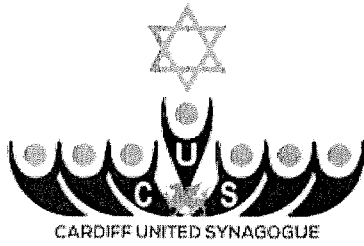


Charity registration number: 1055573



**CARDIFF UNITED SYNAGOGUE  
TRUSTEES' REPORT AND  
UNAUDITED FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 DECEMBER 2025**

HSJ Accountants Ltd  
Severn House  
Hazell Drive  
Newport  
NP10 8FY

**Cardiff United Synagogue**  
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## **Cardiff United Synagogue Trustees' Report For The Year Ended 31 December 2025**

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The trustees present their report and the financial statements for the year ended 31 December 2025.

### **Objectives and Activities**

#### **Aims and Objectives**

Cardiff United Synagogue provides and maintains a place of public worship for the Jewish community within the Cardiff area. It also promotes the advancement of religious education by running educational classes for both adults and children.

#### **Public Benefit**

The trustees confirm that they have complied with the requirements of Section 17 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit.

### **Achievements and Performance**

#### **Main Achievements**

Cardiff United Synagogue continues to provide a comprehensive range of Jewish religious, educational and social programmes for its membership and the wider Jewish community.

The executives and council of the Synagogue have worked tirelessly to ensure a range of activities for all ages is provided.

We hope the breadth and scope of facilities and services we provide can be maintained at their present level and even increased in the coming year, whilst simultaneously keeping costs to a minimum.

### **Financial Review**

#### **Financial Position**

These financial statements have been prepared under the historical cost convention and in accordance with applicable accounting standards, and the Statement of Recommended Practice for Charities (SORP).

The Trustees report that the Charity has realised a deficit for the year on its unrestricted and restricted funds of £22,397 (2024: £56,390).

Total incoming resources of £188,634 (2024: £149,145) includes voluntary income from various sources of £86,191 (2024: £61,621).

Direct charitable expenditure and establishment costs amount to £222,511 (2024: £217,174), the various costs being disclosed in the detailed Statement of Financial Activities. The recurring costs are maintained at reasonable levels reflecting the tireless efforts of all concerned.

All of the incoming resources have been applied to further the general objects of the charity.

#### **Reserves Policy**

The Executive Council has recognised that an amount should be retained in unrestricted reserves, not committed or invested in tangible fixed assets ('the free reserves'), in order to continue the current activities of the charity in the event of a drop in income. It is the long term goal of the Executive Council to maintain a level of free reserves, to an amount equal to twenty four months resources expended. Each year the level of funds are reviewed and either increased or used according to the needs at that time. As at 31 December 2025 the unrestricted reserves balance stood at £1,208,692 (2024: £1,231,089).

#### **Investment policy**

The charity's investments are managed by a recognised Investment Management Company outside the control of the Trustees. The Executive Officers and Council decide the criteria to be followed by the investment managers in relation to the funds split and ethical requirements.

It is noted that during the year ended 31 December 2025 the investment portfolio was subject to an annual revaluation surplus of some £11,480 (2024: £11,639).

**Cardiff United Synagogue  
Trustees' Report (continued)  
For The Year Ended 31 December 2025**

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**Structure, Governance and Management**

**Governing Document**

The organisation is an unincorporated charitable body, registered on 22nd May, 1996. The organisation is governed by its constitution which was adopted on 21st April, 1996.

**Trustee Selection Methods**

New Trustees are recruited by personal introduction, and appointed by a resolution of the existing Trustees, in accordance with the Charity's Constitution. Consideration of appropriate and relevant skills and experience is given when introducing new Trustees to the charity. New Trustees are made aware of their responsibilities under Charity Law; arranging appropriate induction and training; and ensuring Criminal Records checks are undertaken.

**Organisational structure**

The organisation is managed by Executive Officers and a Council whose role is to further the overall objectives for Cardiff United Synagogue and to ensure that the organisation is keeping within its legal and moral obligations.

