

JEWISH STUDENT CHAPLAINCY SCOTLAND
A Scottish Charitable Incorporated Organisation

REPORT AND FINANCIAL STATEMENTS
For the Year to 30 June 2025

Charity Registered Number SC005999

JEWISH STUDENT CHAPLAINCY SCOTLAND

TRUSTEES REPORT

The Trustees present their report and the financial statements for the year ended 30 June 2025. The financial statements have been prepared in accordance with the accounting policies set out on page 9 and comply with the organisation's Memorandum and Articles of Association and applicable law as at that date.

The financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), the Companies Act 2006, the Memorandum and Articles of Association and 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).

OBJECTIVES AND ACTIVITIES

The organisation was established in 1969 by Jewish students in Scotland and the North-East of England. In 2017, the organisation changed its status to that of a Scottish Charitable Incorporated Organisation. Jewish Student Chaplaincy Scotland provides Chaplaincy services to students in Scotland and supports new and exciting initiatives of religion.

It's purposes are: -

- To provide a Jewish chaplaincy service in Scotland to Jewish students or members of Jewish Student Societies in tertiary education.
- To appoint or employ Jewish chaplain(s) or in their absence appropriate support worker(s).
- To provide, facilitate and support the wellbeing of Jewish students.
- To provide Jewish education for Jewish students.
- To retain, develop and strengthen Jewish identity in Jewish students.
- To develop individual Jewish leadership and promotion of Jewish Student Societies.
- To promote knowledge and mutual understanding between Jewish and other communities.

In order to fulfil these goals, our organisation supports and raises funds to provide Chaplaincy services and activities to students in Scotland through a rabbinical team.

OPERATING REVIEW

This past year continued to bring uncertainty and challenge for students across the UK. Since October 7, 2023, the repercussions of the conflict in Israel and Gaza on campuses has persisted to cause tensions that showed little sign of easing. The steady rise in antisemitic incidents in the UK and on campuses left Jewish students feeling exposed and vulnerable, often placing them in positions where they are dealing with face-to-face hostility. While the chaplains reported that 2023-24 was the worst in terms of Jewish students affected by radical anti-Zionist activities (especially at Edinburgh U), last year, cases still persisted in other campuses, albeit on a smaller scale. In this climate, the work of JSCS and our chaplains, Rabbi Eliran and Ayalah Shabo, has remained indispensable. Their commitment to pastoral care and the creation of a welcoming, confident Jewish presence on Scottish campuses continues to provide students with the reassurance, pride, and community they needed. Jewish chaplaincy has maintained vital spaces and opportunities for student to join together and to find meaning in engaging with their faith, history, and culture.

Over the past year, the chaplains have continued to advance JSCS's mission with dedication, running a broad range of services and activities for students across Scotland. Participation in chaplaincy events has remained strong and consistent with 2024 levels, in some cases numbers increased, reflecting ongoing student demand for connection and solidarity. Bagel lunches at Glasgow (including Strathclyde and GSA), Edinburgh, and St Andrews maintained attendance similar to last year's record figures. In 2023-24, on average GU had 25, Edinburgh 65, and St Andrews 25. In 2024-25, averages grew in GU to 30, Edinburgh slight decline to 50, and St Andrew remained the same at average 25. Regular gatherings continued to include Jewish staff members alongside students. Shabbat dinners and festival meals also drew steady numbers comparable to

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TRUSTEES REPORT (Continued)

OPERATING REVIEW (Continued)

2024, with particularly strong engagement in Edinburgh and Glasgow [Edinburgh with a high of 200, GU at 45, St Andrews, 35-40.] An inter-campus Friday night dinner with the First Minister that took place in Edinburgh in Dec 2024 was especially successful (over 200 attended). When compared with pre-2020 participation, these levels underscore the remarkable and sustained growth of Jewish chaplaincy in Scotland over the past five years.

Although student engagement remains high, JSCS continues to rely on one chaplaincy couple serving every campus in the country. The search for an additional part-time couple to be based in the West of Scotland has so far not succeeded, despite recruitment efforts in the past three years. JSCS remains committed to this goal and is working closely with University Jewish Chaplaincy and the Glasgow community to identify sustainable options to reduce the strain on the current chaplains and ensure continuity of pastoral support in future years.

