THE ARK
SYNAGOGUE

Charity number 1160487
Company number: 09349392

The Northwood and Pinner Liberal Synagogue

Directors' report and financial statements

For the year ended 31 March 2026

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The Northwood and Pinner Liberal Synagogue
Directors Report and Financial Statements for the year ended 31 March 2026

LEGAL AND ADMINISTRATIVE INFORMATION

The name of the Company is The Northwood and Pinner Liberal Synagogue Limited, known as The Ark Synagogue, a Company Limited by Guarantee, company number 09349392 incorporated 10 December 2014.

President	Mimi Konigsberg
Vice Presidents	Sharon Goldstein
	Barbara Kohn (resigned 7 December 2025)
	Joanne Davis (from 7 December 2025)
	Michael Gordon (from 7 December 2025)

Directors/Trustees

The Directors/Trustees who served during the year were as follows:

	Date Elected
Laurence Blake (Chair)	5 July 2023
Paul Morton (Treasurer)	25 September 2024
Richard Colin	1 January 2018 (resigned 7 December 2025)
Joanne Davis	1 October 2020 (resigned 7 December 2025)
Susan Whaley	1 October 2020 (resigned 7 December 2025)
Michael Woodcock	14 December 2021 (resigned 7 December 2025)
Diana Rose	26 January 2022
Nicola Connor	7 December 2022
Deborah Boffey	7 December 2025
Leon Kahn	7 December 2025
Leo Mindel	9 December 2025
Sheena Porter	7 January 2026
Alex Haffner	7 January 2026
Board Secretary (non-trustee)	
Susan Boobis	1 November 2023
Rabbis	
Aaron Goldstein	Senior Rabbi
Lea Mühlstein	Senior Rabbi
Andrea Kulikovsky	Assistant Rabbi (from September 2025)
Dr Andrew Goldstein	Emeritus Rabbi

Principal and Registered Office	18-24 Oaklands Gate, Northwood, HA6 3AA
Charity Number	1160487
Bankers	Barclays Bank PLC, 128 Moorgate, London, EC2M 6SX
Auditor	Nyman Libson Paul LLP, 124 Finchley Road, London, NW3 5JS

DIRECTORS' REPORT

The Directors/Trustees present their report and the audited financial statements of The Northwood and Pinner Liberal Synagogue Limited ("the Company") for the year ended 31 March 2026. The company is a registered charity and constituted as a company limited by guarantee.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 and comply with the Company's Memorandum and Articles of Association dated 10 December 2014, the Charities Act 2011 and the Charities SORP FRS 102.

The charity was established by a group from the Wembley area who, becoming aware that an increasing number of younger people were moving into Pinner and Northwood, recognised the potential for the development of a new community in that area. Originally based in Pinner, the community moved to premises in Hallowell Road, Northwood in 1966 and to the present purpose-built premises in 1980. The charity was originally established as an unincorporated association Northwood and Pinner Liberal Synagogue (registered charity number 243618) which transferred the whole of its undertaking to a Company Limited by Guarantee (number 09349392) with effect from 1 April 2015 with the registered name of *The Northwood and Pinner Liberal Synagogue.*

In 2020, the Company undertook a strategic review which resulted in a decision to rebrand. On 1 January 2021 the Company changed its working name to *The Ark Synagogue (in this document also referred to simply as The Ark),* but the legal name remains unchanged.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Company is governed by its Board of Directors (who are also Trustees of the charity), elected by the membership at the Annual General Meeting. The Board is responsible for the overall governance, strategic direction and control of the charity.

The Board meets regularly during the year and considers all matters relating to the synagogue's activities, including strategy, financial planning, resource allocation, risk management and policy development.

Day-to-day management is delegated to staff and to a range of committees and working groups, which oversee key areas such as finance, safeguarding, religious affairs, membership and risk. These committees report regularly to the Board, which retains overall responsibility for decision-making and oversight.

In addition, the Honorary Officers meet regularly with the Board Secretary and clergy team to consider strategic matters and to set the agenda for Board meetings. The Board Secretary also meets regularly with senior staff to support the effective day-to-day operation of the synagogue and to ensure alignment with the charity's strategic direction.

The Risk Committee maintains a formal risk register and reports to the Board on a regular basis. This supports the Board in identifying, assessing and managing the risks facing the charity.

Induction and Training of Trustees

New Trustees receive an induction to their role, including an overview of the charity's governance framework, key policies and operational structure. They are provided with relevant Charity Commission guidance to support their understanding of their legal duties and responsibilities.

Trustees receive ongoing training as appropriate, including safeguarding training, to ensure they remain informed about regulatory requirements and good practice. The Board also encourages Trustees to attend external training and sector events where appropriate.

The Board seeks to ensure that Trustees collectively bring an appropriate balance of skills, experience and knowledge to support the effective governance and long-term sustainability of the charity.

Risk Management

The Board is responsible for ensuring that the charity has appropriate systems in place to identify, assess and manage the risks to which it is exposed.

A Risk Committee is responsible for maintaining a formal risk register, identifying key risks and assessing their likelihood and impact. The Committee reports regularly to the Board, which reviews the findings and ensures that appropriate mitigating actions are in place.