The Executive Officers and Council are responsible for the organisation's day to day management together with the implementation of the Charity's strategy and policy framework. There have been no material changes in policy during the year.

**Reference and Administrative Details**

**Trustees**

Ms L Gerson  
Mr S Hamilton  
Mr N Schwartz  
Mrs Z Tudur  
Mr M Salamon (appointed 10/05/2025)  
Ms C Bloom (appointed 10/05/2025)  
Mr A Jacobs  
Mr S Bloom (resigned 10/05/2025)  
Mrs A Lee (resigned 10/05/2025)

**Charity Number**

1055573

**Principal Address**

Cardiff United Synagogue  
Cyncoed Gardens  
Cardiff  
CF23 5SL

**Independent Examiner**

HSJ Accountants Limited ACCA  
HSJ Accountants Ltd  
Severn House  
Hazell Drive  
Newport  
NP10 8FY

**Cardiff United Synagogue  
Trustees' Report (continued)  
For The Year Ended 31 December 2025**

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**Other Information**

**Risks and risk management**

The Executive Officers and Council discuss and respond to risks that the charity may be exposed to on an ad hoc basis as and when these risks are identified.

The diminishing Jewish community in Cardiff is an ongoing concern for the charity. The constitution has now been amended to adopt a more inclusive attitude towards the encouragement of new members.

The trustees' report was approved by the board of trustees and signed on its behalf by:

  
-----  
Ms L Gerson  
Trustee  
Date 31 March 2026

**Cardiff United Synagogue**  
**Independent Examiner's Report to the Trustees of Cardiff United Synagogue**  
**For The Year Ended 31 December 2025**

---

I report to the trustees on my examination of the accounts of Cardiff United Synagogue (the Trust) for the year ended 31 December 2025.

**Responsibilities and Basis of Report**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent Examiner's Statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and contents of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



HSJ Accountants Limited ACCA

Date **13/04/2026**  
Severn House  
Hazell Drive  
Newport  
NP10 8FY

**Cardiff United Synagogue  
Statement of Financial Activities  
For The Year Ended 31 December 2025**

		2025	2024
		Unrestricted funds	Unrestricted funds
	Notes	£	£
<b>INCOME AND ENDOWMENTS FROM:</b>			
Donations and legacies	3	86,191	61,621
Charitable activities:			
Support and advancement of the Jewish Community		75,292	61,957
Burial services		11,070	2,063
Events		8,580	17,751
Other trading activities	4	540	-
Investments	5	6,961	5,753
		<u>188,634</u>	<u>149,145</u>
<b>EXPENDITURE ON:</b>			
Charitable activities:	7		
Support and advancement of the Jewish Community		(203,265)	(193,802)
Burial services		(1,243)	(3,877)
Events		(18,003)	(19,495)
		<u>(222,511)</u>	<u>(217,174)</u>
<b>NET EXPENDITURE</b>		<u>(33,877)</u>	<u>(68,029)</u>
Gains on revaluation of fixed assets		11,480	11,639
<b>NET MOVEMENT IN FUNDS</b>		<u>(22,397)</u>	<u>(56,390)</u>
<b>RECONCILIATION OF FUNDS:</b>			
Total funds brought forward		1,231,089	1,287,479
<b>TOTAL FUNDS CARRIED FORWARD</b>	21	<u>1,208,692</u>	<u>1,231,089</u>

The notes on pages 7 to 15 form part of these financial statements.

