

Yeshurun Hebrew Congregation
Trustees' report and financial statements
for the year ended 31 March 2016

Langer & Co
8-10 Gatley Road
Cheadle
SK8 1PY
www.langer.co.uk
0161 491 3788

Yeshurun Hebrew Congregation

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Yeshurun Hebrew Congregation

Legal and administrative information

Charity number	236420		
Business address	Coniston Road Gatley Cheadle Cheshire SK8 4AP 0161 428 8242 www.yeshurun.org.uk		
Board	A Kaye A Cohen G Taylor D Finestein S Glicher R Stone N Edelman A Kremnitzer W Blumenthal	Chairman Vice-chairman Vice-chairman Treasurer Treasurer Warden Warden Honorary secretary Honorary secretary	(resigned 9 June 2016)
Custodian Trustees	E Bor C A Frieze H H Solomons D A Woolf		
Administrator	M Pawlowski		
Independent Examiner	Eric Langer BSc FCA Langer & Co 8 - 10 Gatley Road Cheadle Cheshire SK8 1PY 0161 491 3788		
Bankers	The Royal Bank of Scotland 10 High Street Cheadle Cheshire SK8 1AL		

Yeshurun Hebrew Congregation

Report of the trustees for the year ended 31 March 2016

The trustees present their report and the financial statements for the year ended 31 March 2016. The trustees who served during the year and up to the date of this report are set out on page 1.

Structure, governance and management

Governing document

The Congregation is an unincorporated association which is governed by its Constitution, adopted in 1963 and last amended in 2010. This constitution can only be amended by confirmation at a General Meeting with a 75% majority of members present.

Organisational structure

A Board, elected annually by members, currently of nine people, who are deemed to be trustees under charity law, meets nine times per annum, and otherwise as required, to administer the affairs of the Congregation. Any member of the Congregation can be proposed for election to the Board by a proposer and seconder, who must be members of the Congregation. Because such persons will have been members of the Congregation for some years before election to the Board, they will have the appropriate knowledge of the manner in which the Congregation is governed and they are advised of their responsibilities as trustees under Charity Law.

The Board reports to the Council, also elected annually at the Annual General Meeting by the members, which also meets nine times per annum. The Council currently consists of fourteen people, of whom twelve are elected and two are Chairs of In House @ Yeshurun. There are also up to six custodian trustees, appointed by the Council, who hold the assets of the Congregation. All these custodian trustees are members of the Congregation.

There are sub-committees that cover the various activities of the Congregation, and a review of their activities during each year is normally circulated with the annual accounts prior to the Annual General Meeting.

The day to day running of the secular affairs of the Congregation is managed by an Administrator. The Board is fully involved in both the religious and secular aspects of the affairs of the Congregation.

Investment powers

The Congregation has the power to make any investments which the Board see fit, and amounts in excess of £10,000 require the approval of the General Body of Members.

Related parties

As defined in charity law the Congregation is not related to any other body. However, there are two bodies that are vital to the activities of the community of the Yeshurun Hebrew Congregation. Firstly, there is In House @ Yeshurun that provides a variety of social and other activities to support the Congregation. Secondly, there is the Yeshurun Burial Society, a Friendly Society registered with the Financial Conduct Authority and having its independent trustees that provides facilities for burial in the cemetery in accordance with Jewish law.

Reserves policy and risk management

The Congregation aims to hold reserves sufficient to ensure that it is a going concern, and procedures are in place to monitor this. Ensuring that there are sufficient reserves is the major risk identified by the Board. Therefore, it must be ensured that members' subscriptions, together with donations provide adequate resources to meet current expenditure. Furthermore, there is a requirement to repay bank loans over a period of years to maintain the fabric of the synagogue building, and the related fixtures, in an appropriate condition. Such requirements may well be met by making a call to members for additional donations to increase the resources of the General Fund to enable these aims to be met.

Yeshurun Hebrew Congregation

Report of the trustees for the year ended 31 March 2016

Objectives and activities

Charitable objects

The Objects of the Synagogue shall include the promotion of orthodox Judaism; the education of members and non-members in both religious and general secular matters; the promotion of inter-faith dialogue with particular emphasis on relations with local non-Jewish communities; to assisting the sick; to objects relating to the cooperation with the Burial Society or any charity established for that purpose for the burial of members; to provide support for the state of Israel; to support the local Jewish primary school and nursery; to provide facilities for members to assist in the general charitable purposes of the wider community and to provide support, for example of the visiting of hospitals.

