

**NORTH WEST SURREY SYNAGOGUE**  
**REPORT AND FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

# **NORTH WEST SURREY SYNAGOGUE**

## **REPORT AND FINANCIAL STATEMENTS 31st MARCH 2025**

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## NORTH WEST SURREY SYNAGOGUE

### Reference and administrative details

#### The Synagogue Council ( Board of Trustees )

Name		Appointed by:
Jennifer Jankel	President	AGM
Anne Sheppard	Co-Chair	AGM
Les Asher	Co-Chair	AGM
Jeremy Foreman	Vice Chair	AGM
Martin Motz	Vice Chair	AGM
Andrew Jacobs	Hon. Treasurer	AGM
Charlotte Hughes	Hon. Secretary	AGM
	Senior Warden	Not appointed
Philip Goldenberg		AGM
Elizabeth Lancemen		AGM
Liz Sawyer		AGM
Ben Snapper		AGM
Emile Snapper		AGM
Marina Clowes		co-opted December 2024

#### Custodian Trustees (for Synagogue freehold property)

SR Benjamin  
P Glicker  
J Traeger  
B Kramer Way

Minister	Rabbi Kath Vardi	Left 31 March 2025
Address	Horvath Close Rosslyn Park, Weybridge Surrey KT13 9QZ	
Charity Commission No.	256232	
Independent examiner	J Mendlesohn FCA DJM Accountants and Consultancy Limited 71-75 Shelton Street London WC2H 9JQ	
Bankers	Lloyds TSB Weybridge, Surrey	

North West Surrey Synagogue is a member of the The Movement for Reform Judaism and is represented on the Board of Deputies of British Jews.

## **NORTH WEST SURREY SYNAGOGUE**

### **REPORT OF THE SYNAGOGUE COUNCIL FOR THE YEAR ENDED 31 MARCH 2025**

The Synagogue Council presents its report with the Synagogue's accounts for the year to 31 March 2025. The Synagogue's report and accounts will be laid before the members at the Annual General Meeting to be held on 25th November 2025.

#### **Structure, governance and management**

The North West Surrey Synagogue is a charity registered with the Charity Commissioners for England and Wales, and is governed by its Constitution adopted on 4 December 2022.

The charity is managed by a Council of Trustees. Trustees are elected at the Annual General Meeting but may also be co-opted during the year. Meetings of the Council of Trustees are held at approximately 6 weekly intervals.

The Constitution requires the Synagogue Council to prepare accounts for each financial year which give a true and fair view of the state of affairs of the Synagogue and the surplus or deficit of the Synagogue for the period. In preparing those accounts, the Synagogue Council are required to:

- Select suitable accounting policies and apply them consistently
- Make judgements 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 accounts
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the Synagogue will continue.

The Synagogue Council is also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Synagogue.

The Synagogue Council has reviewed the major risks to which the Synagogue is exposed and is satisfied that systems are in place to mitigate our exposure to the major risks.

#### **Objectives and activities**

The objectives of the Synagogue are to provide and maintain a Synagogue for the purpose of public worship and of advancing religious, educational and charitable activities. The Synagogue's mission statement called 'Seeking Our Way' has been distributed to all members; further copies are available by application to the Synagogue's office.

The Synagogue is affiliated to the Movement for Reform Judaism and is guided by their practices whilst maintaining its independence under the constitution.

#### **Achievements and performance**

A Review of Activities of the Synagogue is circulated to all members together with the Trustees report and accounts prior to the Annual General Meeting. Additional copies are available by application to the Synagogue's office.

The Synagogue continues to rely on donations from members as subscription income together with the related tax recovery are not sufficient to cover its costs (which are carefully managed). The size of the membership would need to be increased by approximately 20% for the costs to be covered without the need for additional donations.

All funds continue to show surpluses.

## **NORTH WEST SURREY SYNAGOGUE**

### **REPORT OF THE SYNAGOGUE COUNCIL FOR THE YEAR ENDED 31 MARCH 2025 (Cont'd)**

#### **Future developments**

The Synagogue and community are committed to the maintenance and expansion of the religious, educational and charitable activities.

#### **Accounts**

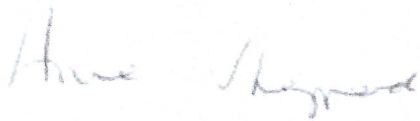
The Synagogue's accounts appear on pages 5 to 12 of this report.

