BURIAL AND CREMATION OFFICERS' ANNUAL REPORT

FOR THE YEAR 2018

Four new B&C officers took over the administration of the scheme in February 2018 - that's myself, Jane Porte, Sue Nathanson and Warran Rolnis. Sue and Jane are the officers responsible for pastoral care, while Warran and I administer the finances. It's fair to say it has been a steep learning curve for all of us to get to grips with the finances and the procedures as well as liaising with LJ and the funeral directors. Thanks to Ashley and Mel for their support during the past year.

Jane and Sue share on a bi monthly basis the direct line mobile phone for the team, which means they pick up any call from members of the synagogue who are in need of help and advice in the event of bereavement or have a question about the burial and cremation scheme in general.

They have on occasions also worked closely with family members and siblings who are often unaware of how the scheme operates, explaining what in the event of a death needs to be done next.

As far as the finances are concerned, we focused during the year on getting these on a regular footing with one amalgamated fund since the two legacy synagogues were until recently holding separate burial funds. We have had to close two redundant savings accounts and open two new savings accounts to safeguard the total fund in compliance with the Financial Services Compensation Scheme. This has been a real headache and Warran shouldered the task of researching and applying for new accounts in the face of mounting bureaucratic hurdles and considerable frustration.

The end result of these efforts is that we now have one dedicated current account with Lloyds Bank which is used for regular expenditure, i.e. payment of funeral and cremation costs and an annual one off payment to LJ in respect of Ground Fees. We have two deposit accounts, one with United Trust Bank and one with Shawbrook.

At last year's AGM Mel reported a balance of £266,570.88 and following inter account transfers and reconciliations the end of year balance at 31.12.2018 was £204,622.18. In January 2019 we paid 2018 Ground Fees of £25,432, reflecting a roll of 578 individual adult members for the year ending 31.12.2018.

At the date of writing, 3 June 2019, there is £72,535.55 in our current account, and £169,000 in the deposit accounts. This gives a current total for the B&C Fund of £241,535.55, plus some accrued interest.

During 2018 9 members died and the Fund met their standard funeral costs.

In October 2018 three burial officers attended the LJ Burial Scheme AGM at the Montagu Centre. This was a very useful exercise giving us further insight into how the Scheme is administered and affording a chance to meet officers from other communities.

The team has also been involved recently with the drafting of a leaflet setting out the main information around the ELELS Burial & Cremation Scheme which we hope will be published and sent to members in the near future. We would like to suggest that all members share with family how the ELELS burial & cremation scheme works and what is required in the event of a death.

In conclusion I can report that at the end of our first year together the team is working well and I am confident that our finances are secure and capable of meeting our obligations for many years to come.

Judith Konzon

3 June 2019