REGISTERED CHARITY NUMBER: 1188590

Trustees Annual Report and Unaudited Financial Statements for Year Ended 31ST December 2025 for LOUGHTON CHIGWELL & DISTRICT SYNAGOGUE

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LOUGHTON CHIGWELL & DISTRICT SYNAGOGUE

Trustees Annual Report for Year Ended 31st December 2025

The trustees present their report with the financial statements of the charity for the year ended 31 December 2025. 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 Jan 2019).

PUBLIC BENEFIT STATEMENT

All charity trustees have complied with their duty to have due regard to the guidance on public benefit published by the commission in exercising their powers or duties.

OBJECTIVES AND ACTIVITIES

Objectives and Aims

The object of Loughton and Chigwell District Synagogue is the advancement for the public benefit of the Jewish religion according to the precepts of traditional Orthodox Judaism by the maintenance of regular Sabbath and other religious services, Hebrew and religion classes and of such other activities as may promote the religious, spiritual and general welfare of people of the Jewish faith in, but not limited to, Loughton, Essex, and its environs.

Main Activities

We continued to run our weekly meal delivery service for the elderly, sick and vulnerable as well as engage regularly with our members through religious, social, and educational events. Religious events include the High Holiday services and events such as 'Sukkot under the stars', Simchat Torah party, Pre Chanukah Shabbaton, Magic show at Purim and the largest communal Seder night we have had in recent years.

Educationally there is a Bar and Bat Mitzvah club and the continued Cheder classes for the younger children.

ACHIEVEMENTS AND PERFORMANCE

Our meal delivery service is delivering up to 180 food bags a week as well as spreading out to a wider geographic area. Last year we raised £10,000 with the annual sponsored walk. We now distribute a monthly magazine to all recipients with articles about our volunteers and recipients as well as other relevant news. The service is staffed by 40 volunteers that help with the cooking and packing and 20 volunteer drivers who deliver the food.

We have had a number of successful fundraising events – including a golf day and speaker events all of which have helped to raise much needed funds for the running of the synagogue.

We are also now running a number of initiatives for members of the community who have been recently bereaved, are sick or are struggling for other reasons. These include the 'You are not alone' group; the 'cooking with compliments' group and the welfare service.

FINANCIAL REVIEW

Loughton Chigwell and District Synagogue are financially independent, with income being generated through membership subscriptions, donations, and fundraising events.

Since the Charity started at the beginning of 2020 the accounts represent the charity's fifth year. Our policy is to hold an appropriate level of unrestricted reserves to ensure continuity of the synagogue's activities and to meet unforeseen expenditure. In determining the appropriate level of reserves, the Trustees consider the charity's regular operating costs, potential fluctuations in membership and fundraising income, and anticipated expenditure relating to the maintenance and security of the synagogue building.

Key Messages

- Income for Y/e 31/12/25 was £316k – primarily from membership contributions, grants and donations.
- Expenditure was £285k – most spending on salaries (down £10k on previous year) and regular running costs.
- Closed the year with overall net assets of £180k
- Conditions are very tight and we will have numerous financial challenges in the coming years to pay for wear and tear improvements to the building in addition to security.
- Otherwise, no major financial risks are identified for the coming year, and we remain cautiously stable.
- We ended 2025 with a £31k surplus

RISK MANAGEMENT

The Trustees regularly review the major risks to which the charity is exposed and are satisfied that appropriate systems and procedures are in place to manage and mitigate those risks. Particular attention is given to financial sustainability, health and safety, safeguarding, security and the maintenance of the synagogue building. Security remains an important priority and the charity continues to work with relevant organisations to ensure appropriate measures are in place.

STRUCTURE GOVERNANCE AND MANAGEMENT

Governing Document

The charity was constituted as a Charity Incorporated Organisation (CIO) on 17th March 2020 and is controlled by its governing document, a constitution dated 5th January 2020, managed by trustees but with voting members other than its charity trustees – who's respective powers are set out in the constitution.

Board of Trustees

There should be a minimum of 3 trustees at any time. New trustees can be appointed in place of a trustee who has retired or as an additional trustee up to a maximum of 9. New trustees are nominated, voted for, and appointed at the AGM. The Life President of the Synagogue automatically, by virtue of holding that office ("ex officio"), be a charity trustee.

Chairman of the Board of Management report – Mrs Lesley Adams

I'd like to start this report by thanking some people, without whom, this shul would not be able to run.
Thank you to Rabbi Yanky and Rebetzen Rochel for the incredible inspiration they bring and for their constant willingness to help with everything I ask for.
Their support at shul events, dedication to shomaring, and Rochel's weekly checking of eggs for the 'Made with Love Chicken Soup Run' —and helping when needed, all speak volumes about their devotion.

