3 of this report.

Legal Status

The United Synagogue ("The US") was established for charitable purposes by the United Synagogue Act of 1870. It was formally registered as a charity on the 2nd June 1965, charity registration number 242552.

The Schedule to the Act was previously the major constitutional document of the Charity. This has subsequently been augmented by the Statutes of the United Synagogue passed by The US Council in April 1999, which sets out the Charity's objects and the role and powers of the Charity, its Trustees and its Council. Additional Byelaws set out the system of governance of local synagogues, and the Election Regulations set out the procedure for electing the Board of Trustees.

Structure, Governance and Management

Trustees

Overall responsibility for the activities of The US is held by the Board of Trustees which is elected by the Council of The US (see below) every three years. The Board of Trustees comprises nine Trustees (with an option to co-opt two more Trustees). The Trustee Board comprises a male President plus four male and four female Trustees.

There is one Treasurer elected by Council who can be male or female. If the Treasurer is male then there will be three other male Trustees, excluding the President. If the Treasurer is female, then there will be three other female Trustees. The Trustees from among themselves appoint a Deputy Treasurer and Vice Presidents. Trustees are elected for a three year term and are eligible to serve a maximum of two terms. The president can serve a maximum of two additional terms.

The Trustees at the date of this report, and those who served during the period under review are shown on page 2.

Trustees must have prior experience of serving on the Board of Management of one of our local synagogue communities for a minimum of two years. Trustees who stand for election will therefore have had experience of lay leadership in the general Jewish community for which they are taking responsibility.

Induction of Trustees builds on the wide knowledge and familiarity with the Charity that Trustees have previously gained at a local and sub-committee level.

The Chief Executive and senior professionals meet new Trustees soon after their election and provide intensive briefings on the Charity. The External and Legal Services Director provides advice and guidance on the statutory responsibilities of Trustees and is on hand to provide guidance on such matters throughout the Trustees' term of office.

The Board of Trustees meets formally once a month, except in August, to take strategic and policy decisions. These meetings are attended by the Chief Executive, other members of the senior management team and the Chair of The Rabbinic Council of the United Synagogue ("RCUS").

The Board of Trustees appoints a number of sub-committees for the better working of the Charity. These sub-committees are given specific responsibilities and make relevant recommendations to the Board.

Responsibility for the religious direction and guidance of The US is vested with the Chief Rabbi and the Beth Din.

US Council

The Council represents the member and affiliate synagogues of The US, and has the following powers:

- a) to elect and remove Trustees
- b) to elect the Chair of the Audit Review Committee
- c) to consent to proposed amendments to the constitution of The US
- d) to admit/discontinue the membership of any synagogue to The US
- e) to consider the budget and accounts of The US

The Council is elected every three years by members of the Boards of Management of local synagogues. Each synagogue has a number of Council Representatives based on the size of the synagogue's own membership. All current Trustees are also members of the Council, as are the immediate previous set of Trustees. In addition, there are a limited number of life members including all past Presidents. Council meets at least four times each year.

Professional Staff

The Board of Trustees delegates its powers for the day to day running of the Charity to the Chief Executive and the senior management team.

Each Division in The US is headed by a Director, all of whom report to the Chief Executive.

- The Operations and Finance Director has direct responsibility for the central support services including Finance and Information Technology
- The Community Services Director is responsible for the Community Division which encompasses US Chesed, Living and Learning, Membership and Marriage Liaison and Burial
- The Director of Young People and Young Families is responsible for our young people's departments including Tribe, Young US and US schools
- The Kashrut Director is responsible for Kashrut and Eruvim
- The External and Legal Services Director is responsible for in-house legal advice and the London Beth Din
- The Property Director is responsible for the Charity's property portfolio and Health and Safety.

Volunteers

Volunteers play a vital role both in the running of our Synagogues and the provision of activities at each of our communities. Whether serving as a local Honorary Officer, on a Synagogue's Board of Management, running one of the many social activities or groups within a shul or as part of the Ladies Guild, volunteers are the lifeblood of our communities and instrumental to the organisation continuing to grow and thrive.

Member Synagogues

The member synagogues are the branches of The US. The day to day responsibility for running the member synagogues is delegated by the Trustees to local Honorary Officers and Boards of Management who are elected either annually or biennially by the members of the synagogues. The US Byelaws regulate the powers of the local Honorary Officers and the conduct of local synagogue activities. Chairs have been issued with a guidance document and Financial Representatives are bound by a Protocols Document which they are required to sign prior to taking up their roles.

The religious affairs of the individual member synagogues are run by the local Rabbi and, where appropriate, a Rabbinical Team and/or Chazan, and the Wardens (who are part of the team of local Honorary Officers) under the overall guidance of the Chief Rabbi. Professional administrators are employed at most synagogues to provide the local lay leadership with administrative support in the effective management of their local communities.

Local synagogues collect annual membership contributions on behalf of The US from their members. A proportion of these contributions (the communal contribution) is allocated to the Centre for the services provided centrally and to support the further development of the Charity. The remaining contributions and other donations received are retained and administered locally, according to US rules, in order to run the local communities which form an integral part of the Charity's activities.

All of our synagogues are conscious of their part in the Charity and recognise the mutual responsibility they share for the wider Jewish community. Synagogue activities overall are characterised by The US' values of authentic, inclusive and modern Torah Judaism.

Following approval by The US Council, the following changes were made with effect from 1st January 2015:

- Sheffield Jewish Congregation and Centre became a Full Constituent Member Synagogue
- Clayhall United Synagogue and Newbury Park United Synagogue merged to form a new Full Constituent Member Synagogue named Redbridge United Synagogue
- Wanstead and Woodford Synagogue and Waltham Forest Hebrew Congregation (previously an independent synagogue) merged to form a new Full Constituent Member Synagogue named Woodford Forest United Synagogue

Consequently, at 31 December 2015, The US had fifty Full Constituent Member Synagogues.

Affiliate and Associate Synagogues

These are synagogues which are constitutionally one step removed from The US, and whose relationship to the Charity is governed by the Affiliate and Associate Schemes. They are independent legal entities which do not form part of the Charity but through their affiliation benefit from certain services. The Affiliates and Associates govern their synagogues under the Byelaws, as varied by the Affiliate Scheme and Associate Scheme, and pay an annual fee to the Charity. The Trustees continue to encourage the Affiliates to move towards full membership.

During the year, the Affiliate Synagogue of Harold Hill was closed thereby reducing the number of Affiliate Synagogues to nine. There remains one Associate Synagogue.

Foundation Schools

The Trustees of the United Synagogue have the responsibility for appointing the foundation governors to the Board of Governors at each of The US foundation schools. The United Synagogue has no involvement in either the day to day running of the schools or their upkeep, which is the responsibility of their respective Boards of Governors.

Full details of the Synagogues and Schools referred to above are shown on pages 53 to 57 of this Report and Accounts.

Subsidiary Companies

A list of these is set out in Note 35 of the Notes to the Financial Statements which details their activities, trading performance, assets, liabilities and reserves.

Risk Management, Compliance and Internal Control

The Trustees are responsible for the effective management of risk, including ensuring that internal controls are in place and are operating as designed.

We have continued to develop our risk management systems and procedures throughout the year. The Compliance Officer has completed a number of audits and other management assignments covering risk and control issues highlighted within the organisation's risk register, and has regularly reported progress to the Audit Review Committee and the Trustees in accordance with the organisation's Internal Audit Charter. In addition, a regular programme of site audits at Synagogues has been in place since 2010.

The Compliance Officer has undertaken a number of reviews of organisational and departmental processes and procedures.

The Charity's Risk Register was completed during 2012 with the aim of producing a more focused and streamlined document to be actively used by the Executive in managing and mitigating risks faced by the Charity. The risk register is discussed at monthly meetings of the Directors and half yearly at Trustee meetings.

The Trustees have identified that the principal risk that the charity faces is a reduction in income resulting from a fall in membership numbers. Such a fall can be triggered by multiple factors, some of which are outside the control of the Charity. Should it become more difficult to observe and practice orthodox Judaism in the UK, for example because of the banning of Brit Milah or

Shechita, then it is likely that many members may decide to emigrate and therefore discontinue their membership. Membership might also fall where mainstream orthodoxy is observed by fewer Jews in the UK. To the extent that this risk can be managed, it is felt by the Trustees that mitigation can be achieved by implementing recommendations contained in the 2015 Strategic Review, including making US communities more vibrant and engaging.

As a result of the ongoing effort to manage all risks that the Charity faces, the Trustees are satisfied that the major risks have been identified and that adequate systems or procedures have been established to manage them. Recognising that there is always room for improvement, as part of the Strategic Review implementation, a group has been established to review aspects of the Governance system, including Trustee elections, reaching a wider base of potential Trustees and community level governance.

Vision, Aims and Objectives

During the course of 2014, The US engaged in a comprehensive Strategic Review, led by Marc Meyer, Chair of Hendon Synagogue. During the course of the review over 5,000 members responded to a survey and over 100 interviews were conducted. The results of this review, which were published in February 2015, articulated a strategy for The US to: “Build vibrant engaged communities at the forefront of British Jewry”.

The strategy review listed 40 recommendations categorised into the following headings:

- Invest in growing Jewish areas across the UK
- Reconfigure US properties as regional ‘Jewish Destinations’
- Develop varied and exciting offerings
- Prioritise engagement with youth in their communities
- Develop exceptional rabbis
- Attract strong lay and professional leadership
- Improve the member experience at important formal touch points
- Codify and share best practice in community building
- Represent the community’s voice in society
- Continue to provide best-in-class religious infrastructure
- Governance
- Address interaction between local synagogues and The US’ central office

Implementation of the Strategic Review is now well underway with progress made on over half of the recommendations, most notably relating to Communities of Potential, Rabbinic Careers, Engaging Young People, Strengthening Leadership and Governance.

The US mission remains to engage members with mainstream orthodox Jewish living, learning and caring.

Its values are Authentic, Inclusive and Modern Torah Judaism.

Objects and Public Benefit

The objects of The US are:

- to found, build, maintain, conduct, promote and develop within the United Kingdom, Synagogues which conform to the Form of Worship for persons of the Jewish religion
- to advance education and to provide instruction in religious subjects to persons of the Jewish religion
- the relief of poor persons of the Jewish religion, and to provide means of burial for persons of the Jewish religion
- to advance the charitable purposes of other Jewish bodies by making grants or loans to them including contributing with other Jewish bodies to the maintenance of a Chief Rabbi and of other ecclesiastical persons, and to other communal duties devolving on metropolitan congregations
- any other charitable purposes in connection with the Jewish religion

These objects are reflected in our faith and community aims. Each year the Trustees review the objectives and actives to ensure they continue to reflect our aims. In carrying out this review the Trustees have considered the Charity Commission's guidance on public benefit.

The activities currently carried out for the public benefit by the charity can be broadly categorised into the following activity groups:

- Support of the local Jewish communities comprising the Member Synagogues of The US
- Running of synagogue services
- Provision and upkeep of synagogue buildings.
- Provision of Kosher certification of food products and premises
- Provision and maintenance of Jewish cemeteries and related facilities.
- Provision of educational and outreach programmes for children and young people, and the membership more generally
- Visitation programme for individuals in hospitals and prisons.

Significant Activities and Achievements

Office of the Chief Rabbi (“OCR”)

During 2015, the Chief Rabbi continued to put communities at the heart of everything he did, travelling the length and breadth of the UK, engaging with and inspiring communities up and down the country. The Chief Rabbi continued to support and encourage Jewish schools under his aegis and university students and chaplains as well as many charities doing important work both within and beyond the Jewish community. The following is a synopsis of the OCR's activities during 2015.