The overall reach of the chaplaincy remains substantial, with an estimated 800 students across Scotland benefiting directly or indirectly from its services. As activity has stabilised at a consistently high level, chaplaincy costs have also remained broadly in line with 2024 expenditure. JSCS continues to fund roughly one quarter of total costs, contributing roughly £25,000 from donations, from the estimated annual budget of £100,000. The remainder of costs are covered by University Jewish Chaplaincy. JSCS's contributed funds support accommodation for the chaplains, weekly bagel lunches, Shabbat and holiday hospitality, student travel assistance, festival events, and interfaith and educational programming. The chaplains have also continued to liaise with university administrations and provide hands-on assistance during incidents of antisemitic harassment or intimidation, ensuring that students receive guidance and advocacy when they need it most.

Reports from University Jewish Chaplaincy, together with feedback from students, confirm that the work of our chaplains remains effective and essential to Jewish student welfare. JSCS continues to offer a trusted environment where students can meet, learn, and find strength in community. Chaplaincy services are increasingly recognised as vital for the confidence, safety, and leadership development of Jewish students. JSCS also continues to serve as an important bridge to the wider Scottish Jewish community, connecting students to resources for financial, emotional, and spiritual support while they are away from home.

JSCS's long-standing mission—to provide a uniquely Scottish framework for Jewish engagement, education, and pastoral care—remains at the heart of all our efforts. The chaplaincy continues to play an integral role in nurturing Jewish life across the nation and assisting with rabbinic responsibilities within local communities. The past year has reflected steady growth, resilience, and a reaffirmation of purpose. Looking ahead to 2025–2026, we anticipate further increases in operational costs as activities expand and will continue to prioritise enhanced fundraising and community partnerships to sustain this vital work.

In the coming year, we are confident that the Edinburgh-based chaplaincy couple will continue to enrich Jewish student life and strengthen Jewish identity on campuses across Scotland. We remain optimistic that 2026 will also see successful recruitment for the long-planned part-time post in Glasgow, ensuring that our growing student population continues to receive the support and engagement opportunities it deserves.

JEWISH STUDENT CHAPLAINCY SCOTLAND

TRUSTEES REPORT (Continued)

FINANCIAL REVIEW

During the year under review, a deficit of £347 was made in the General Fund (2024: surplus of £10,251). No donations were received into the Special Project Fund nor any donations made from it (2024: £Nil). Overall, funds decreased by £347 (2024: increase of £10,251). The income increased to £26,346 (2024: £24,974). On the expenditure side, the expenditure on Charitable Activities increased to £26,693 (2024: £14,723). The expenses this year included the monthly payment for Bashert Communications for the maintenance of the new website. Support costs totalled £1,693 (2024: £225). At the end of the financial year, total funds amounted to £66,930 (2024: £67,277), excluding the provision of £7000 for recruitment expenses.

INVESTMENT POLICY

The organisation's funds are placed with their bankers.

RESERVES POLICY

The organisation provides a permanent communal framework for all Jewish students at universities across Scotland. Officially recognised by the universities, the Chaplaincy couples are trained husband and wife rabbinic teams, equipped to deal with every aspect of student life. The couples also create a warm and open-minded environment in which Jewish students can comfortably live an inspired Jewish life whilst away from home. The organisation currently co-funds the employment of the Chaplains with University Jewish Chaplaincy.

It is the intention of the Trustees to try to run the charity with a small surplus each year to build up value to enable the charity to continue operations for a year if either of the main sources of funds dry up or support from University Jewish Chaplaincy ceases, or both.

If the major funders stopped donations and University Jewish Chaplaincy continued to be able to fund on an existing basis, about £32,000 per annum would be needed to fund our share of the Chaplains' and general running costs. Thus, funds of at least £35,000 would be required to continue for one year at current levels. If University Jewish Chaplaincy ceased to exist, the total costs of employing a Chaplain for a year would be in excess of £70,000. In such a case, the aim would be to continue a service for at least 6 months whilst seeking additional funds for a full service or reducing the service to one of providing support workers costing around £30,000 to £50,000 depending on timings. Reserves would need to be at a level of £50,000.

If both University Jewish Chaplaincy and existing funders stopped donations, then at least £75,000 would be required to keep the existing service going for a year. This is the level of reserves that the organisation is trying to reach. The policy is in continual review and is considered at every meeting of the Trustees.