The principal risks facing the charity include:

- financial sustainability, including inflationary pressures and the need to maintain membership income and engagement across all age groups;
- membership demographics, particularly the long-term challenge of attracting and retaining younger members and families;
- volunteer capacity, given increasing pressures on members' time and the reliance on volunteers to support a wide range of activities;
- safeguarding and regulatory compliance, particularly in relation to children, vulnerable adults and data protection;
- operational and security risks, including cyber security, protection of personal data and the physical security of the synagogue premises;
- premises-related risks, including the ongoing maintenance and long-term sustainability of the synagogue's buildings and facilities;
- reputational risk, including the need to maintain the trust and confidence of members and the wider community;
- dependence on key staff and clergy, recognising the importance of leadership continuity and succession planning; and
- external factors, including developments within the wider Jewish community and the evolving structure of Progressive Judaism in the UK.

The Board considers that appropriate systems, policies and procedures are in place to mitigate these risks. These include regular financial monitoring, safeguarding policies and training, security measures, insurance cover and ongoing review of operational and strategic risks.

OBJECTIVES AND ACTIVITIES

Our aims

The objects of the charity are to advance Progressive Judaism and to provide religious, educational and communal activities for its members and the wider community.

Our objectives

The Ark Synagogue aims to provide a vibrant, inclusive and sustainable Jewish community. Its objectives are to:

- provide meaningful and accessible religious services and lifecycle events;
- deliver high-quality Jewish education for all ages;
- offer pastoral care and support to members in times of need;
- foster a strong sense of community and belonging; and
- engage with and contribute to the wider community.

The Board reviews these objectives annually to ensure that they remain aligned with the charity's aims and continue to deliver public benefit.

Activities and public benefit

The charity delivers a wide range of activities in furtherance of its objectives. These activities are supported by the allocation of resources as reflected in the Statement of Financial Activities, ensuring that expenditure is directed towards activities that deliver the greatest benefit to members and the wider community.

In reviewing its activities, the Board has had regard to the Charity Commission's guidance on public benefit.

How our activities deliver impact

The Board seeks to ensure that the charity's activities deliver meaningful outcomes for its members and the wider community. In doing so, it considers both the scale of activities delivered and the difference these activities make.

In particular, the charity aims to demonstrate:

- outputs: the services, programmes and activities delivered;
- outcomes: the changes or benefits experienced by participants; and
- impact: the longer-term difference made to individuals and the community.

This approach supports the Board in assessing the effectiveness of activities and in making informed decisions about future priorities and resource allocation.

Religious activities

The Ark provides a centre for prayer, worship and the practice of Progressive Judaism.

- Outputs: weekly Shabbat services, festival services and lifecycle events delivered both in person and online.
- Outcomes: increased accessibility and participation, enabling members to engage regardless of location or personal circumstances. The synagogue has seen a significant increase in in-person attendance at Friday night services during the year.
- Impact: sustained and growing engagement in communal worship, strengthening community cohesion and deepening members' connection to synagogue life.

The Ark offers a comprehensive programme of lifelong learning.

- Outputs: Cheder provision for children, adult education programmes and Hebrew classes at multiple levels.
- Outcomes: increased knowledge, skills and engagement in Jewish life among participants of all ages. Consistently high level of engagement in adult learning.
- Impact: strengthened Jewish identity, continuity and the development of future community leaders.

Outreach and community engagement

The Ark actively engages with the wider community through interfaith work, educational outreach and cultural activities.

- Outputs: Interfaith initiatives, school visits, public events and a programme of social and cultural activities. The synagogue maintains a high and consistent level of engagement with local schools, both through visits by the Rabbis to schools and through hosting educational visits to the synagogue. In addition, the President and Vice-Presidents represent the synagogue at civic events organised by local councils, faith groups and other community organisations.
- Outcomes: Greater participation in community life, increased understanding of Judaism among school pupils and community groups and strengthened relationships with local partners. Social activities have also experienced increased attendance and engagement during the year.
- Impact: A strengthened sense of community and belonging among members, alongside enhanced relationships with the wider community and a positive contribution to interfaith dialogue and civic life.

During the year, the arrival of Rabbi Andrea Kulikovsky has strengthened the synagogue's engagement with younger adults and its digital presence.

- Outputs: Development of targeted young adult programming and increased activity across digital platforms, including Instagram and a new Substack publication.
- Outcomes: Increased reach and engagement with both existing members and wider audiences, particularly among younger demographics.
- Impact: Enhanced visibility of the synagogue's activities and values, supporting community growth and long-term sustainability.

Pastoral care and support

The Ark provides pastoral care and welfare support to members of all ages.

- Outputs: Care coordination, volunteer-led support, bereavement services and clergy support.
- Outcomes: Improved wellbeing and support for members experiencing illness, bereavement or isolation.
- Impact: A stronger, more resilient community in which members feel supported and valued.

ACTIVITIES, ACHIEVEMENTS AND PERFORMANCE

During the year, The Ark Synagogue has continued to deliver a wide range of religious, educational and community activities in line with its charitable objectives.

The Board considers that the charity has made strong progress in sustaining and enhancing engagement across its membership and the wider community.

In particular:

- Participation in religious services has remained strong, with a notable increase in in-person attendance at Friday night services, alongside continued use of hybrid provision to ensure accessibility.
- Educational programmes have continued to support learning and engagement across all age groups, contributing to the development of Jewish knowledge and identity within the community.
- Community and social activities have experienced increased attendance, reflecting renewed engagement and strengthening connections among members.
- The synagogue has maintained a high and consistent level of outreach, including engagement with local schools, interfaith initiatives and civic participation, contributing to wider understanding and community cohesion.
- The arrival of Rabbi Andrea Kulikovsky has enhanced the synagogue's engagement with younger adults and its digital presence, leading to increased reach and interaction through platforms such as Instagram and Substack.
- The charity's pastoral and welfare provision has continued to provide essential support to members, contributing to wellbeing and resilience within the community.
- The Ark has also continued to play an active role within the wider Jewish community, including maintaining strong links with partner congregations in Israel and Ukraine through regular communication, visits and shared initiatives, and supporting efforts that strengthen communal ties and shared responsibility across communities.