- **Centre for Rabbinic Excellence (“CRE”)**

The CRE undertook a broad range of activities. Its primary function was to provide financial and practical assistance to communities looking to transform their synagogues into powerhouses of Jewish religious, educational, social and cultural excellence. It supports both US communities and particularly those in the wider United Hebrew Congregation.

Eighty eight financial grants were provided to communities to facilitate events and programmes as varied as concerts, speaker series, Purim parties, communal Shabbatonim and field trips. The CRE has also become a general communal hub for advice and guidance to communities.

CRE launched *The Chief Rabbi's Etz Chaim Project*, which works in conjunction with youth organisations, seminaries and yeshivot to send outstanding madrichim to communities over Shabbatot and Chagim to lead services and interesting programmes.

As part of its efforts to reach out, engage with and strengthen the lay leadership of communities, the CRE ran a highly successful *Regional Presidents Conference* in June, attended by seventy leaders from regional communities across the country.

Responding to an urgent need among communities lacking a spiritual leader for Rabbinic input and support, CRE established *Rabbis for Communities*, which provides dynamic and experienced Rabbis to support these congregations over a Shabbat. The congregations that benefitted returned glowing reports and expressed desires to repeat the exercise.

CRE will continue serving communities through all the programmes mentioned above, and is keen to further establish its *Community Twinning* initiative in a bid to partner up congregations. This will allow Synagogues to support each other to share enriching experiences.

In 2016, the series *Investing in Rebbetzens*, spearheaded by the Chief Rabbi's wife Valerie Mirvis, was launched. Comprising two seminar days (January & July) and a leadership trip to Gibraltar (May), the series aims to foster a sense of unity among Rebbetzens, further empower them in their roles as communal leaders and to provide inspiring ways to engage with their communities.

- **Social responsibility**

The Chief Rabbi has been very active at the level of 'thought leadership' in highlighting the need to urgently respond to the refugee crisis. The Chief Rabbi decided that public comment on the crisis was insufficient and felt that his words needed to be accompanied by action. He took a group of Rabbonim to visit a refugee camp in Greece. Separately, on a Commonwealth visit to India, the Chief Rabbi visited a number of social responsibility initiatives in Calcutta and the Mumbai slums working on the challenges of literacy and social mobility.

- **UK Holocaust Memorial Foundation**

The Chief Rabbi assumed the role of Board Member of the UK Holocaust Memorial Foundation, which has been created to deliver on the recommendations of the Prime Minister's Holocaust Commission. In particular, this involves creating a new Holocaust Memorial and accompanying Learning Centre. He plays a leading role in the Foundation's work, as a source of high level counsel as the leading representative from the Jewish community, in order to ensure appropriate and effective commemoration of the Holocaust, which builds on the ongoing work of organisations across the sector.

During 2015, the Chief Rabbi made two separate visits to the Bergen-Belsen Concentration Camp. The first visit was to join the national commemoration of the 70th anniversary of the liberation of the camp and the second represented the UK Jewish Community when HM The Queen visited the camp. This monumental occasion was the first official visit to a concentration camp by a British Monarch.

- **Interfaith**

In the interfaith space the highlight was the Chief Rabbi's visit to the Vatican for an audience with the Pope. This happened in the context of the 50th anniversary of the Nostra Aetate declaration, which was a landmark reshaping of Jewish-Catholic relations. The Chief Rabbi travelled together with Cardinal Vincent Nichols. The Chief Rabbi used the meeting to talk about the importance of Jewish-Catholic relations, as well as the need to confront the aggressive secularism increasingly evident in society, anti-Semitism in Europe, and Christian persecution. There have also been an array of other events including taking part in the Lambeth Conversation at Lambeth Palace, where global religious leaders convened to discuss how to respond to religious violence. The Chief Rabbi joined Sheikh Ibrahim Mogra at a Mitzvah Day cooking event at Edgware Synagogue with Muslim and Jewish teenagers, and further engagement with the Muslim community also included addressing all pupils at the Muslim Azhar Academy Girls School in Romford. In addition, with the Government's planned changes to the Religious Studies GCSE, requiring at least 25% of the course be dedicated to another faith, the Chief Rabbi has publicly recommended that Jewish schools teach Islam.

o **ShabbatUK**

Yet again, ShabbatUK was a tremendous success. Communities up and down the country held Challah Makes, Friday night dinners, communal Shabbat lunches and havdalah celebrations. The central Challah Make drew a record breaking crowd of 5,000 people to a giant marquee in Brent Cross on the Thursday evening. The following morning, primary schools from across London gathered for a Shabbat programme with the Chief Rabbi. Festivities rounded off at Finchley Synagogue on Motzei Shabbat with a Havdalah festival with live music and dancing. Plans for ShabbatUK 2016 (11th/12th November) are already underway across the country with communities very excited to keep the momentum going. The OCR has plans to recruit a dedicated ShabbatUK team to carry through ShabbatUK for future years.

Community Services Division

One of the primary functions of the Community Services Division (“CSD”) is to ensure that the organisation provides a consistently high level of service to its members and the Synagogues.

o **Community**

During 2015, the CSD has provided ongoing professional assistance to communities and its leadership whenever required.

As part of the Strategic Review implementation, CSD has provided support to Magen Avot, a new community in Hendon and Ahavas Yisrael in Edgware with a plan that they both become constituent members of The US in due course. Planning to help initiate new communities in areas of recent Jewish growth is also underway.

CSD, working together with other US departments, RCUS and lay leaders has also contributed to work on ‘Rabbinic Careers’, which is examining how recruitment processes, Rabbinic development and conditions can be improved.

The CSD played a key role in the recruitment of new Rabbis and Assistant Rabbis for various US communities. The CSD undertook Rabbinic recruitment in partnership with The US HR department and the Office of the Chief Rabbi for New West End, Sutton, Southgate and St Albans Synagogues.

The CSD provided financial and strategic support for the Young Professionals project at Hampstead Synagogue in order to boost local membership and specifically amongst the young professionals demographic.

During the year the CSD team, under the auspices of the Chief Rabbi, had constructive discussions with a number of UK regional communities to explore the potential for them joining The US. We are delighted that Sheffield Jewish Congregation and Centre became a full constituent member at the start of 2015. It is hoped that over the next few years some of these communities will vote to join The US.

Our member synagogues are constantly striving to provide a healthy mixture of educational, social and cultural programming for their members, as well as the huge efforts required to

run the Shabbat morning services, ensuring that there is always something for everyone. Some highlights of these initiatives have included Bat Mitzvah courses, baby blessings, Friday night dinners, residential Shabbatonim, and heritage trips abroad.

- **Living & Learning**

Living & Learning focuses on publications, community programming and general community assistance to help our communities flourish at a local level.

The department leads the Rabbinic Intern programme which this year brought a number of young Rabbinic couples from Israel and the USA to enhance our synagogues' High Holy Days services and programmes. It has also built a cadre of speakers and rabbis, especially to help communities who do not have a rabbi.

During 2015, Living & Learning published a High Holy Day booklet which was distributed to US and United Hebrew Congregations Synagogues for the start of Rosh Hashanah.

In conjunction with the Yad Vashem UK Foundation, the department launched a book and learning programme to commemorate the 70th anniversary since the end of the Holocaust which was entitled "70 days for 70 years".

The department helps with educational enquiries and practical advice both from inside and outside of The US. It has continued to run heritage tours, numerous shul Shabbatonim, produce educational materials, provide programming and strategic educational advice to US communities and expand its City programme.

The team are currently working on a project called the '20th Century Machzor' as well as materials to help make services more uplifting in communities, as part of its contribution to the Inspired Jewish Leadership Conference. The name of the conference and its educational components originated from Living & Learning.

- **US Chesed**

The "Chesed" department's aims are to help both our own members and the wider community in which we live through the provision of welfare activities and programmes. The Community Cares element of this programme is locally managed and administered and has in excess of 500 volunteers. These local activities are supported by providing training for volunteers, advice, guidance, information and networking opportunities to share best practice. The volunteers are involved in tasks such as social action initiatives, visiting the sick and bereaved and delivering kosher food to vulnerable and poor members of their communities. The US maintains its role as co-ordinator of Jewish Visiting, a cross-communal initiative providing Jewish chaplains to hospitals and prisons on behalf of the wider Jewish Community.

At Pesach, using funds raised through The US Chesed Pesach Appeal, well over 600 families from 42 communities were helped with the costs of keeping a kosher Pesach. At Rosh

Hashanah, volunteers presented nearly 1,300 honey cakes and Rosh Hashanah cards to members who were unwell, isolated, recently bereaved or elderly.

The Chesed Bursary Fund provided bursaries in excess of £8,000 enabling 17 young people to either go on the Tribe Israel Tour or to attend Tribe summer camps.

Other initiatives supported by Project Chesed in 2015 included:

- Blood donor sessions at 3 synagogues
- Joint project with Gift, collecting food in February and July for distribution to families in need
- Several synagogues hosting food cookery events, together with Tikkun, in February and in December. The food, which was cooked by volunteers of all ages, was distributed to homeless hostels such as No Second Night
- More than 30 synagogues doing Mitzvah Day projects
- Support of Wrap up London, collecting coats as part of Mitzvah Day
- Collection of food for Barnet Refugee Service

Young People and Young Families

This division delivers programmes to engage children and young people, students and young professionals and provides programmatic and governance support to schools, chedarim and nurseries.

Tribe, The US programme for children and young people, provides a whole range of summer programmes for schools years 5 to 12 in the UK, Europe and Israel. Other initiatives supported during 2015 include summer and half term outings for school years 4- 6, the 'Chanukah on Ice' event at the London Eye, Shabbatonim- weekends away in Jewish primary schools, informal education sessions such as Tribe's Tishreis Got Talent and the Kosher Apprentice, Lunch and Learn and assembly programmes at Jewish secondary schools and informal education sessions in non-Jewish schools with Jewish children.

Tribe continues its engagement with members over school age both through the Tribe Israel Leadership Training ("TILT") programme for those on their Gap Year in Israel and by actively helping individuals whilst at university, through its Campus Ambassadors who run a wide-range of events for students to help keep their connection to the community.

Tribe has been instrumental in arranging the Learn 2 Lead trips to Jerusalem and Poland for school years 10-12, helping students learn about their heritage and engage with their peers, as well as being encouraged to get involved in their local community. During the year Tribe also ran a youth professionals conference called "Engage" which brought youth professionals together for a residential training conference.

The division supports communities by promoting Chedarim (Sunday Schools) with specifically created curricula and resources to teach and inspire about Jewish life. It also provides support to the governing bodies of US schools.

Many of the Tribe activities are only made possible by the very generous support of over 100 volunteers, mainly helping in leadership roles within our summer programmes.

During 2015 Tribe initiated a review called “The US Future: Engaging the Next Generation” to help plan strategy for the coming years.

Young US has continued to develop over the last year, most significantly increasing membership, known as Tribe Community Membership (TCM) by 261 people. Key events have included the expansion of The US Friday Night Dinners with around 1,000 young professionals attending in 2015. Young US also ran its first residential Shabbaton in early 2016 for TCM and Young US members with over 70 people attending. Over the coming year, Young US plans to grow TCM membership even further and increase the number of events offered for members. Young US also plan to partner with Birthright in order to offer trips to Israel for young professionals.