**Cardiff United Synagogue  
Statement of Financial Position  
As At 31 December 2025**

		2025	2024
		Unrestricted funds	Total funds
	Notes	£	£
<b>FIXED ASSETS</b>			
Tangible Assets	12	1,293,718	1,293,739
Heritage Assets	13	54,925	55,593
Investments	14	172,188	203,935
		<u>1,520,831</u>	<u>1,553,267</u>
<b>CURRENT ASSETS</b>			
Debtors	15	31,916	53,436
Cash at bank and in hand		<u>12,681</u>	<u>12,719</u>
		44,597	66,155
<b>Creditors: Amounts Falling Due Within One Year</b>	16	<u>(6,736)</u>	<u>(38,333)</u>
<b>NET CURRENT ASSETS (LIABILITIES)</b>		<u>37,861</u>	<u>27,822</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>1,558,692</u>	<u>1,581,089</u>
<b>Creditors: Amounts Falling Due After More Than One Year</b>	17	<u>(350,000)</u>	<u>(350,000)</u>
<b>NET ASSETS</b>		<u>1,208,692</u>	<u>1,231,089</u>
<b>FUNDS OF THE CHARITY</b>			
Unrestricted Funds		<u>1,208,692</u>	<u>1,231,089</u>
<b>TOTAL FUNDS</b>	21	<u>1,208,692</u>	<u>1,231,089</u>

On behalf of the board

-----

Ms L Gerson

Trustee

Date

The notes on pages 7 to 15 form part of these financial statements.



**Cardiff United Synagogue  
Notes to the Financial Statements  
For The Year Ended 31 December 2025**

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**1. General Information**

Cardiff United Synagogue is an unincorporated charity registered with the Charity Commission, registered charity number 1055573. The principal address is Cardiff United Synagogue, Cyncoed Gardens, Cardiff, CF23 5SL.

**2. Accounting Policies**

**2.1. Basis of Preparation of Financial Statements**

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) "Accounting and Reporting by Charities: 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) (effective 1 January 2019)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities Act 2011.

The charity is a Public Benefit Entity as defined by FRS 102.

**2.2. Incoming Resources**

**Income and endowments**

Voluntary income including donations, gifts, legacies and grants that provide core funding or are of a general nature is recognised when the charity has entitlement to the income, it is probable that the income will be received and the amount can be measured with sufficient reliability.

**Donations and legacies**

Donations and legacies are recognised on a receivable basis when receipt is probable and the amount can be reliably measured.

**Grants receivable**

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

**Investment income**

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank. Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

**2.3. Resources Expended**

**Expenditure**

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

**Raising funds**

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

**Charitable activities**

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

**Support costs**

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

**Governance costs**

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees's meetings and reimbursed expenses.

**Cardiff United Synagogue**  
**Notes to the Financial Statements (continued)**  
**For The Year Ended 31 December 2025**

**2.4. Tangible Fixed Assets and Depreciation**

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

Fixtures & Fittings	10% straight line basis
---------------------	-------------------------

**Revaluation**

The fair value of the company's land and buildings was revalued on 31 December 2022. An independent valuer was not involved.

Freehold land and buildings are held at open market value.

Had this class of asset been measured on a historical cost basis, their carrying amount would have been £1,016,396 (2024 - £1,042,225).

**2.5. Heritage Assets**

To meet the requirements of the SORP, disclose the policy for acquisition, preservation, management and disposal of heritage assets.

**2.6. Investments**

Current asset investments, other than programme related investments, are included at market value at the balance sheet date. Realised gains and losses on investments are calculated as the difference between sales proceeds and their market value at the start of the year, or their subsequent cost, and are charged or credited to the Statement of Financial Activities in the period of disposal.

Unrealised gains and losses represent the movement in market values during the year and are credited or charged to the Statement of Financial Activities based on the market value at the year end.

**2.7. Cash and Cash Equivalents**

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

**2.8. Fund Structure**

Unrestricted income funds are general funds that are available for use at the trustees's discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Designated funds are unrestricted funds earmarked by the management committee for particular purposes.

**3. Income from Donations and Legacies**

	<b>2025</b>	<b>2024</b>
	<b>Unrestricted funds</b>	<b>Unrestricted funds</b>
	<b>£</b>	<b>£</b>
Donations and gifts	5,204	14,677
Gift aid	15,057	12,257
Grants	65,930	34,687
	86,191	61,621

**4. Income from Other Trading Activities**

	<b>2025</b>	<b>2024</b>
	<b>Unrestricted funds</b>	<b>Unrestricted funds</b>
	<b>£</b>	<b>£</b>
Judaica shop income	540	-
	540	-