Overall, the Board believes that the charity has continued to deliver meaningful benefit to its members and to the wider community, while also strengthening its foundations for future sustainability and growth.

OUR PEOPLE

Our staff

The Ark Synagogue is supported by a committed and professional staff team who play a central role in delivering its activities and supporting the day-to-day running of the synagogue.

The charity benefits from a strong rabbinic team, comprising two Senior Rabbis and, during the year, the appointment of an Assistant Rabbi. This reflects the synagogue's investment in leadership capacity and succession planning, ensuring continuity and the ongoing development of its religious and community provision.

Staff contribute across all areas of the charity's work, including administration, education, community engagement and pastoral support. The Board recognises and values the dedication, professionalism and flexibility shown by staff in responding to the evolving needs of the community.

Our volunteers

The Ark benefits from the contribution of many volunteers who support all aspects of its work, including religious services, education, pastoral care, governance, social activities and events.

Volunteers are essential to the delivery of the charity's objectives, enabling both the scale and quality of activities that the synagogue provides. Their contribution supports the effective use of resources and enhances the sense of shared ownership and community.

The Board recognises that increasing pressures on work and personal commitments can affect members' ability to volunteer. It therefore continues to explore ways to support and expand volunteer engagement, including identifying opportunities that align with members' skills and availability.

The Trustees are grateful for the time, commitment and expertise contributed by volunteers, without which many of the synagogue's activities would not be possible.

FINANCIAL REVIEW

Results for the year

The Statement of Financial Activities shows funds brought forward of £5,075,563 and funds at year end of £5,031,068, therefore net movement in funds for the year of -£44,495 (2025: -£32,396). This comprises restricted funds of £66,014 (2025: £77,144), designated funds of £973,710 (2025: £1,009,350) and unrestricted funds of £3,991,344 (2025: £3,989,069). This result is in line with the approved budget, taking into account planned expenditure, investment income and movements in designated and restricted funds.

The Board is mindful of ongoing inflationary pressures and continues to monitor income and expenditure carefully to ensure the long-term financial sustainability of the charity.

Reserves policy

The Board's policy is to maintain a level of free reserves sufficient to cover at least 6 months of expenditure relating to the charity's core activities and administrative costs.

For the purposes of this policy, free reserves are defined as unrestricted funds excluding those tied up in fixed assets, long-term investments and designated funds committed for specific purposes.

At 31 March 2026, the level of free reserves was equivalent to approximately 7 months of expenditure (2025: 7 months). This exceeds the minimum level set by the reserves policy and provides a prudent buffer to support the charity in managing financial uncertainties and planning for future development.

The Board continues to monitor reserves regularly and will take appropriate action where necessary to ensure that reserves remain aligned with the policy and the long-term needs of the charity.

Designated and restricted funds

The charity holds restricted funds to be applied for specific purposes in accordance with donor requirements.

The Board has also designated certain funds, including legacies received, for strategic purposes to support the long-term sustainability and development of the synagogue. The timing of expenditure of these designated funds will be determined in line with the charity's strategic priorities and investment plans.

Principal funding sources

The charity's principal sources of income are membership subscriptions, donations, fundraising activities and legacies.

Subscription income remained stable during the year, continuing to provide a reliable foundation for the charity's activities. The Board remains aware of the importance of maintaining and growing this income base in the context of changing demographics and economic conditions.

Investment policy

The charity invests surplus funds with independent external managers, balancing the need for income generation with the requirement to maintain sufficient liquidity to meet operational needs and planned capital expenditure.

The Board reviews the investment strategy regularly and monitors performance against agreed benchmarks. During the year, the charity's investments generated income and gains as disclosed in the financial statements. The Board is satisfied that the investment strategy remains appropriate to support the charity's current and future activities.

FUTURE PLANS

The Ark Synagogue is a strong and stable community, and the Board remains committed to developing its activities to meet the evolving needs of its members.

In planning for the future, the Board has reflected on the experience of the past year, including the continued growth in participation in in-person services, increased engagement in social and community activities, and the opportunities presented by enhanced digital communication and outreach.

The charity will continue to focus on:

- **strengthening engagement across all age groups**, with particular emphasis on attracting and supporting younger members and families;
- **developing digital and hybrid provision**, building on increased online engagement and expanding the synagogue's reach;
- **supporting volunteer recruitment and retention**, recognising the importance of volunteers in delivering the charity's activities;
- **maintaining financial sustainability**, including careful monitoring of income and expenditure and the effective use of reserves; and
- **investing in leadership and community development**, building on the expanded rabbinic team and supporting long-term succession planning.

The Board will continue to monitor developments within the wider Progressive Jewish movement and the broader Jewish community and will respond as appropriate to ensure that the synagogue remains well positioned to serve its members and contribute to the wider community.

SUSTAINABILITY AND GOVERNANCE

The Board recognises the importance of environmental, social and governance considerations in the delivery of the charity's activities and in ensuring its long-term sustainability.

From a **social perspective**, the synagogue plays a central role in supporting the wellbeing of its members and the wider community through religious services, education, pastoral care and outreach activities. These activities contribute to community cohesion, inclusion and interfaith understanding.