The Beth Din

One of the objects of The US is to provide an ecclesiastical court of Jewish law (the Court of the Chief Rabbi). The London Beth Din carries out this function and covers the areas set out below which are vital for any large, Jewish Community. It is also the religious authority for the Kashrut Division (“KLBD”). The London Beth Din is admired throughout the world as a Beth Din of the highest quality and integrity. Its many activities include Gittin (Jewish Divorce), the establishment of Jewish marital status, the adjudication of disputes (Dinei Torah) and the supervision of the conversion process. The Beth Din also provides guidance to the Government on a wide range of matters relating to Halacha (Jewish law). The Dayanim act as the Halachic authority for The US in all aspects of Jewish law including inter alia, kashrut, burial, mikvaot, Shabbat and Yom Tov observance and Eruvin.

The Dayanim of the Beth Din meet regularly with the Chief Rabbi to discuss Halachic and communal issues. They also act as advisors to the London Board for Shechita and attend meetings of the Conference of European Rabbis. They advise the Initiation Society on Halachic issues and meet with and examine for Halachic proficiency every trainee Mohel. They meet with the Executive of the RCUS and attend and address the annual RCUS Conference and the Chief Rabbi's Pre-Yamim Noraim Conference.

Kashrut Division

The activities of the Kashrut division form an essential part of The US's commitment to provide a world class Jewish infrastructure for both its members and the wider Jewish community.

○ **Certification and Licensing**

The Kashrut division continues to produce annual publications of the Really Jewish Food Guide and the Nosh Guide. It now licenses 153 establishments, a 3% increase on last year. There is a growing online and social media presence with over 6,000 Facebook members (a 23% increase over 2014) and almost 3,000 Twitter followers (19% increase).

Use of the product search site *isitkosher.uk* increased by 342% in 2015 with over 153,000 page views. Additionally, use of the KLBD website *kosher.org.uk* also increased by 118% in 2015 with over 353,000 page views.

Certification operations have continued to grow over the last year with the number of KLBD certified companies increasing by 50% in 2015 to more than 1,700. Its online presence has seen similar growth and KLBD Kosher Certification now has over 2,000 Twitter followers with visitor numbers to the certification website *klbdkosher.org.uk* increasing by 123% in 2015 to over 149,000 page views.

KLBD continues to be at the forefront of Kashrut education with many school and shul visits during the course of the year. The office answers hundreds of phone calls every week in addition to numerous email and Facebook enquiries.

○ **Eruvin**

The US seeks to ensure the provision of Jewish infrastructure to permit both current members and future generations with the ability to pursue the 'Jewish way of life'. One such example is Eruvin. The Kashrut division provides guidance and support to local communities who wish to establish an Eruv in their area.

Many of our communities have been calling for the provision of an Eruv in their respective locality, and the Eruv team have provided a resource to help each community prepare for the complex process of design, planning permission and construction.

Work has continued this year on eight new Eruv projects and we continue to provide ongoing support once each Eruv has "gone live". This includes managing the Shomrim who regularly check the integrity of the boundaries, ensuring repairs are completed quickly and in accordance with Jewish Law and sending text messages to those who have subscribed to their local Eruv committee to confirm the status of their Eruv just before Shabbat.

There are currently six active Eruvin in the Greater London area: North West London, Edgware, Borehamwood, Stanmore, Belmont and Mill Hill. In 2015 the Mill Hill Eruv finally went live. Several other Eruvin stand close to completion and may go live during 2016. Eruv projects already granted planning permission include Woodside Park, Chigwell, Bushey and the North West London Extension.

Several other projects which are well advanced and will probably be seeking planning permission in the coming year include Brondesbury Park, North Westminster, Camden and Pinner.

Burial Society

The United Synagogue Burial Society is responsible for all the activities surrounding the Jewish burial of US members. It organises, oversees and advises on the various processes that are required by both Jewish and UK law at what is an extremely sensitive and difficult time for our members. It also looks after and maintains thirteen Jewish cemeteries across the country to ensure all applicable health and safety requirements and standards are met.

The US Burial Society has over 60 members of staff who are committed to ensuring that US members are treated with sensitivity and compassion and given the best possible service.

During 2015, The US Burial Society has been involved in a large number of projects, the largest of which is a £9m extension to the existing Bushey Cemetery, incorporating two new prayer halls, a mortuary, administrative offices and visitor facilities. Planning consent for this project was approved early in 2015 and initial building work commenced in August. The new extension is scheduled to be completed and become operational during 2017.

US Heritage Committee and the Willesden Cemetery Heritage Project

In November 2015 The US announced that it had been awarded initial support from the Heritage Lottery Fund (“HLF”) in the form of a £321,000 grant receivable over two years, to undertake a feasibility study and the development of plans to conserve Willesden Cemetery and turn it into a heritage attraction. The intention is to make a submission to HLF in 2017 in an effort to secure further funding of £2m which will be required to deliver the project at Willesden. The plans will cover the restoration of landscaping and conservation of a proportion of graves, and adapt the historic buildings into an accessible visitor centre and exhibition space. Jewish and other communities will be engaged in learning, volunteering and training activities.

A newly formed US Heritage Committee oversees this project, the development of other heritage projects and issues relating to other heritage matters including Judaica and US archives.

P'eir

P'eir (Promoting Excellence in Rabbis) works closely with the Centre and the RCUS. It exists to support rabbis and rebbetzins at various levels – professional, pastoral and social. It provides an online rabbinic resource library in partnership with The US Living & Learning department. It also organises periodic meetings and forums for Rabbinic affinity groups.

P'eir programmes during 2015 included:

- Medical ethics seminar on three parent embryos with Professor A Steinberg of Shaarei Tzedek Medical Centre
- One day course on crisis intervention techniques led by Dr Alan Zimble
- Professional development seminar focussing on pastoral care issues, featuring Dr Laurence Buckman
- Full day child protection seminar

Peir also promoted a special street awareness seminar for rabbis, hosted by the CST, and produced two printed resources for rabbis: Guidelines for Visiting the Sick and a laminated card for conducting wedding ceremonies.

December 2015 saw the re-launch of the P'eir Co-Mentor Scheme We hope that lay-leaders will encourage their Rabbis to become involved with this constructive process, going forward, as well as engaging fully with P'eir's on-going review and goal-setting programme.

Fundraising

The Fundraising department is tasked with generating resources to support the activities of the charity. The major appeals targeting all members are Kol Nidre, Welfare and Security. This year's fundraising achieved or exceeded its donation targets from these mass appeals. In addition we continue to grow income from events such as the Maccabi GB Community Fun Run where a number of US Rabbi's took part to raise funds for our youth activity. Furthermore, developing and maintaining relations with key donors is a vitally important role for the department.

Central fundraising is complimented at the Synagogue level by very significant fundraising for specific local projects (e.g. building development) is undertaken by local volunteers.

Administrative and Support Services to Communities:

Property

The Property Department primarily supports communities in maintaining and developing their facilities and has been extremely active in the last year. We are particularly grateful to Peter Zinkin who, in the absence of a full time Property Director, took the lead on the capital projects that were running during the year.

○ **Capital Projects**

- The redevelopment at Radlett Synagogue, which commenced in 2014 and continued throughout 2015, has recently been completed
- The Highgate Synagogue was completely demolished in Autumn 2015 and construction of the new Synagogue building and residence for the Rabbi is well under way with an expected completion later in 2016
- The construction of a new Rabbinic residence and kitchen extension at Woodford Forest Synagogue is due to be completed later this year.
- Work commenced in August 2015 on the new section at Bushey Cemetery incorporating new prayer halls, reception, a mortuary and car parks. Completion is expected during 2017.

The Property team continue to work on the development stages with a number of communities investigating possible future projects at Hendon, Edgware, South Hampstead and Brondesbury Park.

○ **Assets Acquired or Gifted to the Charity**

On becoming full member Synagogues, the following property assets were gifted to The US

- Sheffield Synagogue and campus buildings with a value of £1.5m
- Waltham Forest Synagogue and residential property with a value of £2.4m.

A residential property in Redbridge was acquired during the year for £0.5m.

○ **Asset Disposals**

- Three residential properties were disposed of in the year, including the residence of the former Chief Rabbi in Hamilton Terrace, St Johns Wood which was sold for £12.5m.
- After the merger of the communities of Wanstead & Woodford and Waltham Forest, one of the Synagogues was closed and subsequently sold for £1.9m.
- Similarly, after the merger of the communities of Clayhall and Newbury Park, the Synagogue of the latter also became surplus to requirements and was sold for £1.8m after the year end.

Across the Charity's property portfolio, the property department have undertaken a range of proactive and reactive repair works and ensured compliance with Health & Safety ("H&S") and other statutory obligations, to ensure the well being of our members, employees and volunteers.

An ongoing programme of audit and review of fire precautions and risk assessment, safe working systems and practices continues with no significant issues identified. The US H&S Policy and Procedures was updated and reissued to all Synagogues in March 2015.

The Property Department also completed its Energy Savings Opportunity Scheme (ESOS) report in 2015, the recommendations of which will be carefully considered and implemented where appropriate.

Marketing and PR

Our PR function continues to support all parts of the organisation to promote their work through the US website, the online You & US member newsletter and social media channels. We have helped communities publicise their events, new appointments and news as well as supported the departments of The US such as KLBD, Tribe, Living & Learning and Chesed. Notable examples include promoting US Women's Kaddish booklet, the Community Fun Run and Tribe summer camps as well as working to get our Rabbinic, professional and lay spokesmen regularly featured in the Jewish and wider media. In this regard the Orthodox Jewish Voice project provided extensive media training which has led to a range of people developing their media skills and media profile, with The US developing a number of new relationships with key broadcast media.

A wide range of publications were produced for use with central as well as local community activity. Special mention should be given to the new Tribe benscher which has recently been published in condensed "simcha" size. In addition, building on last year's success, the department's communications team took the lead in the promotional campaign for ShabbatUK which drove record attendance both at central events such as the Great Challah Make and numerous local community events which reported dramatic increase in participation by members.

Human Resources ("HR")

The HR function enables the organisation to maximise the contribution of people to the delivery of the organisation's goals by helping build the people strategy, providing the framework of policies and procedures related to the employment of staff and providing the tools, advice and guidance to do this effectively.

As with any successful organisation, having a team of professional, skilled, dedicated and loyal staff is an essential element in allowing The US to thrive and fulfil its objectives, serving its members and the wider Jewish community.

The HR team is responsible for providing support and guidance both to local communities and central departments on the recruitment, retention, management and development of motivated high calibre individuals as well as ensuring that the organisation complies with all applicable employment legislation, rules and regulations.

In the past year the team have continued to work with senior management on streamlining HR related procedures and systems. Over the next 12 months, this process of improvement will

continue with the introduction of a new integrated payroll and HR system which will facilitate self-service use by employees and line managers and streamline and automate a number of HR and payroll processes.

The other main area of focus for HR over the coming year will be the continuation of training and development of staff, lay leaders and volunteers throughout the organisation.

Information Technology (“IT”)

The IT department provides technical support for all central US departments as well as the majority of the organisation's member synagogues. Their remit is to ensure all departments have fit for purpose robust technology that supports them in their day-to-day operations.

During 2015, the IT department has been involved with a large number of projects, including:

- Research, development and implementation of a Business Intelligence application to allow communities greater access to membership data which was a recommendation of the Strategic Review. This enhancement displays ‘at your fingertips’ and ‘easy to understand’ information which can be used to analyse membership trends both at community level and organisation wide.
- The US Intranet redesign. This site now has various additional benefits for the employees & volunteers, from easier and simpler navigation to extensive sets of ‘How-To’ user video guides.
- Data security overhaul and enhancements. With significant technology advances we have enhanced the way we protect our sensitive membership information.