The Trustees declare that they have approved the Trustees' report above.

Signed on behalf of the charity's Trustees:



A Jacobs: Hon. Treasurer



A Sheppard: Co-Chair



L Asher: Co-Chair

Dated: 15th July 2025

## **INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF NORTH WEST SURREY SYNAGOGUE**

I report on the accounts of the Synagogue for the year ended 31 March 2025, which are set out on pages 5 to 12.

### **Respective responsibilities of Trustees and examiner**

The charity's Trustees consider that an audit is not required for this year (under section 145 of the Charities Act 2011 (the Act)) and that an independent examination is needed.

It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 145(5)(b) of the Act, 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 Commissioners. An examination includes a review of the accounting records kept by the Synagogue 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 I do not express an audit opinion on the accounts.

### **Independent examiner's statement**

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

- (1) 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 Act; and
  - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



J Mendelsohn FCA  
Chartered Accountant

DJM Accountants and  
Consultancy Limited

71-75 Shelton Street

London WC2H 9JQ

15/09/2025

Dated:

# NORTH WEST SURREY SYNAGOGUE

## STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025

	Notes	Unrestricted funds £	Designated funds £	Restricted funds £	Total funds 2025 £	Total funds 2024 £
<b>INCOME AND ENDOWMENTS FROM:</b>						
Subscriptions and donations	3a	220,894	88,509	(1,313)	308,090	276,167
Other activities	3b	16,668	3,323	0	19,991	16,290
Investments	3c	19,938	5,779	547	26,264	19,084
Other	3d	5,000	0	0	5,000	5,000
<b>Total incoming resources</b>		<b>262,500</b>	<b>97,611</b>	<b>(766)</b>	<b>359,345</b>	<b>316,541</b>
<b>EXPENDITURE ON:</b>						
<b>Direct charitable expenditure</b>						
Rabbinic salary and expenses	4a	93,246	0	0	93,246	88,940
Education	4b	45,448	10,322	0	55,770	58,131
Premises costs and insurance	4c	38,602	0	0	38,602	80,392
Administration costs	4d	44,969	2,655	0	47,624	47,192
Movement for Reform Judaism affiliation		26,611	0	0	26,611	22,464
Services and festivals		955	0	0	955	3,156
Board of Deputies		990	0	0	990	990
Charitable donations		0	0	16,586	16,586	32,244
Other direct charitable expenditure		0	74,728	3,170	77,898	39,653
<b>Total</b>		<b>250,821</b>	<b>87,705</b>	<b>19,756</b>	<b>358,282</b>	<b>373,162</b>
<b>NET INCOME/(EXPENDITURE)</b>		<b>11,679</b>	<b>9,906</b>	<b>(20,522)</b>	<b>1,063</b>	<b>(56,621)</b>
<b>Extraordinary item Employer Allowance recovered 2020 - 2022</b>						
		0	0	0	0	13,000
<b>Transfers between funds</b>	10	(11,000)	11,000	0	0	0
<b>Gains/(losses) on investment assets</b>		0	0	0	0	0
<b>NET MOVEMENT IN FUNDS</b>		<b>679</b>	<b>20,906</b>	<b>(20,522)</b>	<b>1,063</b>	<b>(43,621)</b>
Funds brought forward 1 April 2024		183,160	286,639	495,053	964,852	1,008,473
<b>FUNDS CARRIED FORWARD AT 31 MARCH 2025</b>		<b>183,839</b>	<b>307,545</b>	<b>474,531</b>	<b>965,915</b>	<b>964,852</b>

# NORTH WEST SURREY SYNAGOGUE

## BALANCE SHEET AS AT 31 MARCH 2025

	Notes	Total funds 2025 £	Total funds 2024 £
<b>Fixed assets</b>			
Tangible fixed assets	7	304,085	307,507
Investments		0	0
Total fixed assets		304,085	307,507
<b>Current assets</b>			
Debtors	8	62,171	52,305
Cash at bank and in hand		673,842	647,590
Total current assets		736,013	699,895
<b>Liabilities</b>			
Creditors: amounts falling due within one year	9	74,183	42,550
<b>Net current assets</b>		661,830	657,345
<b>Total assets less current liabilities</b>		965,915	964,852
<b>Creditors: amounts falling due after one year</b>		0	0
<b>Net assets</b>		965,915	964,852
<b>Funds of the charity:</b>			
Restricted	10	474,531	495,053
Designated	10	307,545	286,639
Unrestricted		183,839	183,160
<b>Total charity funds</b>		965,915	964,852