**Cardiff United Synagogue**  
**Notes to the Financial Statements (continued)**  
**For The Year Ended 31 December 2025**

**5. Investment Income**

	<b>2025</b>	<b>2024</b>
	<b>Unrestricted funds</b>	<b>Unrestricted funds</b>
	<b>£</b>	<b>£</b>
Interest from Investments	1,760	1,615
Dividends from Investments	5,201	4,138
	<u>6,961</u>	<u>5,753</u>

**6. Net Income/(Expenditure)**

The net expenditure is stated after charging/(crediting):

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Bad debts	10,206	15,269
Depreciation of tangible fixed assets - owned	<u>1,595</u>	<u>1,630</u>

**7. Analysis of Expenditure**

		<b>2025</b>
	<b>Activities undertaken directly</b>	<b>Support costs (see note 8)</b>
	<b>£</b>	<b>£</b>
Support and advancement of the Jewish Community	168,660	34,605
Burial services	1,243	-
Events	18,003	-
	<u>187,906</u>	<u>34,605</u>
		<u>222,511</u>

		<b>2024</b>
	<b>Activities undertaken directly</b>	<b>Support costs (see note 8)</b>
	<b>£</b>	<b>£</b>
Support and advancement of the Jewish Community	154,646	39,156
Burial services	3,877	-
Events	19,495	-
	<u>178,018</u>	<u>39,156</u>
		<u>217,174</u>

**Cardiff United Synagogue**  
**Notes to the Financial Statements (continued)**  
**For The Year Ended 31 December 2025**

**8. Support Costs**

	<b>2025</b>
	<b>Support and advancement of the Jewish Community</b>
	<b>£</b>
Premises expenses	12,192
General administration	17,714
Depreciation	1,595
Governance costs	3,104
	<u>34,605</u>
	<b>2024</b>
	<b>Support and advancement of the Jewish Community</b>
	<b>£</b>
Premises expenses	7,793
General administration	26,887
Depreciation	1,630
Governance costs	2,846
	<u>39,156</u>

**9. Independent Examiner's Remuneration**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Independent examination of the financial statements	2,520	3,120
Other assurance services	-	-
Tax advisory services	-	-
Other financial services	231	210
	<u>2,751</u>	<u>3,330</u>

**10. Staff Costs**

Staff costs were as follows:

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Wages and salaries	64,289	67,674
Other pension costs	585	542
	<u>64,874</u>	<u>68,216</u>

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

**Cardiff United Synagogue**  
**Notes to the Financial Statements (continued)**  
**For The Year Ended 31 December 2025**

**11. Average Number of Employees**

Average number of employees during the year was as follows:

	2025	2024
Administration	1	1
Rabbi	1	1
Caretaker	1	1
Teachers	1	1
	4	4

**12. Tangible Assets**

	Land & Property Freehold	Fixtures & Fittings	Total
	£	£	£
<b>Cost</b>			
As at 1 January 2025	1,291,426	22,866	1,314,292
Additions	-	906	906
As at 31 December 2025	1,291,426	23,772	1,315,198
<b>Depreciation</b>			
As at 1 January 2025	-	20,553	20,553
Provided during the period	-	927	927
As at 31 December 2025	-	21,480	21,480
<b>Net Book Value</b>			
As at 31 December 2025	1,291,426	2,292	1,293,718
As at 1 January 2025	1,291,426	2,313	1,293,739

If the following tangible fixed assets had been accounted for under historical cost accounting rules, the amounts would be:

	Land & Property Freehold £
Cost	1,291,425
Accumulated depreciation and impairment	275,029
Carrying amount	1,016,396

**Cardiff United Synagogue**  
**Notes to the Financial Statements (continued)**  
**For The Year Ended 31 December 2025**

**13. Heritage Assets**

	<b>Artefacts</b>
	<b>£</b>
<b>Cost</b>	
As at 1 January 2025	66,806
As at 31 December 2025	<u>66,806</u>
<b>Depreciation</b>	
As at 1 January 2025	11,213
Provided during the period	668
As at 31 December 2025	<u>11,881</u>
<b>Net Book Value</b>	
As at 31 December 2025	<u>54,925</u>
As at 1 January 2025	<u>55,593</u>