Finance Department

The Finance department is responsible for maintaining financial records and reporting for all activities of The US. The team has continued to work closely with local Financial Representatives and Administrators to ensure effective financial management at the community level. The department has provided numerous services outside its usual work, for example negotiating with insurers and bankers in support of community Eruvin and negotiating procurement contracts for utilities and equipment across the Charity.

Financial Review

Communities and the Centre

The finances of The US are broadly separated into two categories.

- a. Monies which are raised and spent at local level and which are under the control of the local community Boards of Management. Member synagogue communities are subject to the annual budget guidelines established by The US' Treasurers. In broad terms it is hoped that each community will produce a positive result for the year, although this is not always so given the changing nature of both the community and its membership. A protocol document, last revised in April 2012, clearly identifies the responsibilities and the role of the local lay financial representative and this must be signed before the financial representative takes office. It is therefore a realistic expectation that should a community be in financial difficulty, measures will be taken by the financial representative, in co-operation with other local honorary officers, to remedy the situation. This can be accomplished with or without the help of the Centre. The reporting of all related income and expenditure associated with communities is aggregated for Statement of Recommended Practice (SORP) reporting purposes and is shown under restricted funds.
- b. Monies which are raised from other sources, including Burial, Kashrut and Central Fundraising activities together with the communal contribution received from local communities are expended by the centre to effectively manage the Charity, fulfil its strategic imperatives and provide a range of services for member communities and the wider Jewish population. These income and expenditure streams are budgeted for and monitored by the Executive Board and the Treasurers. The reporting of all related income and expenditure associated with the above is shown under unrestricted funds.

The "contribution model" currently in place in respect of the communal contribution from local member communities to the Centre has, in total, risen broadly in line with inflation over recent years. The method of calculating each member community's contribution is based on a banding system which has been considered to be the fairest way of allocating charges to each community. Prompted by the Strategic Review findings, a consultation group has been established to consider whether an alternative calculation method should be adopted in time for the 2017 budgets. The member synagogues' contribution to the Centre is shown as unrestricted income within the Statement of Financial Activities (SOFA). The contribution of affiliated communities is also subject to annual review and it is the continuing aim of the Treasurers to ensure that their contribution is a fair proportion of the total communal contribution payable.

Financial Results

Total reserves at the year-end amounted to £95.5m (2014 - £80.4m). The year to 31st December 2015 showed a significant increase in unrestricted reserves in the year to £22.8m (2014: £12.7m) following the sale of 85 Hamilton Terrace, the residence of the former Chief Rabbi Lords Sacks, which generated a profit on disposal of £8.9m. The Trustees intention is to apply the majority of these additional reserves over the next few years into property assets for the benefit of the

members and communities. Restricted funds increased by £5.1m taking the year end total to £72.7m.

Unrestricted Funds

Apart from the contribution from member synagogues of £2.4m (£2.4m in 2014), the largest contribution to the Charity's unrestricted funds is derived from the activities of the Burial Society. These activities include the provision of burial, tomb stone consecrations and tomb stone maintenance. Income is also generated from allocating reserved plots and from charging for burials of non-members.

These monies together with some external government funding, KLBD income and fundraising activities provide the income platform from which The US drives its central departments to deliver against the strategic aims of the organisation.

As can be seen in note 11 to the Annual Accounts, the range of services provided for The US member communities encompasses support of the Office of the Chief Rabbi and the London Beth Din, community development and educational programmes, other religious and communal infrastructure, training for our rabbinate and lay leaders, engagement with our young people, assisting our students on campus including substantial support for Jewish Chaplaincy, burial services and provision for Jewish dietary laws through both food and food ingredient certification and the supervision of restaurants and caterers, operating under a license granted by the London Beth Din.

There is in addition the cost of the support activities that must be funded from these income streams namely, the range of executive office costs including governance of the Charity; human resources, property and financial management; central accommodation costs and provision of organisation-wide information technology support.

The Kashrut operation, after absorbing the costs of the Beth Din, showed a surplus before support costs of £0.6m in 2015 (2014: £0.4m).

Restricted Funds

These funds increased in the year by £5.1m from £67.6m to £72.7m. This is broadly split into two major areas of activity namely member synagogue funds and the Funeral Expenses Scheme (FES). In respect of member synagogues, the majority of the reserves are vested in property assets. However, in aggregate, communities have combined liquid funds of £8.8m (2014: £5.1m), of which £2.3m (2014: £1.8m) is held in locally administered bank accounts which are reported on and consolidated within the main charity under the local funds initiative.

The increase in restricted reserves in the year can largely be attributed to the property and other assets gifted to the Charity from the communities of Sheffield and Waltham Forest which joined the United Synagogue in January 2015.

In respect of the FES scheme performance in 2015, this restricted fund increased in the year by £0.5m, resulting in a closing fund position of £11.3m.

Reserves Policy

Achieving a positive unrestricted reserves position and improving on that year on year has been a priority for consecutive Boards of Trustees. The Trustees believe that the Charity should hold sufficient reserves in order to ensure that it can continue to operate and meet the needs of members in the event of unforeseen and potentially damaging financial circumstances.

At the year end, the Charity had total reserves of £95.6m (2014: £80.4m) of which £22.8m (2014: £12.8m) was unrestricted.

At 31 December 2015, the Charity had contracted capital commitments amounting to £9.3m (see note 37). In addition, the Trustees had given conditional approval to a number of loans and grants to communities to assist them with synagogue redevelopment plans and for Rabbinic housing, with the expenditure likely to commence in the next 2 years.

Pensions

The Jewish Memorial Council Pension Fund ("JMCPF"), a multi-employer fund used by a number of our staff, was closed in 2009 to future accrual and affected staff were offered alternative options along the lines taken up by other staff members.

In April 2015, the JMCPF Trustees concluded the first stage of transferring the assets and liabilities of the scheme to a specialist UK insurance company. The second stage of transferring the assets and liabilities was completed early in 2016 after which time all risks for future contributions being required from The US have been extinguished.

The Charity runs a defined contribution pension scheme for a small number of employees with a range of contribution rates and also an auto enrolment defined contribution pension scheme for the rest of the employees where it is currently contributing 1% of salaries, with a similar amount contributed by the employee.

Investment Policy

The Investment Committee meets quarterly to review both the performance reported by our fund managers and how we can make best use of other cash balances within the FES scheme that may be available from time to time. A number of non-Trustees, who are professionals in the financial services sector, serve as members of this committee and provide advice and guidance on investment matters. J. P. Morgan was appointed as the fund manager in 2010. The US' investments are presently restricted to those cash balances and portfolio funds held on behalf of the Funeral Expenses Scheme, and these funds are held within a mixed portfolio comprising equities, hedge funds, alternative investments and cash. The scope of the Committee has been expanded to review the treasury aspects of all of the Charity's cash balances.

The Investments managed by J. P. Morgan delivered a return of 0.4% against a target annual return of 7 – 8% pa over the long term (10 years +). This return is marginally lower than the benchmark for 2015 which recorded a 0.6% return.

Whilst The US does not have its own specific ethical investment policy in place, we are aware that J.P. Morgan incorporates environmental, social and governance issues into investment practices across asset classes and has been a signatory to U.N. supported Principles for Responsible Investment (PRI) initiative since 2007.

Auditors

Crowe Clark Whitehill have expressed their willingness to continue as auditors for the next financial year.

Volunteers

The US, like many charities, relies greatly on the continued efforts of dedicated volunteers and lay leaders across the whole range of its activities. Thanks are due to all volunteers including the Charity's Trustees. The US would have great difficulty achieving its objectives without their selfless exertions on behalf of the Charity.

The Trustees would like to thank the members of the following committees, who assist the Trustee board by providing specialist advice, guidance and oversight across a number of areas.

- Property
- Remuneration Committee
- Burial Committee
- Audit Review
- Investment Committee
- Rabbinical Council

The Trustees thank all of the lay leaders, Rabbis, volunteers and members of staff who have been involved in the implementation of the Strategic Review.

The Trustees would also like to express their appreciation to the Chief Rabbi for his unstinting energy and commitment and to the Dayanim, Rabbonim and all of The US staff for their tireless efforts on behalf of The US.

We look forward to building on our successes with the continued implementation of the Strategic Review under the expert leadership of our Chief Executive Steven Wilson, supported by his fellow directors.



Stephen Pack – President

On behalf of the Board of Trustees
28 June 2016

Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and regulations.

Charity law requires the Trustees to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards) and applicable law.

Under charity law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of its net incoming/outgoing resources for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently
- make judgments and estimates that are reasonable and prudent
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue to operate

The Trustees are responsible for keeping proper accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011. 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.

Independent Auditor's Report to the Trustees of the United Synagogue

We have audited the financial statements of the United Synagogue for the year ended 31st December 2015 which comprise the Consolidated Statement of Financial Activities, the Charity and Group Balance Sheets, the Consolidated Cash Flow Statement and the related notes numbered 1 to 42.

The financial reporting framework that has been applied in their preparation is applicable law and FRS 102, the Financial Reporting Standard applicable in the UK and Republic of Ireland.

This report is made solely to the charity's trustees as a body, in accordance with Section 154 of the Charities Act 2011. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's 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 charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Respective responsibilities of trustees and auditor

As explained more fully in the Statement of Trustees' Responsibilities, the Trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view.

We have been appointed as auditor under section 151 of the Charities Act 2011 and report in accordance with regulations made under section 154 of that Act.

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 charity'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' Annual Report and any other surround information to identify material inconsistencies with the audited financial statements and to identify any information that is apparently materially incorrect based on, or materially inconsistent with, the knowledge acquired by us in the course of performing the audit. 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 group's and the charity's affairs as at 31 December 2015 and of the group's income, expenditure and net income for the year then ended
- have been properly prepared in accordance with FRS 102, the Financial Reporting Standard applicable in the UK and Republic of Ireland; and
- have been prepared in accordance with the requirements of the Charities Act 2011

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities Act 2011 requires us to report to you if, in our opinion:

- the information given in the Trustees' Annual Report is inconsistent in any material respect with the financial statements; or
- returns adequate for our audit have not been received from branches not visited by us; or
- sufficient accounting records have not been kept by the parent charity; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Crowe Clark Whitehill LLP.

Crowe Clark Whitehill LLP
Statutory Auditor
London

29 June 2016

Crowe Clark Whitehill LLP is eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006.

CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES for the year ended 31 December 2015

	Note	Unrestricted funds £'000	Restricted funds £'000	Total 2015 £'000	Total 2014 £'000 (see note 42)
Income:					
Donations and legacies	2	4,527	21,879	26,406	19,563
Charitable activities	5	4,146	4,345	8,491	7,319
Other trading activities	6	4,375	1,132	5,507	5,029
Investments	7	90	675	765	732
Net gain on disposal of tangible fixed assets	8	9,214	18	9,232	20
Other	9	226	-	226	164
Total Income		22,578	28,049	50,627	32,827
Expenditure:					
Raising funds	10	(629)	-	(629)	(669)
Charitable activities	11	(10,506)	(19,917)	(30,423)	(27,744)
Trading activities	13	(3,063)	(1,054)	(4,117)	(3,819)
Other	14	(162)	(176)	(338)	(415)
Total Expenditure		(14,360)	(21,147)	(35,507)	(32,647)
Net income before gains / (losses) on investments		8,218	6,902	15,120	180
Net gains/ (losses) on investments	15	-	59	59	273
Net income for the year		8,218	6,961	15,179	453
Transfers between funds	16	1,869	(1,869)	-	-
Net movement in funds		10,087	5,092	15,179	453
Reconciliation of funds					
Total funds brought forward	21	12,740	67,630	80,370	79,917
Total funds carried forward		22,827	72,722	95,549	80,370

Restricted funds carried forward include £68,000 of endowment funds (2014: £69,000) (see Note 31).