This is achieved by the operation of a synagogue and social events at the Congregation's premises, together with support for other Jewish and non-Jewish charities in accordance with Jewish law. The trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion, when reviewing the Congregation's aims and objectives and in planning future activities.

Financial review

Results for the year

The principal funding sources for the Congregation are members' subscriptions and donations, and their support of other charitable activities, including those relating to other organisations in furtherance of the charitable objects of the Congregation.

Restricted funds show a surplus of £791 (2015 deficit of £14,404) for the year. The previous year included an adjustment for a cemetery maintenance charge of £7,000 and a reallocation of income from the refurbishment fund.

The unrestricted funds show a surplus for the year of £61,081 (2015 - £56,134) leaving an accumulated surplus in the General Fund of £56,002. To address the previous deficit in the General Fund, at the 2014 Annual General Meeting a resolution was passed that in each year following the 2014 Annual General Meeting and unless otherwise resolved, the fees shall automatically be increased in accordance with the RPI rounded upwards to the nearest half per cent.

The synagogue has a rolling maintenance program and we expect this to continue this year.

During the year the capital repayments on the bank loans to finance the property occupied by the Rabbi amounted to £7,867 (2015 £7,833).

Incoming resources

The level of subscription income shown in the accounts amounted to £268,415 from £248,072. We are continually chasing members and the membership debts, unless there are specific reasons applicable, are still retained with the books of account. For this reason it is imperative that members continue to meet their commitments for the subscriptions on time and we thank the majority of those members who have continued to do so. When subscriptions are paid late, or in some cases not at all, this causes problems both in the financial implications for the Congregation and in the time taken to collect outstanding subscriptions.

Donations and gifts

The donations and gifts received in the year are analysed in note 2 (page 9) 'voluntary income'. The general fund donations in the year were £33,085 compared to £33,537 last year.

Yeshurun Hebrew Congregation

Report of the trustees for the year ended 31 March 2016

Expenditure

The expenditure on unrestricted funds amounted to £255,397 (2015 £258,251).

The expenditure on restricted funds was £29,901 (2015 £38,539).

Balance Sheet

The net assets as at 31 March 2016 amounted to £484,047 (2015 £422,175) the increase arising on the surplus for the year. It should be noted that the Rabbi's house is included in the accounts at cost.

Plans for future periods

In order to maintain and improve our cash-flow next year, we hope to maintain strict controls on the collection of subscriptions although members will continue to be offered the facility to pay over a period of 12 months. It should also be noted that a program of essential maintenance will commence shortly. There has been relatively little spend on maintenance of the building in the last two years which has contributed to the surplus. Donations also include the receipts in relation to the new synagogue carpet which was only paid for after the year end.

Statement of trustees' responsibilities

The trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of charity and of the incoming resources and application of resources of the charity for that year. In preparing these financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011 and the Charity (Accounts and Reports) Regulations 2008. 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.

On behalf of the board on

A Kaye
Chairman

S Glicher
Treasurer

D Finestein
Treasurer

Yeshurun Hebrew Congregation

Independent examiner's report to the trustees on the unaudited financial statements of Yeshurun Hebrew Congregation.

I report on the accounts of Yeshurun Hebrew Congregation for the year ended 31 March 2016 set out on pages 2 to 17.

Respective responsibilities of trustees and independent examiner

As the charity's trustees you are responsible for the preparation of the accounts, you consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts (under section 145 of the 2011 Act);
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145 (5) (b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

- (i) which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Acthave not been met; or
- (ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

.....
Eric Langer BSc FCA
Chartered Accountant
Independent examiner
Langer & Co
8-10 Gatley Road
Cheadle
SK8 1PY

Date:

Yeshurun Hebrew Congregation

Statement of financial activities

For the year ended 31 March 2016

	Notes	Unrestricted funds £	Restricted funds £	2016 Total £	2015 Total £
Incoming resources					
Incoming resources from generating funds:					
Voluntary income	2	301,220	30,686	331,906	317,453
Investment income	3	177	6	183	154
Incoming resources from charitable activities	4	15,081	-	15,081	20,913
Total incoming resources		<u>316,478</u>	<u>30,692</u>	<u>347,170</u>	<u>338,520</u>
Resources expended					
Charitable activities	7	251,954	29,901	281,855	292,016
Governance costs	6	3,443	-	3,443	4,774
Total resources expended		<u>255,397</u>	<u>29,901</u>	<u>285,298</u>	<u>296,790</u>
Net movement in funds		61,081	791	61,872	41,730
Total funds brought forward		<u>30,632</u>	<u>391,543</u>	<u>422,175</u>	<u>380,445</u>
Total funds carried forward		<u>91,713</u>	<u>392,334</u>	<u>484,047</u>	<u>422,175</u>

The statement of financial activities includes all gains and losses in the year and therefore a separate statement of total recognised gains and losses has not been prepared.