RISK ASSESSMENT

The main risks to the organisation are:-

1. A significant drop in income from donations from trusts and other donors.
2. If University Jewish Chaplaincy ceased to exist.

In the first case, the contributions to the costs of the Chaplains would be tailored accordingly. In the second case, the organisation would try to increase income to fund a full service on its own or, failing that, to reduce costs by employing field support workers instead of full-time chaplains.

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TRUSTEES REPORT (Continued)

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Number SC005999
Principal Address Flat 1, 222 Fenwick Road, Glasgow G46 6UE

Advisors

Bank Bank of Scotland, The Direct Business, P O Box 1000, BX2 1LB
Independent Examiner Jeffrey Jesner

Key Management Personnel: Trustees and Executive Officers

The Trustees and officers serving during the year and since the year end were as follows:-

Mia Spiro	Chair
Simon Dover	Joint Vice Chair
Henry Lovat	Joint Vice Chair
Justine Powel	Honorary Secretary
Lea Balint	Honorary Treasurer
Harvey Kaplan	Executive Member
Nicola Livingston	Executive Member

Other Key Personnel

Rabbi Eliran Shabo	Chaplain	Full time
Rebbetzin Ayalah Shabo	Chaplain	Part time

STRUCTURE, GOVERNANCE AND MANAGEMENT

The charity is recognised as such by the Office of the Scottish Charitable Regulator.

Appointment of Trustees

Trustees are appointed by the members at an Annual General Meeting with additional Trustees co-opted by the Trustees when appropriate.

Organisation

The Trustees hold regular meetings and generally control the activities of the organisation. The Trustees are responsible for monitoring and controlling the financial position of the organisation.

Remuneration of Personnel

The Trustees and the other key personnel comprise the main individuals in charge of directing, controlling, running and operating the charity on a day to day basis. Other than stated below, all trustees give of their time freely and no trustee received remuneration in the year.

INDEPENDENT EXAMINER

Jeffrey Jesner has been appointed on a voluntary basis as Independent Examiner and his report is shown on page 6 of the Accounts. He has confirmed his willingness to continue in this position for the current year.

JEWISH STUDENT CHAPLAINCY SCOTLAND

TRUSTEES REPORT (Continued)

STATEMENT OF THE TRUSTEES' RESPONSIBILITIES

The Trustees are required to prepare accounts for each financial year which give a true and fair view of the state of affairs of the organisation as at the end of that financial year and of the income and expenditure of the organisation for that year.

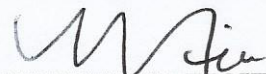
In preparing these accounts, the Trustees are required to:-

- select suitable accounting policies and apply them consistently;
- 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 accounts;
- prepare the financial statements on the going concern basis unless, in their view, based on the information then available to them, that basis of preparation would be inappropriate.

The Trustees are responsible for the preparation of the accounts in accordance with the Charities and Investment (Scotland) Act and the Charities Accounts (Scotland) Regulations 2006. The Trustees consider that the audit requirement of Regulation 10(1) (a) to (c) of the Accounts Regulations does not apply.

The Trustees are also responsible for taking reasonable steps both to safeguard the assets of the organisation and to prevent fraud and detect fraud and other irregularities.

Approved by the Trustees on 11 November 2025 and signed on their behalf by:



Mia Spiro – Chair

JEWISH STUDENT CHAPLAINCY SCOTLAND

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF JEWISH STUDENT CHAPLAINCY SCOTLAND

I report on the accounts of the organisation for the year ended 30 June 2024 which are set out on pages 7 to 10.

Respective Responsibilities of Trustees and Examiner

The Trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended). The Trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under Section 44(1)(c) of the Act and to state whether particular matters have come to my attention.

Basis of Independent Examiners Statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006 (as amended). 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 seeks explanations from the Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required by an audit and consequently, I do not express an audit opinion on the accounts.