All endowment fund movement during the year is included in the restricted funds column.

All amounts relate to continuing activities.

The notes on pages 32 to 52 form part of these financial statements.

BALANCE SHEETS as at 31 December 2015

	Note	Charity		Group	
		2015 £'000	2014 £'000 (see note 21)	2015 £'000	2014 £'000 (see note 21)
Fixed Assets:					
Tangible assets	22	78,156	76,460	78,157	76,478
Investments	23	4,362	4,246	4,362	4,246
Total fixed Assets		82,518	80,706	82,519	80,724
Current Assets:					
Stocks	24	48	59	48	59
Debtors	25	2,033	2,280	2,062	2,324
Cash at Bank and in Hand	26	16,195	3,973	16,817	4,740
Total current Assets		18,276	6,312	18,927	7,123
Liabilities:					
Creditors: Amounts falling due within one year	27	(5,691)	(7,264)	(5,829)	(7,403)
Net Current Assets		12,585	(952)	13,098	(280)
Total assets less current liabilities		95,103	79,754	95,617	80,444
Creditors: Amounts falling due after more than one year	29	-	-	-	(12)
Provision for liabilities and charges	30	(68)	(62)	(68)	(62)
Total Net Assets		95,035	79,692	95,549	80,370
The Funds of the Charity					
Endowment funds	31	-	1	68	69
Restricted income funds	32	72,208	66,951	72,654	67,561
Unrestricted funds	33	22,827	12,740	22,827	12,740
Total Charity Funds		95,035	79,692	95,549	80,370

These Accounts were approved and authorised for issue by the Trustees of United Synagogue on 28 June 2016



Stephen Pack
President



Brian Markeson
Treasurer

The notes on pages 32 to 52 form part of these financial statements.

CONSOLIDATED CASH FLOW STATEMENT for the year ended 31 December 2015

	2015	2014
	£'000	£'000
Cash flows from operating activities		
Net cash provided by (used in) operating activities	<u>3,411</u>	<u>1,265</u>
Cash flows from investing activities		
Dividends and interest received	63	62
Interest paid	(60)	(280)
Proceeds from sale of tangible fixed assets	15,114	20
Payments to acquire tangible fixed assets	(3,950)	(1,424)
Purchase of investments	(38)	(52)
Withdrawals from investments	37	39
Net cash provided by (used in) investing activities	<u>11,166</u>	<u>(1,635)</u>
Cash flows from financing activities		
Repayment of borrowings	(2,500)	(250)
Net cash provided by (used in) financing activities	<u>(2,500)</u>	<u>(250)</u>
Change in cash and cash equivalents in the year	12,077	(620)
Cash and cash equivalents at the beginning of the year	4,740	5,360
Cash and cash equivalents at the end of the year	<u>16,817</u>	<u>4,740</u>

NOTES TO CASH FLOW STATEMENT

1. Reconciliation of cash flows from operating activities

	2015	2014
	£'000	£'000
Net incoming resources for year	15,120	180
Dividends and net interest received	(3)	218
Depreciation charge	294	320
Non-cash acquisition of fixed assets	(3,905)	(33)
Loss on non-cash disposal of fixed assets	-	34
Profit on disposal of tangible fixed assets	(9,232)	(20)
Non-cash acquisition of investments	(56)	-
Other non-cash adjustments	-	233
Decrease / (increase) in stock	11	(18)
Decrease / (increase) in debtors	262	(3)
Increase in creditors and accruals	914	397
Increase / (decrease) in gross provisions	6	(43)
Net cash inflow on operational activities	<u>3,411</u>	<u>1,265</u>

2. Analysis of cash and cash equivalents

	Balance at 1-Jan-15	Cash flow	Balance at 31-Dec-15
	£'000	£'000	£'000
Cash at bank and in hand	2,883	1,505	4,388
Bank deposits	1,857	10,572	12,429
Total cash and cash equivalents	<u>4,740</u>	<u>12,077</u>	<u>16,817</u>

NOTES TO THE FINANCIAL STATEMENTS

1. ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value. The accounts have been prepared to give a 'true and fair' view and have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a 'true and fair view'. This departure has involved following the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014 rather than the previous Statement of Recommended Practice: Accounting and Reporting by Charities which was effective from 1 April 2005 but which has since been withdrawn.

The Statement of Financial Activities (SOFA) and Balance Sheets consolidate the financial statements of the Charity and its subsidiary undertakings. The results of the subsidiaries are consolidated on a line by line basis. After making enquiries, the Trustees' have reasonable expectation that the Charity has adequate resources to continue its activities for the foreseeable future and there are no material uncertainties about the Charity's ability to continue. Accordingly, they continue to adopt the Going Concern Basis in preparing the Financial Statements as outlined in the Statement of Trustees' Responsibilities.

No separate SOFA has been presented for the Charity alone. The charity has taken advantage of the exemptions in FRS 102 from the requirements to present a charity only Cash Flow Statement and certain disclosures about the charity's financial instruments.

Public Benefit

The Charity is a Public Benefit Entity.

Associate and Affiliated Synagogues and Day Schools

Although the Charity has legal title to the Affiliated Synagogues' properties held by United Synagogue Trusts Limited, for practical reasons these properties have not been consolidated into the balance sheets in the fixed assets schedule as the Charity does not exercise either day to day control over these assets or in fact over the operations of these communities, which are therefore not consolidated within the SOFA. In addition, the Charity does not exert day to day control over the Associate Synagogue or affiliated Day Schools and, as a consequence, the results of these entities together with their assets and liabilities have not been consolidated.

Fund accounting

Unrestricted funds are those which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity. Designated funds comprise unrestricted funds that have been designated by the Trustees for particular purposes.

Restricted funds are to be used in accordance with restrictions imposed by donors or which have been determined to have been raised by the Charity for particular purposes. The costs of raising and administering restricted funds are charged against the specific fund with the exception of the central administration costs of the Funeral Expenses Scheme (FES).

Investment income and gains are allocated to the appropriate fund. Tax reclaims arising on Gift Aid donations are allocated as per the original donation.

Incoming resources

All incoming resources are included in the SOFA when the Charity is legally entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies apply to categories of income:

- Membership income is treated as a donation and is accounted for when received.
- The entitlement to Legacies is recognised at either the earlier of the Charity being notified of an impending distribution or the legacy being received. No value is included where the legacy is subject to a life interest held by another party.
- Donated services and facilities are included at the value to the Charity where this can be quantified. No amounts are included in the financial statements for services donated by volunteers.
- Gifts in kind are included at the value to the Charity and recognised as income when they are received. Gifts donated for resale are included as income when they are sold at the price they are sold.
- Grants where related to performance and specific deliverables are accounted for as the Charity earns the right to consideration by its performance. Where income is received in advance of its recognition, it is deferred and included in creditors; where entitlement occurs before income being received the income is accrued. Capital grants are accounted for as income as soon as they are received.
- Conduit funds: Where the Charity acts as agent for other organisations and receives funds on their behalf, these funds are not recognised as income and are excluded from the SOFA and balance sheet.

Resources expended

All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to that category. The following specific policies apply to categories of expenditure.

- Grants are charged to the SOFA when a constructive obligation exists notwithstanding that they may be paid in future accounting periods.
- Fundraising costs are those incurred in seeking voluntary contributions. Costs incurred in producing the Charity's newsletters and website are allocated between fundraising and other cost centres on the basis of the content that relates to these areas.
- Support costs, which include the central office functions such as general management, payroll administration, budgeting and accounting, information technology, property portfolio management, human resources, and financing are allocated in direct proportion to the total expenditure (staff costs, depreciation and other) on each charitable activity.
- Governance costs are the costs associated with the constitutional and statutory requirements of the Charity.
- Other resources expended are those costs necessarily incurred by the Charity but which do not fall within the categorisation of its other activities.

Restatement of Prior Year Reserves

FRS 102 requires the charity to accrue for the cost of untaken employee holiday days at the year end. As the 2014 published SORP accounts did not include such an accrual, the reserves brought forward as at the transition date of 1 January 2014 and as at 31 December 2014 have been restated. The estimated liability for the accrued employee benefit at these dates is £230k.

Tangible fixed assets and depreciation

Property

Additions to the portfolio prior to 1 January 1996 have been included at the Trustees' best estimate of reinstatement cost or open market value at that date. Additions to the portfolio since 1 January 1996 have been included at cost. Properties, in which the equity is shared between the Charity and an employee, or former employee, have been valued at the net amount paid by the Charity towards the cost of the property at the date of acquisition.

The buildings at the burial grounds at Bushey and at Waltham Abbey have been included at a value which reflects the unamortized cost of the infrastructure works. Land purchased for future burial use has been included at cost.

No provision for depreciation is made on other freehold properties, other than the central offices at 305 Ballards Lane, London N12 8GB, as the on-going maintenance will ensure that the residual values are such that the depreciation is not material.

A house owned by the Charity, in which options to acquire the remaining equity have been contractually granted to the occupying employee, is being amortised over the remaining term of the arrangement. This has been agreed by the Charity Commission and reported to HMRC for tax purposes.

The Trustees have carried out an impairment review of the properties of the Charity and are confident that there has been no reduction in the service potential of these properties and that the potential market value is greater than the book values. Accordingly, they feel that no impairment provision is necessary.

Other tangible fixed assets

All other tangible fixed assets costing more than £5,000 are capitalised.

Depreciation is provided to write off the cost of these assets over their expected useful life. This is calculated on a straight line basis using the following rates.

Plant and Machinery	20% per annum
Specialised Cemetery Vehicles	20% per annum
Other Motor Vehicles	33% per annum
Office and Computer Equipment	33% per annum
Central Office Premises	2% per annum

Land is not depreciated.

No amount is included in the accounts for religious appurtenances. These assets are excluded from the accounts because of their singular nature. Given their unique value, their true worth would only be realised on sale. There is however an aggregate figure included for insurance purposes to ensure that any losses, however incurred, are within our whole policy cover.

The trustees have determined that the Charity holds no heritage assets as defined by FRS 102 clause 10.40.

Investments

Listed investments are stated at market value at the closest available date to the year end. Movements in the value of investments are charged or credited to the funds to which they relate.

Stocks

Stocks are valued at the lower of cost and net realisable value. Items donated for resale or distribution are not included in the financial statements until they are sold or distributed.

Debtors

Short term debtors are measured at transaction price, less any impairment. Loans receivable are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised cost using the effective interest method, less any impairment.

Creditors

Short term trade creditors are measured at the transaction price. Other financial liabilities, including bank loans, are measured initially at fair value, net of transaction costs, and are measured subsequently at amortised cost using the effective interest method.

Provisions for Liabilities and Charges

Provisions are recognised when the Charity has a present obligation (legal or constructive) as a result of a past event, it is probable that the Charity will be required to settle the obligation, and a reliable estimate can be made of the amount of the obligation.