In terms of **governance**, the charity maintains a strong framework of oversight and control, including effective risk management, safeguarding policies and procedures, and compliance with data protection requirements. The Board regularly reviews its governance arrangements to ensure that they remain appropriate and effective.

The Board is also mindful of its **environmental responsibilities** and will continue to consider opportunities to manage the synagogue's operations in a way that is environmentally responsible and sustainable over the longer term.

Directors' responsibilities in relation to the financial statements

The Directors are responsible for preparing the Directors Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to Companies in England and Wales requires the Directors to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Company and of the incoming resources and application of resources of the Company for that period. In preparing these financial statements the Directors are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- 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 financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Company will continue in business.

The Directors are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the Company and to enable them to ensure that the financial statements comply with the Companies Act 2006, the Charities Act 2011, the Charity (Financial Statements and Reports) Regulations 2008 and the provisions of the Memorandum and Articles of Association. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Directors are aware:

- There is no relevant audit information of which the Company's auditors are unaware; and
- The Directors have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

The Directors are responsible for the maintenance and integrity of the Charitable and financial information included on the Synagogue's website. Legislation in the United Kingdom governing the preparation and dissemination of financial information may differ from legislation in other jurisdictions.

The Directors who are also Trustees for the purposes of charity law who served during the year and up to the date of this report are set out on page 1.

Signature and declaration

I declare in my capacity as Company Director and Trustee that the Board have approved this report and authorised me to sign on their behalf.

Laurence Blake (Chair)

Dated: 1ST JULY **2026**

Independent auditor's report to the members of The Northwood and Pinner Liberal Synagogue

Opinion

We have audited the financial statements of The Northwood and Pinner Liberal Synagogue (the 'charitable company') for the year ended 31 March 2026 which comprise the Statement of Financial Activities, the Balance Sheet, the Statement of Cash Flows and the related notes, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2026, and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the directors' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the directors with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the Annual Report other than the financial statements and our Auditors' Report thereon. The directors are responsible for the other information contained within the Annual Report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing

so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Board of Trustees and Accounts.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 require us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemption in preparing the Report of the Board of Trustees and Accounts.

Responsibilities of directors

As explained more fully in the Directors' responsibilities statement set out on page 10 the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditors' Report

that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and noncompliance with laws and regulations, we considered the following:

- the nature of the industry and sector, control environment and business performance;
- results of our enquiries of management about their own identification and assessment of the risks of irregularities;
- any matters we identified having obtained and reviewed the Company's documentation of their policies and procedures relating to:
  - identifying, evaluating and complying with laws and regulations and whether they were aware of any instances of non-compliance;
  - detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected or alleged fraud
  - the internal controls established to mitigate risks of fraud or non-compliance with laws and regulations;
  - the matters discussed among the audit engagement team regarding how and where fraud might occur in the financial statements and any potential indicators of fraud.

As a result of these procedures, we considered the opportunities and incentives that may exist within the organisation for fraud and identified the greatest potential for fraud in relation to timing of income recognition. In common with all audits under ISAs (UK), we are also required to perform specific procedures to respond to the risk of management override.

We also obtained an understanding of the legal and regulatory frameworks that the charitable company operates in, focusing on provisions of those laws and regulations that had a direct effect on the determination of material amounts and disclosures in the financial statements. The key laws and regulations we considered in this context included the UK Companies Act.

In addition, we considered other laws and regulations that could have an effect on the company and result in the imposition of financial or other penalties and litigation. Auditing standards limit the required audit procedures to identify non-compliance with these laws and regulations to enquiry of the directors and other management and inspection of regulatory and legal correspondence, if any. These limited procedures did not identify actual or suspected non-compliance.

All matters in relation to non-compliance with laws and regulations and potential fraud risks were communicated to all members of the engagement team and we remained alert to any indications of non-compliance throughout the audit.

Our procedures to respond to risks identified included the following:

- reviewing the financial statement disclosures and testing to supporting documentation to assess compliance with provisions of relevant laws and regulations described as having a direct effect on the financial statements;
- enquiring of management concerning actual and potential litigation and claims;
- assessing the appropriateness and where appropriate with third parties concerning actual and potential litigation and claims;
- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;
- reading minutes of meetings of those charged with governance and correspondence with HMRC;
- in addressing the risk of fraud through management override of controls, reviewing the appropriateness of journal entries and other adjustments; assessing whether the judgements made in making accounting estimates are indicative of a potential bias; and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.

We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an Auditors' Report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its members, as a body, for our audit work, for this report, or for the opinions we have formed.



Andrew Thomas (Senior Statutory Auditor)
for and on behalf of

Nyman Libson Paul LLP
Chartered Accountants
124 Finchley Road
London
NW3 5JS
Date: 15 July 2026

Statement of Financial Activities

	Note	Unrestricted funds	Restricted funds	2026 Total	2025 Total
		£	£	£	£
Income and endowments from:					
Donations and legacies	2	750,762	68,919	819,681	825,207
Other trading activities	3	6,717	-	6,717	6,264
Investments	3a	79,810	-	79,810	108,077
Charitable Activities	3b	40,350	-	40,350	25,189
Total income and endowments		877,639	68,919	946,558	964,737
Expenditure on:					
Charitable Activities	4	941,030	82,786	1,023,815	1,000,182
Total expenditure		941,030	82,786	1,023,815	1,000,182
Other recognised gains/(losses):					
Gains/(losses) on investments	7b	32,762	-	32,762	3,049
Net income/(expenditure)		(30,629)	(13,867)	(44,495)	(32,396)
Transfer between funds		(2,736)	2,736	-	-
Net movement in funds		(33,364)	(11,131)	(44,495)	(32,396)
Reconciliation of funds					
Total funds brought forward		4,998,419	77,144	5,075,563	5,107,959
Total funds carried forward		4,965,054	66,014	5,031,068	5,075,563