**14. Investments**

	<b>Listed</b>
	<b>£</b>
<b>Cost or Valuation</b>	
As at 1 January 2025	203,935
Additions	4,304
Disposals	(5,418)
Revaluations	12,594
Other	(43,227)
As at 31 December 2025	<u>172,188</u>
<b>Provision</b>	
As at 1 January 2025	-
As at 31 December 2025	<u>-</u>
<b>Net Book Value</b>	
As at 31 December 2025	<u>172,188</u>
As at 1 January 2025	<u>203,935</u>

**15. Debtors**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
<b>Due within one year</b>		
Trade debtors	24,928	43,084
Other debtors	6,988	10,352
	<u>31,916</u>	<u>53,436</u>

**Cardiff United Synagogue**  
**Notes to the Financial Statements (continued)**  
**For The Year Ended 31 December 2025**

**16. Creditors: Amounts Falling Due Within One Year**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Other creditors	-	103
Taxation and social security	3,305	2,261
Accruals and deferred Income	3,431	35,969
	<u>6,736</u>	<u>38,333</u>

**17. Creditors: Amounts Falling Due After More Than One Year**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Other loans	<u>350,000</u>	<u>350,000</u>

**18. Secured Creditors**

Of the creditors the following amounts are secured.

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Other loans	-	350,000

The loan is secured against the property for which it was used to purchase. There is a first charge over the property and the loan will be repaid upon sale of the property.

**19. Deferred Income**

Deferred income movements in the year were as follows:

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Balance at the start of the period	32,037	-
Income deferred in the current period	-	32,037
Amounts released in income from previous periods	(32,037)	-
Balance at the end of the period	<u>-</u>	<u>32,037</u>

Deferred income recognised as at 31 December 2024 reflected grant receipts received in advance and 2025 subscriptions invoiced in December 2024. Neither have re-occurred in the current reporting period.

**20. Pension Commitments**

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund.

During the year the charge to the statement of financial activities in respect of defined contribution schemes was £585 (2024: £542).

At the statement of financial position date contributions of £NIL were due to the fund and are included in creditors.

**Cardiff United Synagogue**  
**Notes to the Financial Statements (continued)**  
**For The Year Ended 31 December 2025**

**21. Movement in Funds**

	As at 1 January 2025	Net movement in funds	Transfers	As at 31 December 2025
	£	£	£	£
<b>Unrestricted funds</b>				
General:				
General unrestricted fund	611,853	(35,450)	44,800	621,203
Designated:				
Endowment Fund	619,236	13,053	(44,800)	587,489
<b>Total unrestricted funds</b>	<u>1,231,089</u>	<u>(22,397)</u>	<u>-</u>	<u>1,208,692</u>
<b>Total funds</b>	<u>1,231,089</u>	<u>(22,397)</u>	<u>-</u>	<u>1,208,692</u>

Net movement in funds, included in the above are as follows:

	Income	Expenditure	Gains and losses	Net movement in funds
	£	£	£	£
<b>Unrestricted funds</b>				
General:				
General unrestricted fund	183,203	(218,653)	-	(35,450)
Designated:				
Endowment Fund	5,431	(3,858)	11,480	13,053
<b>Total unrestricted funds</b>	<u>188,634</u>	<u>(222,511)</u>	<u>11,480</u>	<u>(22,397)</u>
<b>Total funds</b>	<u>188,634</u>	<u>(222,511)</u>	<u>11,480</u>	<u>(22,397)</u>

	As at 1 January 2024	Income	Expenditure	Gains and losses	As at 31 December 2024
	£	£	£	£	£
<b>Unrestricted funds</b>					
General:					
General unrestricted fund	668,243	149,145	(217,174)	11,639	611,853
Designated:					
Endowment Fund	619,236	-	-	-	619,236
<b>Total unrestricted funds</b>	<u>1,287,479</u>	<u>149,145</u>	<u>(217,174)</u>	<u>11,639</u>	<u>1,231,089</u>
<b>Total funds</b>	<u>1,287,479</u>	<u>149,145</u>	<u>(217,174)</u>	<u>11,639</u>	<u>1,231,089</u>

**22. Transactions with Trustees**



**Cardiff United Synagogue**  
**Notes to the Financial Statements (continued)**  
**For The Year Ended 31 December 2025**

---

None of the trustees received any remuneration or any other benefits from an employment with the charity or a related entity during the current or previous year.

