

**FRIENDS OF LUBAVITCH SCOTLAND**  
**REPORT OF THE TRUSTEES AND**  
**UNAUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2024**

Redstone Associates  
Chartered Accountants  
11 Whitchurch Parade  
Whitchurch Lane  
Edgware, Middlesex  
HA8 6LR

**FRIENDS OF LUBAVITCH SCOTLAND**

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**FOR THE YEAR ENDED 31 DECEMBER 2024**

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**FRIENDS OF LUBAVITCH SCOTLAND**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

The trustees present their report with the financial statements of the charity for the year ended 31 December 2024. The trustees have adopted the provisions of 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).

**OBJECTIVES AND ACTIVITIES**

**Objectives and aims**

The charity funds Jewish education and the relief of poverty for people of all ages from toddlers to adults and senior citizens. Throughout the year they organise numerous events and activities including Shabbos and Festival hospitality programmes and distribution of food to the needy. Every event and programme has to be subsidised.

Over the past year, Lubavitch Scotland's Food Hardship fund continues as usual, giving much support to people in need post Covid-19 pandemic, particularly by supplying free and below cost meals to numerous people within the community.

**ACHIEVEMENT AND PERFORMANCE**

**Fundraising activities**

Fundraising is achieved through approaches to individuals and charitable trusts.

**STRUCTURE, GOVERNANCE AND MANAGEMENT**

**Governing document**

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

**REFERENCE AND ADMINISTRATIVE DETAILS**

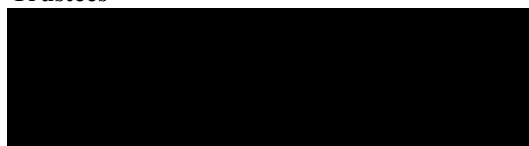
**Registered Charity number**

SCO31458

**Principal address**

8 ORCHARD DRIVE  
GIFFNOCK  
GLASGOW  
G46 7NR

**Trustees**



**Independent Examiner**

Redstone Associates  
Chartered Accountants  
11 Whitchurch Parade  
Whitchurch Lane  
Edgware, Middlesex  
HA8 6LR

Approved by order of the board of trustees on 31 October 2025 and signed on its behalf by:

A black rectangular redaction box covering the signature of the board of trustees.

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF**  
**FRIENDS OF LUBAVITCH SCOTLAND**

I report on the accounts for the year ended 31 December 2024 set out on pages three to nine.

The charity's 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. The charity's 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 the independent examiner's report**

My examination was carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. 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 I do not express an audit opinion on the view given by 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 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 to comply with Regulation 8 of the 2006 Accounts Regulations

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.

  
Redstone Associates  
Chartered Accountants  
11 Whitchurch Parade  
Whitchurch Lane  
Edgware, Middlesex  
HA8 6LR

31 October 2025

**FRIENDS OF LUBAVITCH SCOTLAND**

**STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

		<b>2024</b>	2023
		<b>Unrestricted</b>	Total
		<b>fund</b>	funds
	Notes	<b>£</b>	<b>£</b>
<b>INCOME AND ENDOWMENTS FROM</b>			
Donations and legacies	2	<b>248,829</b>	248,130
Other income		<u>-</u>	<u>-</u>
<b>Total</b>		<b>248,829</b>	248,130
 <b>EXPENDITURE ON</b>			
<b>Charitable activities</b>	3		
Events, educational programmes, youth activities and food supply		<b>108,088</b>	113,481
Advertising & promotions		<b>5,839</b>	7,233
Insurance		<b>4,758</b>	4,307
Telephone and internet		<b>4,512</b>	3,098
Printing, postage, stationery		<b>19,491</b>	18,111
Motor, travel and food deliveries		<b>16,864</b>	21,109
Legal and professional expenses		<b>3,711</b>	4,050
Wages, pensions and national insurance		<b>50,176</b>	47,669
Rent, rates, utilities and centre maintenance		<b>33,776</b>	31,059
Bank and credit card charges		<b>555</b>	581
Repairs and renewals		<u>-</u>	<u>-</u>
<b>Total</b>		<b>247,770</b>	250,698
 <b>NET INCOME/(EXPENDITURE)</b>		<b>1,059</b>	(2,568)
 <b>RECONCILIATION OF FUNDS</b>			
<b>Total funds brought forward</b>		<b>13,764</b>	16,332
 <b>TOTAL FUNDS CARRIED FORWARD</b>		<u><b>14,823</b></u>	<u>13,764</u>