Approved by the Board of Trustees (The Synagogue Council)  
on 15th July 2025 and signed on its behalf by:



A Jacobs: Hon. Treasurer



A Sheppard: Co-Chair



L Asher: Co-Chair

The notes on pages 7 to 12 form part of these accounts



# **NORTH WEST SURREY SYNAGOGUE**

## **NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025**

### **1 BASIS OF PREPARATION**

#### **Basis of accounting**

These accounts have been prepared on the basis of historic cost in accordance with Accounting and Reporting by Charities - Statement of Recommended Practice (SORP 2015) and with Accounting Standards and with the Charities Act 2011.

#### **Change in basis of accounting**

There has been no change to the accounting policies (valuation rules and methods of accounting) since last year.

#### **Changes to previous accounts**

No changes have been made to accounts for previous years.

### **2 ACCOUNTING POLICIES**

#### **Incoming resources**

##### **Recognition of incoming resources**

These are included in the Statement of Financial Activities (SoFA) when the charity becomes entitled to the resources, the Trustees are confident they will receive the resources and the monetary value can be measured with sufficient reliability.

##### **Incoming resources with related expenditure**

Where incoming resources have related expenditure (as with fundraising income) the incoming resources and related expenditure are reported gross in the SoFA. Fundraising costs represent the amount actually expended by the charity and do not include goods and services donated by the fund raisers as these are in the main unquantifiable.

##### **Grants and donations**

Grants and donations are only included in the SoFA when the charity has unconditional entitlement to the resources.

##### **Subscriptions**

Subscriptions are included on the basis of those due for the current year after making allowance for any amounts that are unlikely to be collected.

##### **Tax reclaims on donations**

Incoming resources from tax reclaims on unrestricted income are included in the SoFA at the same time as the income to which they relate.

##### **Gifts in kind, donated services and facilities and volunteer help.**

These are generally not included in the accounts.

##### **Investment income**

This is included in the accounts when receivable.

#### **Expenditure and liabilities**

##### **Liability recognition**

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

#### **Assets**

##### **Tangible fixed assets for use by the charity**

These are capitalised if they can be used for more than 3 years and cost at least £300, and are valued at cost.

# NORTH WEST SURREY SYNAGOGUE

## NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

### 3 ANALYSIS OF INCOMING RESOURCES

	Unrestricted funds £	Designated funds £	Restricted funds £	Total funds 2025 £	Total funds 2024 £
<b>3a Voluntary Income</b>					
Subscription income (net)	153,482	0	0	153,482	144,834
Prior year adjustment	0	0	0	0	0
Tax recovery on subscription income	38,899	0	0	38,899	40,041
Donations	26,345	15,858	13,551	55,754	60,430
Tax recovery on donations	2,168	51	3,621	5,840	8,375
Funeral Scheme	0	72,600	(21,250)	51,350	21,021
Board of Deputies excluding tax recovery	0	0	2,765	2,765	1,466
	<b>220,894</b>	<b>88,509</b>	<b>(1,313)</b>	<b>308,090</b>	<b>276,167</b>

	Unrestricted funds £	Designated funds £	Restricted funds £	Total funds 2025 £	Total funds 2024 £
<b>3b Activities for generating funds</b>					
Education income	1,700	0	0	1,700	2,080
Synagogue magazine	47	0	0	47	70
Fundraising	4,526	0	0	4,526	3,083
Other	10,395	3,323	0	13,718	11,057
	<b>16,668</b>	<b>3,323</b>	<b>0</b>	<b>19,991</b>	<b>16,290</b>

	Unrestricted funds £	Designated funds £	Restricted funds £	Total funds 2025 £	Total funds 2024 £
<b>3c Investment Income</b>					
Bank interest	19,938	5,779	547	26,264	19,084
Dividends etc	0	0	0	0	0
	<b>19,938</b>	<b>5,779</b>	<b>547</b>	<b>26,264</b>	<b>19,084</b>