No trustee expenses have been incurred.

**23. Related Party Disclosures**

There have been no related party transactions in the reporting period that require disclosure.

**Cardiff United Synagogue**  
**Detailed Statement of Financial Activities**  
**For The Year Ended 31 December 2025**

	<b>2025</b>	<b>2024</b>
	<b>Total funds</b>	<b>Total funds</b>
	<b>£</b>	<b>£</b>
<b>INCOME AND ENDOWMENTS FROM:</b>		
<b>Donations and legacies</b>		
Donations and gifts	5,204	14,677
Tax recoverable under Gift Aid	15,057	12,257
Grants from other charities	56,100	34,687
Grant income	9,830	-
	<u>86,191</u>	<u>61,621</u>
<b>Charitable Activities:</b>		
<b>Support and advancement of the Jewish Community</b>		
Member subscriptions	75,282	61,386
School visits	-	130
200 Club Income	10	441
	<u>75,292</u>	<u>61,957</u>
<b>Burial services</b>		
Burial Board income	11,070	2,063
	<u>11,070</u>	<u>2,063</u>
<b>Events</b>		
Meals, Food and Event Income	8,580	17,751
	<u>8,580</u>	<u>17,751</u>
<b>Other trading activities</b>		
Judaica shop income	540	-
	<u>540</u>	<u>-</u>
<b>Investments</b>		
Dividends from other fixed asset investments - listed	5,201	4,138
Interest from other fixed asset investments - listed	1,760	1,615
	<u>6,961</u>	<u>5,753</u>
	<u>188,634</u>	<u>149,145</u>
<b>EXPENDITURE ON:</b>		
<b>Charitable Activities:</b>		
<b>Support and advancement of the Jewish Community</b>		
Shop purchases	-	(92)
Investment management costs	(3,858)	(3,008)
Wages and salaries	(48,725)	(52,247)
Employers pensions - defined contribution schemes	(585)	(542)
Caretaker salary costs	(15,564)	(15,427)
Rabbi expenses	(2,308)	(7,098)
Relief Ministerial fees	(250)	(5,800)
Caretaker and cleaning costs	(7,205)	(2,688)
Synagogue repairs	(47,114)	(29,169)
Cemetery repairs	(10,564)	(15,665)
Repairs - CR	(6,774)	(1,647)
Insurance	(12,610)	(12,423)

...CONTINUED

**Cardiff United Synagogue**  
**Detailed Statement of Financial Activities (continued)**  
**For The Year Ended 31 December 2025**

Food transport costs	(13,103)	(8,840)
Rates	(2,086)	(1,927)
Light and heat	(10,106)	(5,866)
Computer and IT repairs and maintenance	(2,297)	(1,872)
Printing, postage and stationery	(1,622)	(2,946)
Telecommunications and data costs	(1,948)	(1,528)
Affiliation fees	(840)	(320)
Bank charges	(265)	(271)
Bad debts written off	(10,206)	(15,269)
Sundry expenses	(536)	(4,681)
Depreciation	(1,595)	(1,630)
Accountancy fees	(3,104)	(2,846)
	<u>(203,265)</u>	<u>(193,802)</u>
<b>Burial services</b>		
Burial Board	(1,243)	(3,877)
	<u>(1,243)</u>	<u>(3,877)</u>
<b>Events</b>		
Social events	(18,003)	(19,495)
	<u>(18,003)</u>	<u>(19,495)</u>
	<u>(222,511)</u>	<u>(217,174)</u>
<b>NET EXPENDITURE</b>	<u>(33,877)</u>	<u>(68,029)</u>