Registered number: 09349392

Statement of Financial Position as at 31 March 2026

	Note	2026 £	2026 £	2025 £	2025 £
Fixed assets					
Tangible assets	7a		3,431,785		3,459,511
Investments	7b		766,127		538,183
Social Loan	7c		46,319		68,292
			4,244,231		4,065,986
Current assets					
Investments	8	621,904		665,388	
Debtors	9	44,258		44,397	
Cash at bank and in hand		310,271		453,204	
		976,433		1,162,989	
Creditors: amounts falling due within one year	10	(135,596)		(103,413)	
Net current assets			840,837		1,059,576
			5,085,068		5,125,563
Creditors: amounts falling due after more than one year	11		(15,000)		(15,000)
Provisions	12		(39,000)		(35,000)
Net assets	13		5,031,068		5,075,563
Funds					
Restricted Funds	14		66,014		77,144
Designated Funds	15		973,710		1,009,350
Unrestricted Funds	15		3,991,344		3,989,069
Total funds			5,031,068		5,075,563

The financial statements were approved by the directors on 1ST JULY 2026 and signed on their behalf by

Laurence Blake
Chair

Statement of Cash Flows

	2026	2025
	£	£
Cash generated from operating activities		
Net Income for the year	(44,495)	(32,396)
Adjustments for:		
Depreciation charges	27,726	2,840
(Increase)/Decrease in Debtors	139	6,141
Increase/(Decrease) in Creditors	32,183	21,164
Increase/(Decrease) in Provisions	4,000	11,000
Gains on investments	(32,762)	(3,049)
Dividends, interests and rents from investments	(17,204)	(58,341)
Investment management charges	5,700	3,950
Net cash from operating activities	(24,713)	(48,692)
Cash flows from investing activities		
Dividends, interests and rents from investments	36,310	47,056
Investment management charges	(5,700)	(3,950)
Proceeds from disposal of fixed investments	78,180	18,550
Proceeds from disposal of current investments	581,100	-
Purchase of investments	(577,632)	(16,208)
Social investment loan	21,973	21,218
Net cash from investing activities	134,231	66,666
Change in cash and cash equivalents in the period	109,518	17,976
Cash and cash equivalents brought forward	773,779	755,803
Cash and cash equivalents carried forward	883,297	773,779
Cash at bank	310,271	
Cash in portfolio and awaiting investment	573,026	
	883,297	

Accounting Policies

1.1 General information

The Northwood and Pinner Liberal Synagogue is a charitable company limited by guarantee, incorporated in England and Wales. Its registered office and principal place of business is 18-24 Oaklands Gate, Green Lane, Northwood, HA6 3AA. The members of the company are the Directors named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

1.2 Basis of Preparation of the financial statements

The financial statements have been prepared in accordance with the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their financial statements in accordance with the 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)– (Charities SORP (FRS 102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Northwood and Pinner Liberal Synagogue meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note.

1.3 Preparation of the financial statements on a going concern basis

The directors have reviewed the circumstances of the charity and consider that adequate resources continue to be available to fund the activities of the charity for the foreseeable future. The directors consider that there are no material uncertainties about the charity's ability to continue as a going concern.

1.4 Income

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.

Subscription income is recognised over the membership year (April to March), starting from the date of receipt.

Gift Aid claimable in relation to qualifying donations received is recognised at the time of the donation

Donated services or facilities are recognised when the charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the charity of the item is probable and that economic benefit can be measured reliably.

Rental income is recognised over the period in which it is earned.

Income from legacies are recognised when probate is granted.

1.5 Expenditure

Expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities. The charity is not registered for VAT and accordingly expenditure includes any VAT which cannot be recovered and is included in the relevant costs in the statement of financial activities.

Rabbinic and direct synagogue expenditure comprise the costs associated with attracting voluntary income, the costs of trading for fundraising purposes and 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 nature necessary to support them.

Support costs are those costs incurred directly in support of expenditure on the objects of the charity.

Governance costs are those incurred in connection with administration of the charity and compliance with constitutional and statutory requirements.

1.6 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Directors in the furtherance of the general objectives of the charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Directors for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.7 Pensions

The Synagogue operates a workplace pension scheme in respect of its employees and contributes to the personal pension plans of certain employees. The pension cost charge represents contributions payable by the charity to those pension plans.

1.8 Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost, less estimated residual value, of each asset over its expected useful life, as follows:

Computer equipment	- 33% per annum on a straight line basis
Furniture and fixtures	- 10% per annum on a reducing balance basis
Freehold buildings	- 1% per annum on a straight line basis

No depreciation is provided on the religious regalia, which are Torah Scrolls, as they are heritage assets. The exact age of these items is not known but they are believed to be between 80 and 200 years old. They are all used regularly in religious services.

In 2014 the Synagogue commissioned the creation of a new lightweight Torah Scroll. The scroll was completed in 2015. As the expected life of the new Scroll is anticipated to be at least similar to that of the Synagogue's other scrolls no depreciation is provided.

The charity's freehold property comprises land and buildings including subsequent improvements to the property.

Depreciation is not charged on the land element, which is instead subject to impairment review.