All of the above amounts relate to continuing activities.

The notes on pages 8 to 17 form an integral part of these financial statements.

Yeshurun Hebrew Congregation

Balance sheet as at 31 March 2016

	Notes	£	2016 £	£	2015 £
Fixed assets					
Tangible assets	12		622,575		628,500
Current assets					
Debtors	13	16,940		21,855	
Cash at bank and in hand		87,550		28,293	
		<u>104,490</u>		<u>50,148</u>	
Creditors: amounts falling due within one year	14	<u>(22,971)</u>		<u>(22,575)</u>	
Net current assets			<u>81,519</u>		<u>27,573</u>
Total assets less current liabilities			704,094		656,073
Creditors: amounts falling due after more than one year	15		(108,105)		(115,956)
Provisions for liabilities	16		<u>(111,942)</u>		<u>(117,942)</u>
Net assets			<u>484,047</u>		<u>422,175</u>
Funds	17				
Restricted income funds			392,334		391,543
Unrestricted income funds			91,713		30,632
Total funds			<u>484,047</u>		<u>422,175</u>

The financial statements were approved by the trustees on and signed on its behalf by:

A Kaye
Chairman

S Glicher
Treasurer

D Finestein
Treasurer

The notes on pages 8 to 17 form an integral part of these financial statements.

Yeshurun Hebrew Congregation

Notes to financial statements for the year ended 31 March 2016

1. Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

1.1. Basis of accounting

The financial statements have been prepared in accordance with applicable United Kingdom accounting standards and in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities published on 16/07/14 and the Charities Act 2011. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant account policy note(s).

1.2. Cashflow

The charity has taken advantage of the exemption in FRS1 from the requirement to produce a cashflow statement because it is a small charity.

1.3. Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of subscription, donations and gifts and is included in full in the statement of financial activities when receivable.

Income from investments is included in the year in which it is receivable.

1.4. Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Charitable expenditure comprises those costs incurred by the Congregation in the delivery of its activities and services. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity and include project management.

Governance costs comprise the costs of running the Congregation as an organisation.

1.5. Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Land and buildings	-	No further depreciation as estimated realisable value exceeds cost.
Fixtures, fittings and equipment	-	10% on reducing balance
Sifrei Torah	-	Straight line over forty years

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Notes to financial statements for the year ended 31 March 2016

1.6. Pension schemes

Defined contribution pension scheme

The pension costs charged in the financial statements represent the contribution payable by the Congregation during the year.

Defined benefit pension

The Congregation are contracted to pay two fixed annual payment pensions. These are currently not fully funded but a partial provision has been made in the accounts, as set out in note 16.

2. Voluntary income

	Unrestricted funds £	Restricted funds £	2016 Total £	2015 Total £
Donations & gifts	33,085	-	33,085	33,537
Donations to refurbishment fund	-	6,310	6,310	10,084
High festival	-	8,520	8,520	8,724
Ladies Guild	299	-	299	1,625
Subscriptions	268,415	-	268,415	248,072
Bad debt movement	(579)	-	(579)	-
Cemetery fund contributions	-	15,856	15,856	15,411
	<u>301,220</u>	<u>30,686</u>	<u>331,906</u>	<u>317,453</u>

3. Investment income

	Unrestricted funds £	Restricted funds £	2016 Total £	2015 Total £
Special deposit bank interest	177	6	183	154
	<u>177</u>	<u>6</u>	<u>183</u>	<u>154</u>

4. Incoming resources from charitable activities

	Unrestricted funds £	2016 Total £	2015 Total £
Hire of hall	2,950	2,950	2,690
Other charitable activities	12,131	12,131	18,223
	<u>15,081</u>	<u>15,081</u>	<u>20,913</u>

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Notes to financial statements for the year ended 31 March 2016

5. Costs of charitable activities - by activity

	Activities undertaken directly £	Grant funding activities £	Support costs £	2016 Total £	2015 Total £
Synagogue	168,259	7,825	105,771	281,855	292,016
	<u>168,259</u>	<u>7,825</u>	<u>105,771</u>	<u>281,855</u>	<u>292,016</u>