The notes form part of these financial statements

**FRIENDS OF LUBAVITCH SCOTLAND**

**BALANCE SHEET**  
**31 DECEMBER 2024**

		<b>2024</b>	2023
		<b>Unrestricted</b>	Total
		<b>fund</b>	funds
	Notes	<b>£</b>	£
<b>CURRENT ASSETS</b>			
Debtors	7	<b>12,428</b>	12,264
Cash at bank		<b><u>3,590</u></b>	<u>2,685</u>
		<b>16,018</b>	14,949
<b>CREDITORS</b>			
Amounts falling due within one year	8	<b>(1,195)</b>	(1,185)
		<u>          </u>	<u>          </u>
<b>NET CURRENT ASSETS/(LIABILITIES)</b>		<b><u>14,823</u></b>	<u>13,764</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<b><u>14,823</u></b>	13,764
		<u>          </u>	<u>          </u>
<b>NET ASSETS</b>		<b><u>14,823</u></b>	<u>13,764</u>
<b>FUNDS</b>	9		
Unrestricted funds		<b><u>14,823</u></b>	<u>13,764</u>
<b>TOTAL FUNDS</b>		<b><u>14,823</u></b>	<u>13,764</u>

The financial statements were approved by the Board of Trustees and authorised for issue on 31 October 2025 and were signed on its behalf by:

████████████████████

The notes form part of these financial statements

## **FRIENDS OF LUBAVITCH SCOTLAND**

### **NOTES TO THE FINANCIAL STATEMENTS** **FOR THE YEAR ENDED 31 DECEMBER 2024**

#### **1. ACCOUNTING POLICIES**

##### **Basis of preparing the financial statements**

The financial statements of the charity, 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. The financial statements have been prepared under the historical cost convention.

##### **Financial reporting standard 102 - reduced disclosure exemptions**

The charity has taken advantage of the following disclosure exemptions in preparing these financial statements, as permitted by FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland':

- the requirements of Section 7 Statement of Cash Flows;
- the requirement of paragraph 33.7.

##### **Income**

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

##### **Expenditure**

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

##### **Taxation**

The charity is exempt from tax on its charitable activities.

##### **Fund accounting**

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

**FRIENDS OF LUBAVITCH SCOTLAND**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

**2. DONATIONS AND LEGACIES**

	2024	2023
	£	£
Donations	<b><u>248,829</u></b>	<b><u>248,130</u></b>

**3. CHARITABLE ACTIVITIES COSTS**

	Direct Costs £	Support costs (see note 4) £	Totals £
Events, educational programmes, youth activities and food supply	<b>108,088</b>	-	<b>113,481</b>
Advertising & promotions	<b>5,839</b>	-	<b>7,233</b>
Insurance	-	<b>4,758</b>	<b>4,307</b>
Telephone and internet	-	<b>4,512</b>	<b>3,098</b>
Printing, postage, stationery	-	<b>19,491</b>	<b>18,111</b>
Motor, travel and food deliveries	-	<b>16,864</b>	<b>21,109</b>
Legal and professional expenses	-	<b>3,711</b>	<b>4,050</b>
Wages, pensions and national insurance	-	<b>50,176</b>	<b>47,669</b>
Rent, rates, utilities and centre maintenance	-	<b>33,776</b>	<b>31,059</b>
Bank and credit card charges	-	<b>555</b>	<b>581</b>
Repairs and renewals	-	-	-
	<b><u>113,927</u></b>	<b><u>133,843</u></b>	<b><u>247,770</u></b>

**4. SUPPORT COSTS**

	Management £	Finance £	Governance costs £	Totals £
Insurance	<b>4,758</b>	-	-	<b>4,307</b>
Telephone and internet	<b>4,512</b>	-	-	<b>3,098</b>
Printing, postage, stationery	<b>19,491</b>	-	-	<b>18,111</b>
Motor, travel and food deliveries	<b>16,864</b>	-	-	<b>21,109</b>
Legal and professional expenses	-	-	<b>3,711</b>	<b>4,050</b>
Wages, pensions and national insurance	<b>50,176</b>	-	-	<b>47,669</b>
Rent, rates, utilities and centre maintenance	<b>33,776</b>	-	-	<b>31,059</b>
Bank and credit card charges	-	<b>555</b>	-	<b>581</b>
Repairs and renewals	-	-	-	-
	<b><u>129,577</u></b>	<b><u>555</u></b>	<b><u>3,711</u></b>	<b><u>133,843</u></b>



**FRIENDS OF LUBAVITCH SCOTLAND**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

**5. TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustees' remuneration or other benefits for the year ended 31 December 2024 nor for the year ended 31 December 2023.