1.9 Taxation

The Synagogue is registered as a charity and is not liable to United Kingdom income or corporation tax on its income from charitable activities as they are applied wholly to charitable objectives.

1.10 Investments

Current asset investments are initially recorded at cost at the date of acquisition. Listed investments are revalued to market value at the reporting date based on publicly traded prices.

Fixed asset investments are a form of financial instrument and are initially recognised at their transaction cost and subsequently measured at fair value at the balance sheet date, using the closing quoted market price. The statement of financial activities includes the net gains and losses arising on revaluation and disposals throughout the year.

1.11 Debtors

Trade and other debtors are recognised at the settlement amount due. Prepayments are valued at the amount prepaid.

1.12 Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.13 Creditors

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1.14 Financial Instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

1.15 Foreign currency translation

Functional and presentation currency
The Company's functional and presentational currency is GBP.

Transactions and balances
Monetary assets and liabilities denominated in foreign currencies are translated into sterling at rates of exchange ruling at the reporting date.

Transactions in foreign currencies are translated into sterling at the rate ruling on the date of the transaction.

Exchange gains and losses are recognised in the statement of financial activities.

1.16 Judgements in applying accounting policies and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported for assets and liabilities as at the reporting date and the amounts reported for revenues and expenses during the year. However, the nature of estimation means that actual outcomes could differ from those estimates.

The charity is not required to make any significant estimates or judgements in preparing the financial statements.

Notes to the Financial Statements

2. Donations and legacies

	Unrestricted funds	Restricted funds	Total 2026	Total 2025
	£	£	£	£
Subscriptions	564,730	-	564,730	556,465
Tax recoverable on subscriptions	106,424	-	106,424	107,590
Board of Deputies	-	6,104	6,104	6,560
Legacies and general donations	49,379	-	49,379	53,425
Refurbishment	810	-	810	810
Grant Received	9,197	-	9,197	6,940
Ukraine - Lviv and Lutsk		2,190	2,190	2,668
Israel	-	768	768	-
Care	-	4,716	4,716	2,577
William Walford Grant - Educational	-	171	171	-
Rabbi Discretionary Fund	-	13,326	13,326	34,851
Czech and Slovak fund	-	-	-	50
Bereavement fund	-	1,339	1,339	486
Etz Hayim (Gallery)	323	-	323	505
YKA current year appeal	-	40,305	40,305	33,549
Events	5,300	-	5,300	4,628
Funeral Expenses scheme	8,279	-	8,279	7,655
Sundry	6,321	-	6,321	6,448
	750,762	68,919	819,681	825,207
Total 2025	744,467	80,740	825,207	

3. Other Trading Activities

	Unrestricted funds	Restricted funds	Total 2026	Total 2025
	£	£	£	£
Lettings	5,199	-	5,199	5,176
Advertising Davar	1,518	-	1,518	1,088
	6,717	-	6,717	6,264
Total 2025	6,264	-	6,264	

Notes to the Financial Statements (cont'd)

3a. Investments

	Unrestricted funds	Restricted funds	Total 2026	Total 2025
	£	£	£	£
Small Hall letting	43,500	-	43,500	43,500
Interest Received	36,310	-	36,310	64,577
	79,810	-	79,810	108,077
Total 2025	108,077	-	108,077	

3b. Charitable Activities Income

	Unrestricted funds	Restricted funds	Total 2026	Total 2025
	£	£	£	£
Wedding and Bar/Batmitzvah fees	28,794	-	28,794	13,732
Education Income	11,556	-	11,556	11,457
	40,350	-	40,350	25,189
Total 2025	25,189	-	25,189	

4a. Summary of costs by Charitable Activities

	Direct Costs	Support Costs	Total 2026	Total 2025
	£	£	£	£
Religious Activities	251,987	176,572	428,560	437,743
Jewish Education	85,167	60,253	145,419	113,205
Outreach	71,195	50,368	121,564	105,526
Care and the Community	87,489	61,896	149,385	125,963
Yom Kippur Appeal	40,305	1,700	42,005	69,189
LJ and Board of Deputies Support	136,883	-	136,883	148,556
	673,026	350,789	1,023,815	1,000,182
Total 2025	670,229	329,953	1,000,182	

Notes to the Financial Statements (cont'd)

4b. Cost of Direct Charitable Activities

	Unrestricted funds	Restricted funds	Total 2026	Total 2025
	£	£	£	£
Ministerial salary, pension and expenses	242,242	-	242,242	200,085
Religious Services	26,858	-	26,858	24,210
Education and development	48,830	-	48,830	35,554
Charitable donations	183	-	183	486
Newsletter and publicity	17,428	-	17,428	15,677
Affiliation fee Liberal Judaism	130,322	-	130,322	141,671
Care	37,120	7,452	44,572	42,397
Bereavement	-	840	840	547
Ukraine - Lviv and Lutsk		2,227	2,227	3,689
Israel	-	144	144	-
Rabbi Discretionary Fund	-	22,208	22,208	19,661
Music and Religion	-	90	90	-
Clifford Hymans Trust	-	718	718	498
William Walford Grant Educational	-	1,777	1,777	2,179
Czech and Slovak	-	106	106	-
Judaica (Scroll)	-	359	359	2,381
Board of Deputies	-	6,560	6,560	6,885
Funeral Expenses Scheme	29,721	-	29,721	20,297
Events and groups	3,601	-	3,601	4,594
YKA current year	-	40,305	40,305	67,539
Refurbishment Fund	51,795	-	51,795	74,057
Designated Legacy / New membership system	2,140	-	2,140	1,826
AV Fund	-	-	-	5,998
	590,241	82,786	673,026	670,229
Total 2025	553,776	116,463	670,229	

Notes to the Financial Statements (cont'd)

4c. Support costs for Charitable Activities

	Unrestricted funds	Restricted funds	Total 2026	Total 2025
	£	£	£	£
Administration expenses including staff salaries	167,490	-	167,490	164,675
Premises	132,873	-	132,873	140,410
Bank charges	3,100	-	3,100	2,398
Management charges	5,700	-	5,700	3,950
Depreciation	27,726	-	27,726	2,840
Governance costs	13,900	-	13,900	15,680
	350,789	-	350,789	329,953

There were no expenses incurred on support costs in respect of restricted funds in the current or prior financial year.