From creating flyers and posters to helping with IT and communications, their contributions are invaluable. Their care for our members, especially staying connected with those who are unwell, reflects their deep compassion and commitment to our community.

Wardens

A massive heartfelt thank you to our head warden Gary Roll, together with Jeff Witzenfeld and Ray Cohen. They do a sterling job making our services run smoothly and especially during the very busy Yomtov period making sure everything runs to plan.

Fundraising

David Galman together with Steven Goldstone, Laurence Davies and Barry Bennett have taken Fundraising by the horns, organising some really great events, and raising much needed funds for our shul. Thank you so very much. You are undoubtedly one of the best fundraising teams that I have seen.

Health and Safety

Steven Goldstone has been my Health and Safety officer and has done such a dedicated and brilliant job in making sure everything is up to date and working well. Thank you so much, but due to his many other tasks including Fundraising, membership, security and helping me, Steven has now passed this important job to our new member of the board Ray Cohen who having only taken over a few weeks ago has taken the bull by the horns and is ensuring that we are up to date on everything health and safety. Thank you to Ray.

Security

Since taking over the running of our security, Danny Prever has gone over and above his call of duty!
He has ensured that every day, every Shabbat and service and every event is covered, informing, the police and CST so we are truly safe. The safety of every member is a priority, especially at these challenging times, Danny has ensured that we are as safe as possible, by installing, new and special locks specified by CST. Our windows to be secured, and lots more important improvements.
Thank you, so much Danny.

Membership

Steven Goldstone, my deputy, took on the role of membership, which has been seriously lacking for quite a few years.
With Philip's new special short-term joining package, Steven had managed to join up to Loughton Shul 12 new families last year and this year alone we have had four new families joining Loughton and with the new burial scheme at Edgewarebury Lane and a few Bar and Bat mitzvahs coming up we will hopefully boost our membership even more.

Functions

Pauline Witzenfeld, Deborah Shulton and I run all the functions in the shul as a team as Loughton Shul Events
We held our annual Loughton Shul Friday Night Dinner at the beginning of the year which was a sensational success. One of the best! 86 guests attended. Our brilliant speaker Neil Hudson gave us a humorous talk on his career prior to becoming an MP, and of course there was a tasty meal with lots of toffee vodka and whisky!
Steven Selby together with his band hired the hall in November which was a sellout once again and delighted us with a great dinner dance of which he donated **ALL** the proceeds to our shul. Thank you, Steven.
We have had a few levoyers and stone settings which are becoming very popular to be held in the shul, and we have a few enquiries already for this year, not only from our community.
Our adopted hostage Elkana Bohbot was thankfully released from the hellhole tunnels in Gaza and reunited with his family, which is about to get larger.
It is our hope that he will visit us sometime in the coming year.
Loughton Shul Events hosted many Bar mitzvahs, Bat mitzvahs, baby blessings, milestone birthdays, Aufrufs and sponsored kiddushim almost every week, plus we have so many more this year! We have also had a few 2nd Bar mitzvah celebrations too.
Our kiddushim are the talk of many other shuls both in the area and in NW London.

Building

I am so thrilled and thankful that Mark Phillips has joined our team on the board and taken the important task of our building.
Mark has been amazing in the brief time since taking on this job.

The Board of Deputies

Jason Szlezinger, our representative for the board of deputies has taken over the role from Richard Cohen,

The Chicken Soup Run

The shul's special and incredible charity, and something so very close to my heart,
The Made With Love Chicken Soup Run, is still going very strong.

I started up **"Cooking with Compliments" l**ast year, and we held a fun community **cook-in** at the shul to prepare meals and freeze them for those that are unwell, sitting shiva and including births.
Our **helpline**, headed up by Marlene Sugarman, Loughton Shul's community Liaison and welfare Officer, is waiting in anticipation for calls for help from our members who are struggling, in total confidence. She is amazing at calling up all our members for their birthdays plus calling the elderly on a regular basis to make sure they are ok.
I am so happy to say Our newest project **'You're Not Alone'** for those that are bereaved and have lost a partner, which began last November, is going well. We have about 20 members on our WhatsApp group who meet up together for lunch, Games afternoons, walks, and social events. Some have made close friends.
There are several more exciting projects in the pipeline for the coming year which hopefully I will report on next year.