**Trustees' expenses**

There were no trustees' expenses paid for the year ended 31 December 2024 nor for the year ended 31 December 2023.

**6. STAFF COSTS**

	<b>2024</b>	2023
	<b>£</b>	£
Wages and salaries	<u><b>50,176</b></u>	<u>47,669</u>
	<u><b>50,176</b></u>	<u>47,669</u>

The average monthly number of employees during the year was as follows:

	<b>2024</b>	2023
Manager	<b>1</b>	1
General staff	<u><b>4</b></u>	<u>4</u>
	<u><b>5</b></u>	<u>5</u>

No employees received emoluments in excess of £60,000.

**7. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>2024</b>	2023
	<b>£</b>	£
Other debtors	<u><b>12,428</b></u>	<u>12,264</u>

**8. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR**

	<b>2024</b>	2023
	<b>£</b>	£
Other creditors	<u><b>1,195</b></u>	<u>1,185</u>

**9. MOVEMENT IN FUNDS**

	At 1.1.24	Net movement in funds	At 31.12.24
	£	£	£
<b>Unrestricted funds</b>			
General fund	<u><b>13,764</b></u>	<u><b>1,059</b></u>	<u><b>14,823</b></u>
<b>TOTAL FUNDS</b>	<u><b>13,764</b></u>	<u><b>1,059</b></u>	<u><b>14,823</b></u>

**FRIENDS OF LUBAVITCH SCOTLAND**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

**9. MOVEMENT IN FUNDS - continued**

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

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	248,829	(247,770)	1,059
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>248,829</u>	<u>(247,770)</u>	<u>1,059</u>

**Comparatives for movement in funds**

	At 1.1.23 £	Net movement in funds £	At 31.12.23 £
<b>Unrestricted funds</b>			
General fund	16,332	(2,568)	13,764
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>16,332</u>	<u>(2,568)</u>	<u>13,764</u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	248,130	(250,698)	(2,568)
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>248,130</u>	<u>(250,698)</u>	<u>(2,568)</u>

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.1.23 £	Net movement in funds £	At 31.12.24 £
<b>Unrestricted funds</b>			
General fund	16,332	(1,509)	14,823
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>16,332</u>	<u>(1,509)</u>	<u>14,823</u>

**FRIENDS OF LUBAVITCH SCOTLAND**

**NOTES TO THE FINANCIAL STATEMENTS - continued**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

**9. MOVEMENT IN FUNDS - continued**

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
<b>Unrestricted funds</b>			
General fund	496,959	(498,468)	(1,509)
	<hr/>	<hr/>	<hr/>
<b>TOTAL FUNDS</b>	<u>496,959</u>	<u>(498,468)</u>	<u>(1,509)</u>

**10. RELATED PARTY DISCLOSURES**

There were no related party transactions for the year ended 31 December 2024.

**FRIENDS OF LUBAVITCH SCOTLAND**

**DETAILED STATEMENT OF FINANCIAL ACTIVITIES**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

	2024 £	2023 £
<b>INCOME AND ENDOWMENTS</b>		
<b>Donations and legacies</b>		
Donations	<b>248,829</b>	248,130
<b>Other income</b>		
Other income	<u>-</u>	<u>-</u>
<b>Total incoming resources</b>	<b>248,829</b>	248,130
<b>EXPENDITURE</b>		
<b>Charitable activities</b>		
Advertising	<b>5,839</b>	7,233
Events/educational programmes/food supply	<b><u>108,088</u></b>	<u>113,481</u>
	113,927	120,714
<b>Support costs</b>		
<b>Management</b>		
Wages, pensions and casual labour	<b>50,176</b>	47,669
Rent, rates, utilities and centre maintenance	<b>33,776</b>	31,059
Insurance	<b>4,758</b>	4,307
Telephone	<b>4,512</b>	3,098
Postage and stationery	<b>19,491</b>	18,111
Motor, travel and food deliveries	<b>16,864</b>	21,109
Repairs & renewals	<u>-</u>	<u>-</u>
	129,577	125,353
<b>Finance</b>		
Bank and credit card charges	<b>555</b>	581
<b>Governance costs</b>		
Accountancy and legal fees	<b><u>3,711</u></b>	<u>4,050</u>
<b>Total resources expended</b>	<b><u>247,770</u></b>	<u>250,698</u>
<b>Net (expenditure)/income</b>	<b><u><u>1,059</u></u></b>	<b><u><u>(2,568)</u></u></b>

This page does not form part of the statutory financial statements