Independent Examiners Statement

In the course of 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 44(1)(a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulationshave not been met.
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Jeffrey Jesner
Glasgow
11 November 2025

JEWISH STUDENT CHAPLAINCY SCOTLAND**INCOME AND EXPENDITURE ACCOUNT AND
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30 JUNE 2025**

	Notes	General Fund	Special Project Fund	2025 Total	General Fund	Special Project Fund	2024 Total
		£	£	£	£	£	£
INCOME							
Donations		26,346	-	26,346	24,974	-	24,974
Legacies		-	-	-	-	-	-
Charitable Activities	3	-	-	-	-	-	-
		<u>26,346</u>	<u>-</u>	<u>26,346</u>	<u>24,974</u>	<u>-</u>	<u>24,974</u>
EXPENDITURE							
Charitable Activities	4	25,000	-	25,000	14,498	-	14,498
Support Costs	5	1,693	-	1,693	225	-	225
		<u>26,693</u>	<u>-</u>	<u>26,693</u>	<u>14,723</u>	<u>-</u>	<u>14,723</u>
NET SURPLUS/ (DEFICIT) FOR YEAR							
		(347)	-	(347)	10,251	-	10,251
RECONCILIATION OF FUNDS							
Total Funds brought forward		53,637	6,640	60,277	43,386	6,640	50,026
Total Funds carried forward		<u>£53,290</u>	<u>£6,640</u>	<u>£59,930</u>	<u>£53,637</u>	<u>£6,640</u>	<u>£60,277</u>

The Statement of Financial Activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The notes on pages 9 and 10 form part of these Accounts

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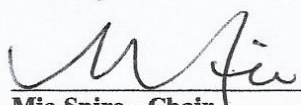
BALANCE SHEET AS AT 30 June 2025

	Notes	2025 £	2024 £
CURRENT ASSETS			
Bank		66,930	67,277
PROVISIONS	6	7,000	7,000
NET ASSETS		<u>£59,930</u>	<u>£60,277</u>

**Represented by:-
FUND BALANCES**

		£	£
General Fund	7	53,290	53,637
Special Projects Fund	7	6,640	6,640
		<u>£59,930</u>	<u>£60,277</u>

These financial statements were approved by the Trustees on 11 November 2025 and are signed on their behalf by:-


Mia Spiro - Chair


Lea Balint - Treasurer

The notes on pages 9 and 10 form part of these Accounts

JEWISH STUDENT CHAPLAINCY SCOTLAND

NOTES TO THE ACCOUNTS **For the Year to 30 June 2025**

1. ACCOUNTING POLICIES

Basis of Preparation

The financial statements of the organisation, which is a public benefit entity under FRS 102, 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 and Trustee Investment (Scotland) Act 2005. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Fund Accounting

Unrestricted funds are available to spend on activities that further any of the purposes of the charity. Restricted funds are for specific projects undertaken by the charity.

Income Recognition

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably. Donations are recognised when the charity has been notified in writing of both the amount and settlement date.

Expenditure Recognition

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably. All expenditure is accounted for on an accruals basis. Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

2. TRUSTEE AND KEY PERSONNEL EXPENSES

	2025	2024
Trustees	£-	£-
	=====	=====
Key Personnel	£-	£-
	=====	=====

The organisation had no full time equivalent employees during the year (2024: Nil). The other key personnel are employed by the University Jewish Chaplaincy who make their services available to the organisation.

3. INCOME FROM CHARITABLE ACTIVITIES

Events	£-	£-
	=====	=====

4. EXPENDITURE ON CHARITABLE ACTIVITIES

	£	£
Contributions to Chaplain's Expenses	25,000	14,010
Events	-	488
	=====	=====
	£25,000	£14,498
	=====	=====

JEWISH STUDENT CHAPLAINCY SCOTLAND

NOTES TO THE ACCOUNTS

For the Year to 30 June 2025 (Continued)

5. SUPPORT COSTS

	2025	2024
	£	£
Administration Costs	647	25
Affiliation Dues	-	165
Subscriptions	-	35
Website Costs	1,046	-
	<u>£1,693</u>	<u>£225</u>

6. PROVISION

Recruitment Expenses	<u>£7,000</u>	<u>£7,000</u>
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This represents a provision towards recruitment expenses likely to be incurred in the foreseeable future.

7. MOVEMENT IN CHARITABLE FUNDS

	General Fund	Special Projects Funds	Total
As at 1 July 2024	53,637	6,640	60,277
Incoming Resources	26,346	-	26,346
Resources Expended	(26,693)	-	(26,693)
As at 30 June 2025	<u>£53,290</u>	<u>£6,640</u>	<u>£59,930</u>