	Unrestricted funds £	Designated funds £	Restricted funds £	Total funds 2025 £	Total funds 2024 £
<b>3d Other incoming resources</b>					
Gain on disposal of fixed assets	0	0	0	0	0
Employers Allowance recovered	5,000	0	0	5,000	5,000
	<b>5,000</b>	<b>0</b>	<b>0</b>	<b>5,000</b>	<b>5,000</b>

### 4 ANALYSIS OF RESOURCES EXPENDED

	Unrestricted funds £	Designated funds £	Restricted funds £	Total funds 2025 £	Total funds 2024 £
<b>4a Rabbinic salary &amp; expenses</b>					
Salary	75,676	0	0	75,676	73,665
NI, pension and other on-costs	13,911	0	0	13,911	12,302
Expenses etc	3,659	0	0	3,659	2,973
	<b>93,246</b>	<b>0</b>	<b>0</b>	<b>93,246</b>	<b>88,940</b>

# NORTH WEST SURREY SYNAGOGUE

## NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

	Unrestricted funds £	Designated funds £	Restricted funds £	Total funds 2025 £	Total funds 2024 £
<b>4b Education</b>					
Salaries and NI	43,257	10,322	0	53,579	54,557
Books and other costs	2,191	0	0	2,191	3,574
	<b>45,448</b>	<b>10,322</b>	<b>0</b>	<b>55,770</b>	<b>58,131</b>
	Unrestricted funds £	Designated funds £	Restricted funds £	Total funds 2025 £	Total funds 2024 £
<b>4c Premises costs and insurance</b>					
Gas and electricity	6,972	0	0	6,972	6,507
Cleaning and housekeeping	7,732	0	0	7,732	7,441
Repairs and security	13,868	0	0	13,868	57,995
Insurance	10,030	0	0	10,030	8,449
	<b>38,602</b>	<b>0</b>	<b>0</b>	<b>38,602</b>	<b>80,392</b>
	Unrestricted funds £	Designated funds £	Restricted funds £	Total funds 2025 £	Total funds 2024 £
<b>4d Administration costs</b>					
Salaries, fees and NI	28,357	0	0	28,357	27,075
Bank charges	433	0	0	433	167
Depreciation	9,112	0	0	9,112	8,696
Accountancy	1,300	0	0	1,300	1,300
Telephone	478	0	0	478	410
Postage	1,891	0	0	1,891	1,179
Stationery and photocopying	1,036	0	0	1,036	2,203
Software	1,754	0	0	1,754	3,279
Share and care	391	2,655	0	3,046	1,984
Sundry expenditure	217	0	0	217	899
	<b>44,969</b>	<b>2,655</b>	<b>0</b>	<b>47,624</b>	<b>47,192</b>

## 5 DETAILS OF CERTAIN ITEMS OF EXPENDITURE

	2025	2024
<b>5a Trustee Expenses</b>		
Number of Trustees who were paid expenses	0	0
Total amount paid	0	0
	2025	2024
<b>5b Fees for examination or audit of accounts</b>		
Independent examiner's fees for reporting on the accounts	1,300	1,300
Other fees paid to the independent examiner	0	0

## 6 PAID EMPLOYEES

<b>6a Staff costs</b>		
	2025	2024
Gross wages, salaries and benefits in kind	140,664	138,033
Employer's national insurance costs	6,139	6,470
Pension costs	14,441	11,478
	<b>161,244</b>	<b>155,981</b>

# NORTH WEST SURREY SYNAGOGUE

## NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

### 6b Average number of employees in the year

	2025	2024
Full-time	1	1
Part-time	16	17
	17	18

### 6c Employees paid in excess of £60,000 pa.

	1	1
--	---	---

## 7 TANGIBLE FIXED ASSETS

	Freehold land & buildings £	Motor vehicle £	Furniture & equipment £	Total £
<b>7a Cost or valuation</b>				
At beginning of the year	502,086	0	67,856	569,942
Additions	0	0	5,690	5,690
Disposals	0	0	0	0
Transfers	0	0	0	0
At end of the year	<b>502,086</b>	<b>0</b>	<b>73,546</b>	<b>575,632</b>

### 7b Depreciation and impairment

Basis Rate	SL 2%	SL 50%	SL 25% Equipment 10% Furniture	
At beginning of the year	214,336	0	48,099	262,435
Depreciation charge for year	4,492	0	4,620	9,112
Disposals	0	0	0	0
Transfers	0	0	0	0
At end of the year	<b>218,828</b>	<b>0</b>	<b>52,719</b>	<b>271,547</b>