6. Governance costs

	Unrestricted funds £	2016 Total £	2015 Total £
Adjustment in prior year accounts preparation fee	-	-	1,260
Independent Examiner's fee	2,760	2,760	2,520
Payroll fees paid to Independent Examiner	683	683	634
Recruitment Advertising	-	-	360
	<u>3,443</u>	<u>3,443</u>	<u>4,774</u>

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Notes to financial statements for the year ended 31 March 2016

7. Costs of charitable activities - by fund type

	Unrestricted funds £	Restricted funds £	2016 Total £	2015 Total £
Ministerial salaries and fees	72,333	-	72,333	66,724
Employer's NIC	5,631	-	5,631	7,141
Statutory Maternity Pay Recovered	(6,830)	-	(6,830)	-
Defined contribution pension scheme	4,650	-	4,650	4,100
Defined benefit pension charge	7,768	-	7,768	9,268
Medical insurance	2,815	-	2,815	1,353
Youth Worker Salary	1,979	-	1,979	-
Staff accommodation costs	3,689	-	3,689	5,055
Premises light, heat and water	15,385	-	15,385	13,517
Premises maintenance	5,130	9,521	14,651	15,931
Premises refurbishment	7,193	2,850	10,043	19,496
Premises cleaning and sundry	4,950	-	4,950	4,597
Motor and travel expenses	704	-	704	1,993
Hospitality expenses	1,647	-	1,647	1,835
Depreciation Sefer Torah	-	1,105	1,105	1,105
Depreciation fixtures and fittings	271	4,405	4,676	5,199
Depreciation fixtures and fittings 186 Kingsway	143	-	143	158
Services and festivals	12,328	-	12,328	16,089
Other charitable activities	6,683	-	6,683	5,041
Youth work expenses/Education	3,020	-	3,020	3,257
Board of Deputies	600	-	600	620
Affiliation fees and related donations	289	-	289	597
High Festival Appeal donations	-	6,020	6,020	8,525
Other donations paid	1,805	-	1,805	616
Administrative salaries	74,605	6,000	80,605	71,805
Employer's NIC	5,126	-	5,126	4,219
Insurance	7,314	-	7,314	6,374
Legal fees	(3,477)	-	(3,477)	303
Communication and IT	6,141	-	6,141	5,918
Printing postage and stationery	3,017	-	3,017	3,633
Lease of Copier	2,842	-	2,842	3,229
Bank charges	1,200	-	1,200	1,171
Bank and loan interest paid	3,003	-	3,003	3,147
	<u>251,954</u>	<u>29,901</u>	<u>281,855</u>	<u>292,016</u>

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Notes to financial statements for the year ended 31 March 2016

8. Analysis of support costs

	Synagogue £	2016 Total £	2015 Total £
Staff costs	85,731	85,731	76,024
Insurance	7,314	7,314	6,374
Legal and professional fees	(3,477)	(3,477)	303
Communication and information technology	6,141	6,141	5,918
Other office expenses	5,859	5,859	6,862
Interest and bank charges	4,203	4,203	4,318
	<u>105,771</u>	<u>105,771</u>	<u>99,799</u>

9. Employees

Employment costs	2016 £	2015 £
Salaries and fees	154,917	138,529
Social security costs	3,927	11,360
Pension costs	4,650	4,100
Other post retirement benefits	7,768	9,268
Other costs	2,815	1,353
	<u>174,077</u>	<u>164,610</u>

Number of employees

The average monthly numbers of employees (including the trustees) during the year, calculated on the basis of full time equivalents, was as follows:

	2016 Number	2015 Number
Charitable activities	2	2
Administrative and support	4	4
Pensioners	2	1
	<u>8</u>	<u>7</u>

10. Trustees' emoluments

With the exception of the amounts detailed in note 20, members of the Board received no remuneration or expenses in the year.

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Notes to financial statements for the year ended 31 March 2016

11. Pension costs

The Congregation operates a defined contribution pension scheme in respect of the Rabbi and staff. The scheme and its assets are held by independent managers. The pension charge represents contributions due from the Congregation and amounted to £4,650 (2015 - £4,100).