The amount recognised as a provision is the best estimate of the consideration required to settle the present obligation at the end of the reporting period, taking into account the risks and uncertainties surrounding the obligation.

The Charity recognises a provision for annual leave accrued by employees as a result of services rendered in the current period, and which employees are entitled to carry forward and use within the next 12 months. The provision is measured at the salary cost payable for the period of absence.

Critical accounting judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies which are described in this note, Trustees are required make judgements, estimates and assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an on-going basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period or in the period of the revision and future periods if the revision affects the current and future periods.

The Trustees consider that the only significant estimation that has been made is to the value attributed to the property assets gifted to the charity by the Sheffield community (estimated value £1.5m) on becoming a full member synagogue and by the Waltham Forest community (estimated value £2.4m) on the merger with Wanstead and Woodford Synagogue.

Financial instruments

The charity has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at amortised cost using the effective interest method. Financial assets held at amortised cost comprise cash at bank and in hand, together with trade and other debtors. Financial liabilities held at amortised cost comprise bank loans and overdrafts, trade and other creditors.

Investments, including bonds held as part of an investment portfolio are held at fair value at the Balance Sheet date, with gains and losses being recognised within income and expenditure. Investments in subsidiary undertakings are held at cost less impairment.

Pension costs

Historically, members of staff were entitled to contribute to one of two schemes both independent of the Charity: a group defined contribution scheme operated by a commercial provider; and a multi-employer partial defined benefit fund operated by the Jewish Memorial Council.

The trustees of the Jewish Memorial Council Pension Fund notified participating employers of an increasing funding deficit and the Fund was closed to future contributions from 31 December 2009. Affected staff members were invited to join the existing group defined contribution scheme. During 2015, The trustees of the Jewish Memorial Council Pension Fund invested in an insurance contract with a third party pension provider to cover the full benefits payable under the scheme. These arrangements were completed at the beginning of 2016, after which time there is no further exposure to the Charity for any future contributions.

With the advent of auto-enrolment, the group defined contribution scheme has been moved to a different provider and has been opened to all employees who are eligible under current pensions legislation. Accordingly, the accounting charge for the year represents only the Charity's employers' contributions payable to the group defined contribution pension scheme.

Operating leases

Rentals payable on operating leases are charged to the SOFA over the period to which the cost relates.

Foreign Currencies

Foreign currency transactions are recorded at the exchange rate ruling on the date of transaction. Foreign exchange gains and losses resulting from the settlement of such transactions, and from the retranslation at year end exchange rates of monetary assets and liabilities denominated in foreign currencies, are recognised in the Statement of Financial Activities.

NOTES TO THE FINANCIAL STATEMENTS (continued)

2. DONATIONS AND LEGACIES	Unrestricted	Restricted	2015	2014
Including tax reclaimed	Funds	Funds		
	£'000	£'000	£'000	£'000
Synagogue communal contribution	2,431	-	2,431	2,369
Synagogue membership income	-	8,037	8,037	7,911
Other donations to Synagogues	-	9,278	9,278	6,942
Non-Synagogue donations	2,061	318	2,379	2,037
Grants received (see note 3)	35	230	265	151
Capital gifts (see note 4)	-	3,905	3,905	-
Youth Charity and Operation Noach (Tribe Community Rabbis)	-	111	111	153
	4,527	21,879	26,406	19,563

3. GRANT INCOME	Unrestricted	Restricted	2015	2014
	Funds	Funds		
	£'000	£'000	£'000	£'000
Government hospital visitation Grant	22	-	22	32
Government prison visitation grant	13	-	13	13
Community Security Trust ("CST")	-	219	219	86
Other grants	-	11	11	20
	35	230	265	151

An element of the grant from the CST was from funding that it had received from Government.

4 CAPITAL GIFTS	Unrestricted	Restricted	2015	2014
	Funds	Funds		
	£'000	£'000	£'000	£'000
Waltham Forest Synagogue, house and other assets	-	2,405	2,405	-
Sheffield Synagogue, house and other assets	-	1,500	1,500	-
	-	3,905	3,905	-

The capital gifts relate to the fixed assets of the communities of Waltham Forest and Sheffield which became full member Synagogues on 1 January 2015, the former merging with Wanstead and Woodford to form the new community of Woodford Forest.

5. CHARITABLE ACTIVITIES	Unrestricted	Restricted	2015	2014
Including tax reclaimed	Funds	Funds		
	£'000	£'000	£'000	£'000
Funeral Expenses Scheme	-	2,768	2,768	2,446
Burial	3,434	3	3,437	2,618
Temporary seats	-	99	99	93
Educational Activities	-	1,196	1,196	1,096
Tribe	493	-	493	464
Marriages	-	65	65	64
Office of the Chief Rabbi	115	-	115	194
Beth Din	104	-	104	93
Other	-	214	214	251
	4,146	4,345	8,491	7,319

NOTES TO THE FINANCIAL STATEMENTS (continued)

6. OTHER TRADING ACTIVITIES

	Unrestricted Funds £'000	Restricted Funds £'000	2015 £'000	2014 £'000
Advertising	89	-	89	75
Kashrut	4,286	-	4,286	3,964
Hall hire and catering	-	1,132	1,132	990
	4,375	1,132	5,507	5,029

7. INVESTMENT INCOME

	Unrestricted Funds £'000	Restricted Funds £'000	2015 £'000	2014 £'000
Rents received	65	637	702	670
Funeral Expenses Scheme investments income	-	38	38	47
Deposits and bank interest	25	-	25	11
Dividends Received	-	-	-	4
	90	675	765	732

8. DISPOSAL OF FIXED ASSETS

	Unrestricted Funds £'000	Restricted Funds £'000	2015 £'000	2014 £'000
Profit on disposal of fixed assets	9,214	18	9,232	20

9. OTHER INCOME

	Unrestricted Funds £'000	Restricted Funds £'000	2015 £'000	2014 £'000
Affiliation fees	66	-	66	78
Other	160	-	160	86
	226	-	226	164

10. COST OF RAISING FUNDS

	Unrestricted Funds £'000	Restricted Funds £'000	2015 £'000	2014 £'000
Fund Raising	629	-	629	669
	629	-	629	669

NOTES TO THE FINANCIAL STATEMENTS (continued)

11. COST OF CHARITABLE ACTIVITIES

	Unrestricted Funds £'000	Restricted Funds £'000	2015 £'000	2014 £'000
Member Synagogues	-	19,285	19,285	17,788
Community Services Division	645	-	645	591
Jewish Education	111	-	111	498
Tribe	1,566	-	1,566	1,031
Burial	2,918	-	2,918	2,638
Beth Din	720	-	720	683
Office of the Chief Rabbi	917	-	917	877
Rabbinic Development	134	-	134	124
Shabbat UK	-	288	288	166
Grants payable (see Note 12 below)	490	2	492	500
Support costs	3,002	337	3,339	2,622
Other	3	5	8	226
	10,506	19,917	30,423	27,744

	2015 £'000	2014 £'000
Auditors' remuneration (excluding VAT) included within support costs above:		
Fees payable to the Charity's auditors for audit of the Charity's annual accounts	51	55
Fees for other services: Employment tax services	38	4
Fees for other services: General tax advice	2	-
	91	59

12. GRANTS PAYABLE

	2015 £'000	2014 £'000
The major grants made during the year were:		
UJIA (Kol Nidre Appeal)	106	119
University Jewish Chaplaincy (including Kol Nidre Appeal)	132	114
Community Security Trust (Purim Appeal)	41	37
Grants to individuals & other charities	200	230
Other grants	13	-
	492	500

13. COST OF TRADING ACTIVITIES

	Unrestricted Funds £'000	Restricted Funds £'000	2015 £'000	2014 £'000
Kashrut	3,063	-	3,063	2,929
Hall hire and catering	-	1,054	1,054	890
	3,063	1,054	4,117	3,819

NOTES TO THE FINANCIAL STATEMENTS (continued)

14. OTHER COSTS	Unrestricted Funds £'000	Restricted Funds £'000	2015 £'000	2014 £'000
Interest and Bank charges	55	5	60	187
Depreciation	107	134	241	190
Fund Management Fees	-	37	37	38
	162	176	338	415

15. NET GAINS / (LOSSES) ON INVESTMENTS	Unrestricted Funds £'000	Restricted Funds £'000	2015 £'000	2014 £'000
Realised Gains / (Losses) on Investments	-	234	234	345
Unrealised Gains / (Losses) on Investments	-	(175)	(175)	(72)
	-	59	59	273

16. TRANSFERS BETWEEN FUNDS	2015 Unrestricted funds £'000	2015 Restricted funds £'000	2014 Unrestricted funds £'000	2014 Restricted funds £'000
Burial charge to FES for funerals	2,331	(2,331)	2,218	(2,218)
Loss incurred by chronic deficit Synagogues without property	(97)	97	(64)	64
Interest charged on loans to communities	153	(153)	146	(146)
Interest credited communities funds	(13)	13	(20)	20
Kol Nidre Appeal allocation to Communities	(468)	468	(395)	395
Profit of trading subsidiary gift-aided to Parent Charity	-	-	(54)	54
Miscellaneous	(37)	37	(143)	143
	1,869	(1,869)	1,688	(1,688)

The transfers between funds show the net position in this regard as there can be transfers between funds within both restricted and unrestricted funds.

NOTES TO THE FINANCIAL STATEMENTS (continued)

17. STAFF NUMBERS AND EMOLUMENTS

	2015	2014
	Number	Number
Average number of full and part-time persons employed during the year was as follows:		
Synagogues	535	553
Kashrut	73	70
Burial	62	61
Other charitable activities and central support	111	102
	781	786

	2015	2014
	£'000	£'000
The aggregate emoluments of these persons were as follows:		
Salaries	14,343	13,561
Social security costs	1,302	1,217
Pension scheme contributions	369	412
	16,014	15,190

	2015	2014
	Number	Number
The numbers of employees whose emoluments for the year (excluding pension contributions and the provision of accommodation) fell within the following bands were:		
£60,001 to £70,000	5	3
£70,001 to £80,000	3	5
£80,001 to £90,000	3	3
£90,001 to £100,000	6	6
£100,001 to £110,000	5	3
£110,001 to £120,000	3	2
£120,001 to £130,000	1	1
£140,001 to £150,000	1	-
£190,001 to £200,000	1	-
£220,000 to £230,000	-	1

The numbers of these employees to whom retirement benefits are accruing under defined benefit schemes	10	10
The numbers of these employees to whom retirement benefits are accruing under defined contribution schemes	27	21
A number of these employees have benefits accruing under both types of scheme.		

	2015	2014
	£'000	£'000
Contributions in the year for these employees to defined contribution schemes	132	113

The defined pension contributions are allocated between restricted and unrestricted activities based upon where the individual concerned devotes the majority of their time.

	2015	2014
	£'000	£'000
The total emoluments paid to the Chief Rabbi, Dayanim and key executives listed on page 2 these financial Statements	1,352	1,330

During the year, redundancy payments arising from administrative restructures totalled £161k (2014: £80k).

NOTES TO THE FINANCIAL STATEMENTS (continued)

18. TRUSTEE REMUNERATION

None of the Trustees have been paid any remuneration, received any benefits or been paid any expenses by the charity or any of its subsidiaries.

19. VOLUNTEERS

The Charity benefits from the contribution of thousands of volunteers across its portfolio of Synagogues. Each Synagogue has an elected set of Honorary Officers and a Board of Management who are responsible for the day to day management and operation of the Synagogue. In addition, religious services are supported by volunteers. Many Synagogues will undertake fundraising activities throughout the year that will involve many further volunteers.