### 7c Net book value

At beginning of the year	<b>287,750</b>	<b>0</b>	<b>19,757</b>	<b>307,507</b>
At end of the year	<b>283,258</b>	<b>0</b>	<b>20,827</b>	<b>304,085</b>

## 8 DEBTORS AND PREPAYMENTS

	2025 £	2024 £
Income tax recoverable	41,837	43,923
Prepaid insurance	6,017	5,620
Sundry debtors and prepayments	14,317	2,762
	<b>62,171</b>	<b>52,305</b>

## 9 CREDITORS AND ACCRUALS

	2025 £	2024 £
Subscriptions received in advance	27,936	26,253
Sundry creditors and accruals	46,247	16,297
	<b>74,183</b>	<b>42,550</b>

# NORTH WEST SURREY SYNAGOGUE

## NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025

### 10 RESTRICTED INCOME FUNDS

#### 10a Funds held

Fund name	Purpose
Building fund	Fund set up for purchase of building
Charitable funds	Donations received for distribution to other charities
Board of Deputies	Fees collected on behalf of the Board of Deputies of British Jews
Building maintenance reserve	Funds set aside from income towards large building maintenance costs
Special Projects fund	Donations received for special projects at the discretion of the Trustees
Harry Cohen L'Chaim Fund	To enhance the services offered by the Synagogue - may be used at the
Funeral Scheme (incl JJBS)	Funeral scheme membership subscriptions
Other restricted funds	Small funds for specific purposes

#### 10b Movement of Restricted and Designated Funds

	Fund Balances brought forward	Income	Expenditure	Transfers	Gains and Losses	Fund Balances carried forward
Building fund	456,702	0	0	0	0	456,702
Charitable funds	1,287	16,579	16,586	0	0	1,280
Board of Deputies	2,925	3,358	3,170	0	0	3,113
Other restricted funds	34,139	25,084	23,887	(21,900)	0	13,436
	<b>495,053</b>	<b>45,021</b>	<b>43,643</b>	<b>(21,900)</b>	<b>0</b>	<b>474,531</b>
<b>Designated Funds</b>						
Building maintenance reserve	99,140	11,000	0	0	0	110,140
Special Projects fund	30,464	1,356	0	0	0	31,820
Harry Cohen L'Chaim Fund	19,339	1,017	162	(322)	0	19,872
Funeral Scheme	45,276	72,600	70,873	0	0	47,003
Other designated funds	92,420	26,300	7,355	(12,655)	0	98,710
	<b>286,639</b>	<b>112,273</b>	<b>78,390</b>	<b>(12,977)</b>	<b>0</b>	<b>307,545</b>
Total funds	<b>781,692</b>	<b>157,294</b>	<b>122,033</b>	<b>(34,877)</b>	<b>0</b>	<b>782,076</b>

#### 10c Transfers between funds

	2025	2024
From Unrestricted Funds to Building maintenance fund - Provision towards roofing repairs, rendering etc.	11,000	17,000
From Religion School General Fund to Education costs - Part cost of Senior Teacher	(10,000)	(13,500)
From L'Chaim Fund- Cost of Teacher for Judaism Essentials	(322)	(396)
Towards repairs	0	(34,000)
From Restricted Donations and Legacies - Towards repairs	0	(5,000)
Towards website revamp	0	(1,515)
Fund future part costs of Senior Teacher	(30,000)	0
From Share and Care Fund - To Share and Care expenses	0	(959)
From Solar Feed Fund - To Share and Care expenses	(2,655)	(1,025)
From JJBS to Funeral Fund - Towards Funeral Fund	(21,900)	0

# **NORTH WEST SURREY SYNAGOGUE**

## **NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 MARCH 2025**

### **11 TRANSACTIONS WITH RELATED PARTIES**

	2025	2024
	<hr/>	<hr/>
Movement for Reform Judaism - annual assessment	26,611	22,464

### **12 TRUSTEE REMUNERATION AND BENEFITS**

No payments were made to Trustees in respect of their duties as Trustees.

No expenses were incurred in respect of Trustees carrying out their duties.

Payment to Trustees or their immediate relatives for teaching and administration within education in accordance with standard pay scales:

	2025	2024
	<hr/>	<hr/>
Number of Trustees	0	1
Total Value	0	249