	2016	2015
	£	£
Pension charge	4,650	4,100

12. Tangible fixed assets

	Land and buildings freehold	Fixtures, fittings and equipment	Sifrei Torah	Total
	£	£	£	£
Cost				
At 1 April 2015 and At 31 March 2016	730,357	181,058	44,214	955,629
Depreciation				
At 1 April 2015	176,919	132,865	17,345	327,129
Charge for the year	-	4,820	1,105	5,925
At 31 March 2016	176,919	137,685	18,450	333,054
Net book values				
At 31 March 2016	553,438	43,373	25,764	622,575
At 31 March 2015	553,438	48,193	26,869	628,500

13. Debtors

	2016	2015
	£	£
Outstanding subscriptions	9,054	4,326
Income Tax recoverable	3,807	13,609
Sundry debtors and prepayments	4,079	3,920
	16,940	21,855

Yeshurun Hebrew Congregation

Notes to financial statements for the year ended 31 March 2016

14. Creditors: amounts falling due within one year	2016	2015
	£	£
Bank loans (note 15)	7,867	7,883
Trade creditors	6,011	5,056
Other taxes and social security	3,605	3,245
Other creditors	99	400
Sundry creditors and accruals	5,389	5,991
	<u>22,971</u>	<u>22,575</u>
15. Creditors: amounts falling due after more than one year	2016	2015
	£	£
Bank loans	<u>108,105</u>	<u>115,956</u>
Loans		
Repayable in one year or less, or on demand (Note 14)	7,867	7,883
Repayable between one and two years	8,179	8,081
Repayable between two and five years	25,779	25,477
Repayable in five years or more	74,147	82,398
	<u>115,972</u>	<u>123,839</u>

This represents a bank loan to purchase a house occupied by the Rabbi. The term of the loan was extended in 2011 to 2028.

The bank loan is secured by charges over the properties.

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Notes to financial statements for the year ended 31 March 2016

16. Provisions for liabilities

	Pensions and similar obligations £
At 1 April 2015	117,942
Utilised in the year	6,000
At 31 March 2016	<u>111,942</u>

Pensions have been provided for present and former employees as a result of commitments made by the Synagogue.

17. Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Total funds £
Fund balances at 31 March 2016 as represented by:			
Tangible fixed assets	282,974	339,601	622,575
Current assets	51,690	52,800	104,490
Current liabilities	(22,904)	(67)	(22,971)
Long-term liabilities	(220,047)	-	(220,047)
	<u>91,713</u>	<u>392,334</u>	<u>484,047</u>

Yeshurun Hebrew Congregation

Notes to financial statements for the year ended 31 March 2016

18. Restricted funds	At	Incoming resources	Outgoing resources	At
	1 April 2015			31 March 2016
	£	£	£	£
Capital Fund	344,916	6,316	(7,255)	343,977
Sifrei Torah Fund	27,320	-	(1,105)	26,215
Cemetery Maintenance	1,175	15,856	(15,521)	1,510
Chevra Kedisha	6,337	-	-	6,337
High Festival Charity	8,698	8,520	(6,020)	11,198
Israel Family Support	3,097	-	-	3,097
	<u>391,543</u>	<u>30,692</u>	<u>(29,901)</u>	<u>392,334</u>

Purposes of restricted funds

Capital Fund - This fund represents the various appeals made for the purchase and refurbishment of the premises of the Congregation, including the Synagogue, Beth Hamidrash, and Ohel.

Sifrei Torah Fund - These are funds represents the value of Sifrei Torah.

Cemetery Maintenance Fund - The Congregation is responsible for the maintenance and administration of the Cemetery, and raises a separate levy to cover these cost. The costs allocated to this fund are those directly relating to the upkeep of the cemetery and the organisation of funerals together with an allocation of administrative salaries (currently £6,000). Any gift aid recovered on donations to the Cemetery Maintenance Fund are to be treated as donations to unrestricted funds and not as part of the donations to this restricted fund.

Chevra Kedisha Fund - These are funds raised for the replacement of the tahara table in the Ohel.

High Festival Charity Fund - These are donations received for and linked to onward charitable donations.

Israel Family Support Fund - These funds are to support families in Israel affected by terrorism.

19. Unrestricted funds	At	Incoming resources	Outgoing resources	At
	1 April 2015			31 March 2016
	£	£	£	£
General fund	(6,529)	316,474	(253,943)	56,002
Property Maintenance Fund	37,161	4	(1,454)	35,711
	<u>30,632</u>	<u>316,478</u>	<u>(255,397)</u>	<u>91,713</u>

Purposes of unrestricted funds

The general fund represents funds retained for general purposes.

The Property Maintenance Fund represents funds to be applied for future major repairs to the premises.

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Notes to financial statements for the year ended 31 March 2016

20. Transactions with trustees

Included within Youth Work expenses/education are amounts paid to N Edelmann totalling £2,125 for Bar Mitzvah lessons.