20. RELATED PARTY TRANSACTIONS

There were no related party transactions in the year (2014: £nil).

21. PRIOR PERIOD ADJUSTMENT

FRS102 requires the charity to make a provision for the accrued cost of untaken holiday days at the year end. The reported Annual Accounts for 2013 and 2014 did not have a holiday pay accrual and consequently the reserves brought forward have been restated by £230k to incorporate a similar provision in the expenditure for those years.

22. TANGIBLE FIXED ASSETS

Charity	Freehold and Long Leasehold £'000	Motor Vehicles £'000	Office Equipment £'000	I.T. Project £'000	Total £'000
Cost / valuation					
At 1 January 2015	76,834	914	1,439	1,668	80,855
Additions during the year	7,587	54	214	-	7,855
	84,421	968	1,653	1,668	88,710
Less: Disposals during the year	(5,864)	(64)	-	-	(5,928)
At 31 December 2015	78,557	904	1,653	1,668	82,782
Depreciation					
At 1 January 2015	858	737	1,132	1,668	4,395
Charge for the year	83	67	144	-	294
	941	804	1,276	1,668	4,689
Less: Disposals	-	(63)	-	-	(63)
At 31 December 2015	941	741	1,276	1,668	4,626
Net Book Value 31 December 2015	77,616	163	377	-	78,156
Net Book Value 31 December 2014	75,976	177	307	-	76,460

NOTES TO THE FINANCIAL STATEMENTS (continued)

22. TANGIBLE FIXED ASSETS (continued)

Group	Freehold and Long Leasehold £'000	Motor Vehicles £'000	Office Equipment £'000	I.T. Project £'000	Total £'000
Cost / valuation					
At 1 January 2015	76,834	944	1,442	1,668	80,888
Additions during the year	7,587	54	214	-	7,855
	84,421	998	1,656	1,668	88,743
Less: Disposals during the year	(5,864)	(94)	-	-	(5,958)
At 31 December 2015	78,557	904	1,656	1,668	82,785
Depreciation					
At 1 January 2015	858	751	1,133	1,668	4,410
Charge for the year	83	67	144	-	294
	941	818	1,277	1,668	4,704
Less: Disposals	-	(76)	-	-	(76)
At 31 December 2015	941	742	1,277	1,668	4,628
Net Book Value 31 December 2015	77,616	162	379	-	78,157
Net Book Value 31 December 2014	75,976	193	309	-	76,478

As described in the organisation's accounting policies, no amount is included in the accounts for religious appurtenances or for synagogue and residential properties held in trust for affiliated communities. The Charity does not hold any heritage assets as defined in FRS 102.

NOTES TO THE FINANCIAL STATEMENTS (continued)

23. INVESTMENTS

	Charity and Group	
	2015	2014
	£'000	£'000
Market value at 1 January	4,246	3,958
Net monies invested	38	52
Gift of quoted shares	56	-
Management fee charged to capital	(37)	(37)
Realised gains / (losses) on investments	234	345
Unrealised (losses) / gains on investments	(175)	(72)
Total market value at 31 December	4,362	4,246
Historical cost as at 31 December	4,129	3,834

	Cost		Market Value	
	2015	2014	2015	2014
	£'000	£'000	£'000	£'000
UBS AG Alternative Investments	162	153	176	173
UBS Cash	60	19	60	19
JP Morgan Cash	121	220	121	220
JP Morgan Equities	2,311	2,361	2,497	2,630
JP Morgan Fixed Income	482	388	469	395
JP Morgan Miscellaneous	198	83	186	71
JP Morgan Alternative Assets	739	610	904	773
JP Morgan Foreign Exchanges	-	-	(107)	(35)
LSE Quoted investments	56	-	56	-
	4,129	3,834	4,362	4,246

The UBS alternative investments include a Private Equity investment with a total commitment of USD 350,000. As of 31 December 2015, calls had been made for USD 238,875. The market values are the latest available as at the year end.

24. STOCK

	Charity and Group	
	2015	2014
	£'000	£'000
Publications	32	26
Funeral requisites	16	33
	48	59

25. DEBTORS

	Charity		Group	
	2015	2014	2015	2014
	£'000	£'000	£'000	£'000
Trade debtors	869	677	942	741
VAT	6	13	4	13
Accrued income	537	436	537	436
Prepayments	199	378	199	378
Other debtors	351	697	351	697
Loans to employees	29	59	29	59
Amounts Due from Subsidiary undertakings	42	20	-	-
	2,033	2,280	2,062	2,324

NOTES TO THE FINANCIAL STATEMENTS (continued)

26. CASH AT BANK AND IN HAND

	Charity		Group	
	2015 £'000	2014 £'000	2015 £'000	2014 £'000
Bank deposits maturing in less than one year	12,429	1,857	12,429	1,857
Cash at bank	3,766	2,116	4,388	2,883
	16,195	3,973	16,817	4,740

27. CREDITORS FALLING DUE WITHIN ONE YEAR

	Charity		Group	
	2015 £'000	2014 £'000	2015 £'000	2014 £'000
Bank Loans repayable within one year	-	2,500	-	2,500
Creditors and accruals				
Trade creditors	1,448	739	1,540	804
Taxation and Social Security	401	476	401	479
Other creditors	385	342	387	345
Accruals	1,598	1,454	1,642	1,510
Finance lease agreement	-	-	-	12
Deferred income (see note 28)	1,859	1,753	1,859	1,753
	5,691	7,264	5,829	7,403

28. DEFERRED INCOME

	Balance at 1-Jan-15 £'000	Prior year released £'000	Current year deferrals £'000	Balance at 31-Dec-15 £'000
Group:				
Kashrut (a)	220	(220)	192	192
Burial (b)	1,367	(114)	306	1,559
Community Development (c)	101	(28)	11	84
Tribe (d)	65	(59)	18	24
	1,753	(421)	527	1,859

(a) This comprises certification income invoiced in advance of the issue of annual certificates and advertising sold for the 2016 edition of the Really Jewish Food Guide.

(b) Amounts paid in advance for funerals, tombstone maintenance and rent are all deferred. Funds for prepaid funerals or maintenance are released when carried out. Rental income received in advance is released when due.

(c) Funding deferred for various programmes and for the provision of community support as well as funding received for hospital and prison visitation carried forward to 2016.

(d) Amounts paid in advance for programmes scheduled to take place in 2016.

29. CREDITORS FALLING DUE AFTER MORE THAN ONE YEAR

	Charity		Group	
	2015 £'000	2014 £'000	2015 £'000	2014 £'000
Creditors and accruals				
Finance lease agreement	-	-	-	12
	-	-	-	12

NOTES TO THE FINANCIAL STATEMENTS (continued)

30. PROVISION FOR LIABILITIES AND CHARGES

	Balance at 1-Jan-15 £'000	Current year additional £'000	Current year spent £'000	Balance at 31-Dec-15 £'000
Charity and Group:				
Commutation of pensions to former employees of a department now closed (a)	58	10	(9)	59
Settlement of property damage claims (b)	4	5	-	9
	<u>62</u>	<u>15</u>	<u>(9)</u>	<u>68</u>

(a) The commitment is for the lifetime of the employees concerned. The provision is topped up each year to the amount estimated to be required for a further seven years.

(b) The provision is the sum of the estimated excesses payable on outstanding claims at the year end under the Charity's self-insurance scheme as advised by the Charity's brokers.

31. ENDOWMENT FUNDS

	Balance at 1-Jan-15 £'000	Transfers to Other Funds £'000	Balance at 31-Dec-15 £'000
Member Synagogue funds	1	(1)	-
Charity	<u>1</u>	<u>(1)</u>	<u>-</u>
United Synagogue Bequests and Trusts Fund	68	-	68
Group	<u>69</u>	<u>(1)</u>	<u>68</u>

The United Synagogue Bequests and Trusts Fund was established through the consolidation of many smaller charities. The objects of the charity are to further the religious, educational or other charitable work of the United Synagogue.

NOTES TO THE FINANCIAL STATEMENTS (continued)

32. RESTRICTED FUNDS

	Balance at 1-Jan-15 £'000 (see below)	Incoming Resources £'000	Resources Expended £'000	Transfers (see note 16) £'000	Balance at 31-Dec-15 £'000
Member Synagogue funds (a)	55,954	24,681	(20,433)	471	60,673
Funeral Expenses Scheme (b)	10,750	2,905	(37)	(2,331)	11,287
Miscellaneous funds (c)	248	-	-	-	248
Charity	66,952	27,586	(20,470)	(1,860)	72,208
United Synagogue Bequests and Trusts Fund (d)	2	32	(4)	-	30
The United Synagogue Youth Charity (e)	247	114	(137)	(8)	216
The Chief Rabbinate Trust (f)	360	376	(536)	-	200
	609	522	(677)	(8)	446
Group - Income funds	67,561	28,108	(21,147)	(1,868)	72,654
Group - Endowment Funds (see note 31 above)	69	-	-	(1)	68
Group - total	67,630	28,108	(21,147)	(1,869)	72,722

The opening balance has been reduced by £110k as a result of the requirement under FRS102 to provide for accrued holiday pay at 31 December 2013 and 31 December 2014.

- (a) Member Synagogue funds comprise those monies received, less those spent in connection with the management of each individual Synagogue. When a Member Synagogue closes, the funds are transferred to general unrestricted funds.
- (b) The Funeral Expenses Scheme allows members to subscribe a small annual sum, in addition to their Synagogue membership payment, to ensure that in due course their funeral costs will be covered. On the occasion of a funeral there is a transfer from restricted to unrestricted reserves of a specified sum to reflect this.
- (c) Miscellaneous funds consist of several small funds, the principal fund being a building fund legacy.
- (d) United Synagogue Bequests & Trusts Fund has as objects the furtherance of the charitable work of the United Synagogue.
- (e) The United Synagogue Youth Charity is utilised to further the aims of Tribe.
- (f) The Chief Rabbinate Trust supports the work of the Chief Rabbi and his office.

33. UNRESTRICTED RESERVES

	Balance at 1-Jan-15 £'000 (see below)	Incoming Resources £'000	Resources Expended £'000	Transfers (see note 16) £'000	Balance at 31-Dec-15 £'000
Other Charitable Funds:					
Unrestricted Reserves - Non designated (a)	12,083	22,489	(14,271)	1,920	22,221
Unrestricted Reserves -Designated for other purposes (b)	657	-	-	(51)	606
Charity	12,740	22,489	(14,271)	1,869	22,827
US Advertising Limited (c)	-	89	(89)	-	-
Group	12,740	22,578	(14,360)	1,869	22,827

The opening balance has been reduced by £120k as a result of the requirement under FRS102 to provide for accrued holiday pay at 31 December 2014.