5. Auditor's Remuneration

The auditor's remuneration amounts to £12,900 (2025: £12,480).

6. Staff costs

	2026	2025
	£	£
Salaries and Wages	429,492	376,922
Social Security Costs	41,993	31,264
Pension costs	17,903	15,442
	489,388	423,628

No remuneration has been paid to or any expenses claimed by any trustees during the current or prior financial year.

Number of employees

	2026	2025
Rabbis	3	2
Administration	5	5
Other	22	22
	30	29

The number of higher paid employees was:	2026	2025
In the band £60,001 - £70,000	-	1
In the band £70,001 - £80,000	1	-
In the band £80,001 - £90,000	1	1

There are two members of key management personnel within the charity. During the year, they received remuneration of £194,919 in total (2025: £180,655) including salary and employer's contributions to national insurance and pensions.

Notes to the Financial Statements (cont'd)

7a. Tangible fixed assets

	Land and Buildings Freehold	Small Hall	Fixtures, Fittings & Equipment	Religious Regalia	Total
	£	£	£	£	£
Cost					
At 1 April 2025	3,000,000	420,000	66,191	35,846	3,522,037
Additions	-	-	-	-	-
At 31 March 2026	3,000,000	420,000	66,191	35,846	3,522,037
Depreciation					
At 1 April 2025	-	-	62,525	-	62,525
Charge for the year	24,000	3,360	366	-	27,726
At 31 March 2026	24,000	3,360	62,892	-	90,252
Net book value					
At 31 March 2026	2,976,000	416,640	3,298	35,846	3,431,785
At 1 April 2025	3,000,000	420,000	3,665	35,846	3,459,511

7b. Fixed asset investments	Listed investments	Cash	Total
	£	£	£
Cost or valuation			
Brought forward	217,607	320,575	538,183
Additions	577,632	(577,632)	-
Disposals	(78,180)	78,180	-
Net movement in cash	-	195,182	195,182
Gains/(losses) on investments	13,657	19,105	32,762
At 31 March 2026	730,717	35,410	766,127

Notes to the Financial Statements (cont'd)

7c. Social Loan

	2026	2025
	£	£
Loan to LJ	46,319	68,292
	46,319	68,292

The Social Loan is of £110,000 to Liberal Judaism (LJ) over 5 years with an interest rate of 3.5%. It was granted on 5th April 2023.

8. Current Asset Investments

	2026	2025
	£	£
Cash equivalent on deposit	84,288	665,388
Cash at Rathbones	537,616	-
	621,904	665,388

9. Debtors

	2026	2025
	£	£
Subscriptions due	26,423	23,633
Gift Aid recoverable	11,944	12,500
Other debtors & prepayments	5,891	8,264
	44,258	44,397

10. Creditors: Amounts falling due within one year

	2026	2025
	£	£
Taxation and social security	14,508	11,007
Other creditors and accruals	121,088	92,406
	135,596	103,413

11. Creditors: Amounts falling due after more than one year

	2026	2025
	£	£
Small Hall Deposit	15,000	15,000
	15,000	15,000

Notes to the Financial Statements (cont'd)

12. Provisions

	2026	2025
	£	£
Rabbi Sabbaticals	39,000	35,000
	39,000	35,000

13. Analysis of net assets between funds

	Unrestricted Funds	Restricted Funds	Total 2026
	£	£	£
Tangible fixed assets	3,431,785	-	3,431,785
Fixed asset investments	812,446	-	812,446
Current assets	910,419	66,014	976,433
Current liabilities	(135,596)	-	(135,596)
Long term liabilities	(54,000)	-	(54,000)
	4,965,054	66,014	5,031,068

Analysis of net assets between funds (prior year)

	Unrestricted Funds	Restricted Funds	Total 2025
	£	£	£
Tangible fixed assets	3,459,511	-	3,459,511
Fixed asset investments	606,475	-	606,475
Current assets	1,085,845	77,144	1,162,989
Current liabilities	(103,413)	-	(103,413)
Long term liabilities	(50,000)	-	(50,000)
	4,998,418	77,144	5,075,563

14. Restricted funds

	Brought forward 1 April 2025	Incoming resources	Outgoing Resources	Transfers between Unrestricted Funds	Carried forward 31 March 2026
	£	£	£	£	£
Judaica (Scroll)	16,739	-	(359)	-	16,380
Ukraine - Lviv and Lutsk	468	2,190	(2,227)	-	431
Rabbis Discretionary	29,906	13,326	(22,208)	-	21,024
Music and Religion	9,602	-	(90)	-	9,512
Care	-	4,716	(7,452)	2,736	-
Clifford Hymans Trust	2,715	-	(718)	-	1,997
William Walford Grant Educational	4,300	171	(1,777)	-	2,694
Cheder Charity	296	-	-	-	296
Israel	-	768	(144)	-	624
Czech and Slovak	1,559	-	(106)	-	1,453
Bereavement	-	1,339	(840)	-	499
Frances Sacker Capital Fund	5,000	-	-	-	5,000
Board of Deputies	6,560	6,104	(6,560)	-	6,104
YKA	-	40,305	(40,305)	-	-
AV Fund	-	-	-	-	-
	77,144	68,919	(82,786)	2,736	66,014