Lastly some very important thank you's
Our amazing administrator Heather Phillips has gone over and above her job profile as administrator, on hand, and on it, every day of the week including evenings and weekends!
Her passion and love for this job and our community are exceptional. Even helping set up our functions.
Catherine Rawles, or Cat as we affectionately call her, for making sure our accounts are in order, invoices sorted, payments made on time, and wages paid. Helping us out at functions, security, and High holy days. Thank you so much.
Thank you to Lee Bray our caretaker for all his hard work and continued commitment to our safety – doing security outside in the rain and shine.
A massive thank you to Claire Oldstein who came onboard last year from the AGM, to help us obtain Grants for the shul and The Chicken soup run.
She also managed to get us included in the Epping Forest community weekly Lottery. We have so many members that are winning, every week.
A £600 grant from LTC and £5,000 from the Openwork Foundation plus hopefully a grant from Epping community Fund
Claire has achieved incredible success with this project Thanks to Claire, for her dedication and support.
Merle and Gary Lewis for their unstinting help whenever we need them. Especially during calendar time, Yomtov and security.
Deborah Shulton, my right-hand person, my go to… and my confidante, always on the end of the phone to help me, both with shul matters, Trustee matters and Chicken Soup accounts.
Philip Leigh for his continued guidance, help, support and confidence in me.
Lastly, thank you to my incredible and amazing Board!
Not forgetting my wonderful husband, who has become my other partner in the chicken soup run, part-time Gardner in the shul, general handyman, part-time caretaker!

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Registration Number: 1188590

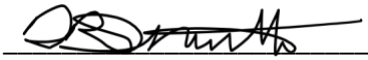
Principal Address: 102 Borders Lane, Loughton, IG10 1TE, England

Trustees at the date of approval of this report:

Mr P Leigh - Chair
Mrs D Shulton
Mr J Witzenfeld
Mr L Gilbert

Accounts independently examined by
Josh Dobias

Approved by order of the Trustees on 7th October 2026 and signed on its behalf by



Mrs D Shulton – Trustee

PHOTOGRAPHS FROM COMMUNITY EVENTS HELD IN 2025














Leighton Town Council
Financial Assistance 2026/2027


POP CORN





Loughton Chigwell & District Synagogue

Financial Accounts

For the Year to

31st December 2025

Profit & Loss Account

	2025		2024	
Income:	**£**		**£**	
Membership Contribution	92,699		101,638	
Federation Burial fees	10,594		8,250	
Gift Aid	30,869		25,344	
Donations	35,551		45,646	
Soup Run Donations	71,564		57,841	
Calendar Donations	2,015		2,020	
Security Grant	6,630		8,679	
Event Income	40,471		27,079	
Rent Income	21,601		18,000	
Shabbat UK	4,628		3,208	
Total Income		316,621		297,705
Expenses:				
Ministers Salary	62,510		72,719	
Rebbetzin Salary	20,969			
Caretakers Costs	7,082		8,313	
Administration Costs	26,824		46,609	
Payroll Adjustments	-8,460			
Rates & Water	2,570		2,137	
Light & Heat	8,830		16,048	
Insurance	1,010		759	
Security Fencing - Dep'n Charge	1,995		1,995	
Building Repairs & Maintenance	3,027		11,228	
Security	1,536		1,296	
Telephone & Broadband Costs	2,670		3,260	
Burial Fees	28,469		8,250	
Federation Dues	12,734		11,000	
Event Costs	42,498		29,204	
Cheder Costs	418		278	
Professional Fees	6,166		6,244	
Office Costs	3,332		4,402	
IT costs	3,187		2,736	
Cleaning & Sundry Expenses	6,368		6,207	
Bank Charges	1,503		1,994	
Shabbat UK	1,671		4,099	
Soup Run Costs	48,956		39,481	
Doubtful Debt Provision			18,000	
		285,864		296,260
Profit for the Year		30,757		1,444

Balance Sheet

	2025	2024
Fixed Assets:	£	£
Freehold Property	450,000	450,000
Security System	15,956	17,950
Torah Scrolls	57,376	57,376
	523,332	525,326
Current Assets:		
Sales Debtors	21,082	10,738
Prepayments	945	8,904
Cash & Bank	38,028	29,564
	60,055	49,206
Current Liabilities: amounts falling due within one year		
Loans	28,087	45,983
Accruals	27,795	31,802
	55,882	77,785
Current Liabilities: amounts falling due over one year		
Loans	347,000	347,000
Net Assets:	**180,505**	**149,747**
Represented By:		
Capital Account		
Balance brought forward	149,748	148,303
Profit for the year	30,757	1,444
Balance carried forward	**180,505**	**149,747**

Loughton Chigwell & District Synagogue

Independent Examiner's Report

For the year ended 31 December 2025

I report to the trustees on my examination of the accounts of Loughton Chigwell & District Synagogue (the "CIO") for the year ended 31 December 2025.

Responsibilities and basis of report

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

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

Independent examiner's statement

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of the Institute of Chartered Accountants in England and Wales.

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair" view which is not a matter considered as part of an independent examination.

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

Independent Examiner

Signed: Joshua Dobias

Name: Joshua Dobias ACA

Relevant professional qualification/body: Institute of Chartered Accountants in England and Wales Membership No: 3959016

Date: 7 October 2026

Address: 17 Woolston Manor, Abridge Road, Chigwell, Essex, IG7 6BX