- (a) Included in these is Burial, the main function of which is to arrange for funerals and maintain cemeteries; and KLBD (formerly The United Synagogue Kashrut Board).
- (b) Funds have been set aside, among other purposes: to aid various communities, for educational purposes, for tagging Sifrei Torah and other valuables and for various other purposes.
- (c) The resources expended by US Advertising Limited include £87k gift aided to the charity

NOTES TO THE FINANCIAL STATEMENTS (continued)

34. ANALYSIS OF ASSETS AND LIABILITIES BY FUND

Group	2015		2014	
	Unrestricted	Restricted	Unrestricted	Restricted
	funds	funds	funds	funds
	£'000	£'000	£'000	£'000
Tangible fixed assets	15,115	63,042	16,260	60,218
Investments	-	4,362	-	4,246
Cash at bank	10,876	5,941	309	4,431
Other current assets	1,602	508	1,889	494
Current liabilities	(2,839)	(1,131)	(3,903)	(1,747)
Deferred income	(1,859)	-	(1,753)	-
Long term liabilities	-	-	-	(12)
Provisions for liabilities & charges	(68)	-	(62)	-
Total net assets	22,827	72,722	12,740	67,630

Charity	2015		2014	
	Unrestricted	Restricted	Unrestricted	Restricted
	funds	funds	funds	funds
	£'000	£'000	£'000	£'000
Tangible fixed assets	15,115	63,041	16,260	60,200
Investments	-	4,362	-	4,246
Cash at bank	10,828	5,367	309	3,664
Other current assets	1,573	508	1,889	450
Current liabilities	(2,762)	(1,070)	(3,903)	(1,608)
Deferred income	(1,859)	-	(1,753)	-
Provisions for liabilities & charges	(68)	-	(62)	-
Total net assets	22,827	72,208	12,740	66,952

Endowment fund net current assets of £68,000 (2014: £69,000) are included in restricted funds in the Group and of £nil (2014: £1,000) in the Charity.

35. SUBSIDIARY COMPANIES

The Charity has five wholly owned subsidiary undertakings (two of which are trading, two are charities and the fifth is dormant) which are incorporated in the UK. Summary Income and expenditure accounts are shown below.

US Advertising Limited (limited by guarantee) - engaged in selling advertising space in community publications.

United Synagogue Design & Build Limited (limited by guarantee) - provides design and build services to communities.

The United Synagogue Youth Charity (limited by guarantee) (registered charity no. 294847) - supports the activities of Tribe, the United Synagogue youth division.

United Synagogue Trusts Limited (limited by guarantee) - dormant

The Chief Rabbinate Trust (charity number 1095878) - to support the work of the Chief Rabbi of the United Hebrew Congregations of the United Kingdom and the Commonwealth

United Synagogue Trusts Limited did not trade during the year. United Synagogue Trusts Limited holds properties in trust on behalf of the Charity. The results of the other subsidiaries are incorporated in the accounts.

The United Synagogue Group figures include all the above together with the United Synagogue Bequests and Trusts Fund (registered charity number 1051619). All these entities are under the control of the United Synagogue Honorary Officers.

NOTES TO THE FINANCIAL STATEMENTS (continued)

35. SUBSIDIARY COMPANIES (continued)

Company number	US Youth Charity 02033941 £'000	CRT £'000	US Advertising 02146769 £'000	US Design & Build 06797965 £'000	Total 2015 £'000	Total 2014 £'000
Total income	160	376	89	1,120	1,745	1,147
Total costs	(145)	(536)	(2)	(1,098)	(1,781)	(742)
Gross surplus or profit / (deficit or loss)	15	(160)	87	22	(36)	405
Gift aid payment to parent charity	-	-	(87)	(22)	(109)	(62)
Surplus or profit / (deficit or loss) for the year	15	(160)	-	-	(145)	343
Retained surplus brought forward	247	360	-	-	607	264
Retained surplus carried forward	262	200	-	-	462	607
Gross assets at 31 December	274	506	94	92	966	795
Gross liabilities at 31 December	(12)	(306)	(94)	(92)	(504)	(188)
Reserves at 31 December	262	200	-	-	462	607

Total income includes charges from the subsidiaries to the charity amounting to £1,236,000

Total costs includes charges from the charity to subsidiaries amounting to £45,000

36. OPERATING LEASE INCOME AND COMMITMENTS

At 31 December the total of future minimum operating lease income receivable under non-cancellable operating leases amounted to:

	Land and Buildings 2015 £'000	Land and Buildings 2014 £'000
Leases which expire:		
In less than one year	444	552
Between one and five years	527	652
More than five years	881	997
	1,852	2,201

At 31 December the total of future minimum lease commitments payable under non-cancellable operating leases amounted to:

	Land and Buildings 2015 £'000	Land and Buildings 2014 £'000
Leases which expire:		
In less than one year	392	340
Between one and five years	79	107
More than five years	60	70
	531	517
Lease payments recognised as an expense	567	577

NOTES TO THE FINANCIAL STATEMENTS (continued)

37. CAPITAL COMMITMENTS

The following capital expenditure has been approved by the Trustees for projects currently being undertaken but has not provided for in these financial statements.

	2015	2014
	£'000	£'000
Contracts placed:		
Bushey cemetery extension	5,777	-
Redevelopment of Synagogues and connected rabbinic housing	2,762	390
Residential property	800	-
	9,339	390

38. TAXATION

The United Synagogue is able to take advantage of the exemptions from taxation on income and gains available to charities and accordingly no taxation is payable on the net incoming resources. The charitable subsidiary undertakings are also able to take advantage of the exemptions from taxation on income and gains available to charities. No taxation charges on the results for the year arise in the non-charitable trading companies because of available because they have a policy of paying amounts equal to any taxable profits to the parent charity under gift aid.

39. CONTINGENT LIABILITIES

The Charity is ultimately responsible for the financial obligations of all Member Synagogue communities, should they default on any future liability. There is no current contingent liability.

40. ACTING AS AN AGENT

The Charity acts as an agent for the Board of Deputies of British Jews ("BOD") by collecting voluntary donations from its members and then passing these over to the BOD.

	2015	2014
	£'000	£'000
Balance held as agent at 1 January	90	78
Amount collected as agent during the year	351	361
Amount passed over to the BOD	(346)	(341)
Balance held as agent at 31 December	95	90

41. CHARITABLE STATUS

The United Synagogue's registered charity number is 24255. Its principal place of business is 305 Ballards Lane, London N12 8GB.

NOTES TO THE FINANCIAL STATEMENTS (continued)

42. CONSOLIDATED STATEMENT OF FINANCIAL ACTIVITIES for the year ended 31 December 2014

	Unrestricted funds £'000	Restricted funds £'000	Total 2014 £'000
Income:			
Donations and legacies	4,031	15,532	19,563
Charitable activities	3,435	3,884	7,319
Other trading activities	4,039	990	5,029
Investments	83	649	732
Net gain on disposal of tangible fixed assets	17	3	20
Other	164	-	164
Total Income	<u>11,769</u>	<u>21,058</u>	<u>32,827</u>
Expenditure:			
Raising funds	(669)	-	(669)
Charitable activities	(9,564)	(18,180)	(27,744)
Trading activities	(2,929)	(890)	(3,819)
Other	(271)	(144)	(415)
Total Expenditure	<u>(13,433)</u>	<u>(19,214)</u>	<u>(32,647)</u>
Net income before gains / (losses) on investments	(1,664)	1,844	180
Net gains/ (losses) on investments		273	273
Net income for the year	(1,664)	2,117	453
Transfers between funds	1,688	(1,688)	-
Net movement in funds	<u>24</u>	<u>429</u>	<u>453</u>
Reconciliation of funds			
Total funds brought forward	12,716	67,201	79,917
Total funds carried forward	<u>12,740</u>	<u>67,630</u>	<u>80,370</u>

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Brondesbury Park Synagogue

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London NW2 5JL
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Email: admin@bpark.org

Central Synagogue

36 Hallam Street, London W1W 6NW
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Email: administrator@centralsynagogue.org.uk

Cockfosters & N. Southgate Synagogue

Old Farm Avenue, Southgate, London N14 5QR
Tel: 020 8886 8225
Email: office@ourshul.co.uk

Edgware Synagogue

Parnell Close, Edgware Way,
Edgware, Middx HA8 8YE
Tel: 020 8958 7508
Email: edgwareunited@talk21.com

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Kinloss Gardens, London N3 3DU
Tel: 020 8346 8551
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Golders Green Synagogue

Dunstan Road, London NW11 8AE
Tel: 020 8455 2460
Email: office@ggshul.org.uk

Barnet & District Synagogue

Eversleigh Road, New Barnet,
Herts EN5 1ND
Tel: 020 8449 0145
Email: administrator@barnetsynagogue.org.uk

Borehamwood & Elstree Synagogue

Croxdale Road, Borehamwood,
Herts WD6 4QF
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Bushey & District Synagogue

177 / 189 Sparrows Herne,
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Email: administrator@busheyus.org

Chigwell & Hainault Synagogue

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Ealing Synagogue

15 Grange Road, London W5 5QN
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Email: office@ealingsynagogue.org.uk

Enfield & Winchmore Hill Synagogue

53 Wellington Road, Bush Hill Park,
Middx EN1 2PG
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Finsbury Park Synagogue

220 Green Lanes, London N4 2NT
Tel: 020 8802 7004

Hackney & East London Synagogue

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Hadley Wood Synagogue

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Hampstead Garden Suburb Synagogue

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Highams Park & Chingford Synagogue

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Email: hpcshul@hotmail.co.uk

Iford Synagogue

22 Beehive Lane, Iford, Essex IG1 3RT
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Kingsbury Synagogue

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Mill Hill Synagogue

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New Synagogue

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Pinner Synagogue

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Hampstead Synagogue

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Hendon Synagogue

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020 8202 6924
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Highgate Synagogue

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Kenton Synagogue

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Luton Synagogue

656 Dunstable Road
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Muswell Hill Synagogue

31 Tetherdown, London N10 1ND
Tel: 020 8883 5925
Email: office@muswellhillsynagogue.org.uk

New West End Synagogue

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Email: nwes@newwestend.org.uk

Palmers Green & Southgate Synagogue

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Woodford Forest Synagogue

(merger of Wanstead & Woodford and Boundary Rd
Synagogues – January 2015)
20 Churchfields, South Woodford, London E18 2QZ
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Redbridge United Synagogue

(merger of Clayhall & Newbury Park Synagogues –
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Hemel Hempstead & District Synagogue

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35 The Marlows

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Kingston, Surbiton & District Synagogue

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Surrey KT1 2LL

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Peterborough Synagogue

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London N12 8GB

Romford & District Synagogue

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Ruislip & District Synagogue

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UNITED SYNAGOGUE SCHOOLS for which the US is the Foundation Body

Hertsmere Jewish Primary School

Watling Street, Radlett, Herts WD7 7LQ

Tel: 01923 855857

www.hjps.herts.sch.uk

Headteacher: Mr Steven Isaacs

Wohl Ilford Jewish Primary School

Forest Road, Barkingside, Ilford, Essex IG6 3HB

Tel: 020 8498 1350

www.ijpsonline.co.uk

Headteacher: Mrs Andrea Elliker

Sinai Jewish Primary School

Shakespeare Drive, Kenton, Middx HA3 9UD

Tel: 020 8204 1550

www.sinaischool.com

Headteacher: Mr Robert Leach

Moriah Jewish Day School

Cannon Lane, Pinner, Middx HA5 1JF

Tel: 020 8868 2001

www.moriahschool.co.uk

Headteacher: Mrs Ruth Gafson

Wolfson Hillel Primary School

154 Chase Road, London N14 4LG

Tel: 020 8882 6487

www.wolfsonhillel.enfield.sch.uk

Headteacher: Ms Kirsten Jowett

JFS

The Mall, Kenton, Middlesex HA3 9TE

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www.jfs.brent.sch.uk

Headteacher: Mrs Debby Lipkin

King Solomon High School

Forest Road, Barkingside, Ilford, Essex IG6 3HB

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www.kshsonline.com

Headteacher: Mr Matthew Slater