Restricted funds (prior year)	Brought forward 1 April 2024	Incoming resources	Outgoing Resources	Transfers between Unrestricted Funds	Carried forward 31 March 2025
	£	£	£	£	£
Judaica (Scroll)	19,120	-	(2,381)	-	16,739
Lviv Fund	1,489	2,668	(3,689)	-	468
Rabbis Discretionary	14,717	34,851	(19,661)	-	29,906
Music and Religion	9,602	-	0	-	9,602
Care	-	2,577	(7,087)	4,510	-
Clifford Hymans Trust	3,213	-	(498)	-	2,715
William Walford Grant Educational	6,478	-	(2,179)	-	4,300
Cheder Charity	296	-	-	-	296
Flower fund	-	-	-	-	-
Czech and Slovak	1,509	50	-	-	1,559
Bereavement	-	486	(547)	61	-
Frances Sacker Capital Fund	5,000	-	-	-	5,000
Board of Deputies	6,885	6,560	(6,885)	-	6,560
YKA	33,990	33,549	(67,539)	-	-
AV Fund	-	-	(5,998)	5,998	-
	102,299	80,740	(116,463)	10,569	77,144

Judaica Scroll – to purchase and maintain scrolls and Judaica for NPLS.

Lviv Fund – to provide much needed financial support to help new progressive Jewish congregations in Eastern Europe.

Rabbis Discretionary – available to the Senior Rabbi for small donations to other charities, support members and others, grants to members for training and attendance at conferences, seed funding for one–off initiatives which the Rabbis wish to support and for which there is no budget and other payments which the Senior Rabbi and either the Chairman or President agree are appropriate use of the fund.

Music – to provide funds for the provision of music to enhance the religious and educational services of NPLS.

Care – to provide care and support for members of all ages particularly in the event of crisis and need

Clifford Hymans Trust – to provide assistance to adult members of NPLS to further their Jewish knowledge and to assist the synagogue in expanding its provision of adult Jewish education.

William Walford-Grant Educational – to provide financial assistance to children and youth of NPLS to enable them to attend Liberal Jewish education activities in Britain, Israel and other countries.

Cheder Charity – to support the NPLS religion school.

Israel – to provide much needed financial support to help Jewish congregations in Israel.

Flower Fund – to pay for the provision of flowers and similar enhancements for synagogue services.

Czech and Slovak – to support activities that aid our historical research into our “Torah” towns and gives aid to newly emerging communities in the Czech and Slovak Republics.

Bereavement – to support the work of the NPLS Bereavement Support Group and ongoing training of its volunteers.

Francis Sacker Capital Fund – to enhance the Etz Hayim Gallery and Arts at NPLS.

Refugee Fund – to relieve hardship for refugees arriving in the UK

HMD fund – to support Holocaust Learning UK (formerly Northwood Holocaust Memorial Day Events) to run workshops for secondary school students to teach them the lessons of the Holocaust and the dangers of discrimination including hearing first hand testimony from Survivors

Board of Deputies – these are contributions paid by members along with their annual subscriptions to be donated to the Board of Deputies of British Jews

Notes to the Financial Statements (cont’d)

Yom Kippur Appeal - Each year three charities are selected – one a local charity, the second a UK Jewish charity and the third an International Jewish Charity allied with the values of Progressive Judaism and the members are invited to donate to them.

15. Unrestricted funds

	Brought forward 1 April 2025	Incoming resources	Outgoing Resources	Transfers	Gain on investments	Carried forward 31 March 2026
	£	£	£	£	£	£
Funeral	95,021	-	-	-	-	95,021
Refurbishment	66,883	810	(51,795)	25,000	-	40,898
Designated Legacy	1,009,350	-	(2,140)	(33,500)	-	973,710
General fund	3,827,165	876,829	(887,095)	5,764	32,762	3,855,425
	4,998,419	877,639	(941,030)	(2,736)	32,762	4,965,054

Unrestricted funds (prior year)	Brought forward 1 April 2024	Incoming resources	Outgoing Resources	Transfers	Gain on investments	Carried forward 31 March 2025
	£	£	£	£	£	£
Funeral	95,021	-	-	-	-	95,021
Refurbishment	140,130	810	(74,057)	-	-	66,883
Designated Legacy	1,011,175	-	(1,826)	-	-	1,009,350
General fund	3,759,334	883,187	(807,836)	(10,569)	3,049	3,827,165
	5,005,661	883,997	(883,718)	(10,569)	3,049	4,998,419

The Designated Legacy Fund are unrestricted funds received from deceased members, which are designated by the Trustees to be used for long term benefit of members.

16. Pension commitments

The Synagogue operates a workplace pension scheme in respect of its employees. The pension cost charge represents contributions payable by the charity to the scheme, together with payments to certain employees' defined contribution personal pension schemes, amounted to £17,903 (2025: £15,442). At the reporting date, £2,016 (2025: £1,507) was outstanding and included within creditors falling due within one year.

17. Related Party Transactions

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