NORTH WEST SURREY SYNAGOGUE

REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2026

NORTH WEST SURREY SYNAGOGUE

REPORT AND FINANCIAL STATEMENTS 31st MARCH 2026

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NORTH WEST SURREY SYNAGOGUE

Reference and administrative details

The Synagogue Council (Board of Trustees)

Name		Appointed by:
Jennifer Jankel	President	AGM
Lynette Nusbacher	Chair	AGM
Jeremy Foreman	Vice Chair	AGM
Philip Goldenberg	Vice Chair	AGM
Andrew Jacobs	Hon. Treasurer	AGM
Charlotte Hughes	Hon. Secretary	AGM
Rebecca Claesen	Senior Warden	AGM
Les Asher		AGM
Daniel Benjamin		AGM
Martin Motz		AGM
Liz Sawyer		AGM
Anne Sheppard		AGM
Jean-Noel Ezingeard		Co-opted February 2026
Elizabeth Lanceman		Co-opted February 2026

Custodian Trustees (for Synagogue freehold property)

SR Benjamin
P Glicker
J Traeger
B Kramer Way

Minister	Rabbi Drorah Setel	Appointed 11th January 2026
Address	Horvath Close Rosslyn Park, Weybridge Surrey KT13 9QZ	
Charity Commission No.	256232	
Independent examiner	J Mendlesohn FCA DJM Accountants & Consultancy Limited 71-75 Shelton Street, London WC2H 9JQ	
Bankers	Lloyds TSB Weybridge, Surrey	

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

NORTH WEST SURREY SYNAGOGUE

REPORT OF THE SYNAGOGUE COUNCIL
FOR THE YEAR ENDED 31 MARCH 2026

The Synagogue Council presents its report with the Synagogue's accounts for the year to 31 March 2026. The Synagogue's report and accounts will be laid before the members at the Annual General Meeting to be held on the 6th December 2026.

Structure, governance and management

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

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

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

- Select suitable accounting policies and apply them consistently
- Make judgements and estimates that are reasonable and prudent
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the Synagogue will continue.

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

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

Objectives and activities

The objectives of the Synagogue are to provide and maintain a Synagogue for the purpose of public worship and of advancing religious, educational and charitable activities. The Synagogue's Vision is set out on the website at https://www.nwss.org.uk/.

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

Achievements and performance

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

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

All funds continue to show surpluses.

Future developments

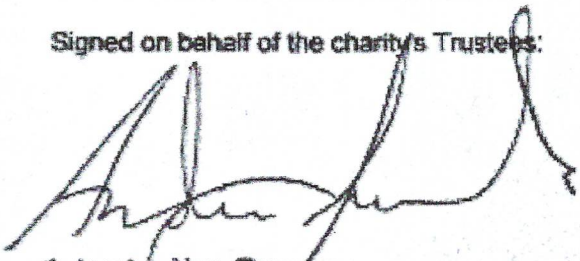
The Synagogue and community are committed to the maintenance and expansion of the religious, educational and charitable activities.

Accounts

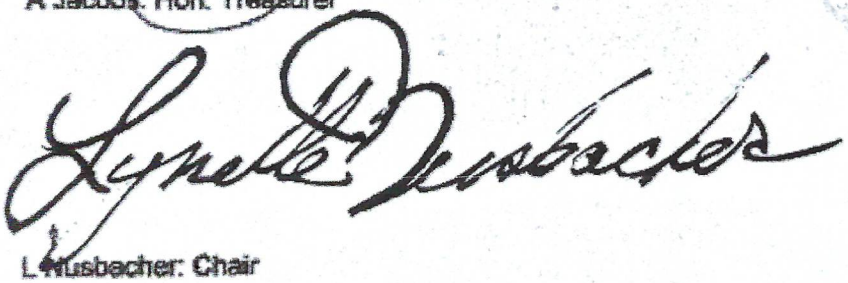
The Synagogue's accounts appear on pages 5 to 12 of this report.

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

Signed on behalf of the charity's Trustees:



A Jacobs: Hon. Treasurer



L Husbacher: Chair

Dated: 8th August 2026

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

I report on the accounts of the Synagogue for the year ended 31 March 2026, which are set out on pages 5 to 12.

Respective responsibilities of Trustees and examiner

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

It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 145(5)(b) of the Act, whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Synagogue and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

Independent examiner's statement

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

(1) which gives me reasonable cause to believe that in any material respect the requirements
- to keep accounting records in accordance with section 130 of the Act; and
- to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the Act have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



J Mendlesohn FCA
Chartered Accountant
DJM Accountants & Consultancy Limited
71-75 Shelton Street
London WC2H 9JQ
Dated: 10th September 2026

NORTH WEST SURREY SYNAGOGUE

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2026

	Notes	Unrestricted funds £	Designated funds £	Restricted funds £	Total funds 2026 £	Total funds 2025 £
INCOME AND ENDOWMENTS FROM:						
Subscriptions and donations	3a	229,882	31,059	17,123	278,064	308,090
Other activities	3b	13,405	1,619	0	15,024	19,991
Investments	3c	20,991	5,778	408	27,177	26,264
Other	3d	7,825	0	0	7,825	5,000
Total incoming resources		**272,103**	**38,456**	**17,531**	**328,090**	**359,345**
EXPENDITURE ON:						
Direct charitable expenditure						
Rabbinic salary and expenses	4a	12,076	0	0	12,076	93,246
Education	4b	63,452	0	0	63,452	55,770
Premises costs and insurance	4c	41,251	0	0	41,251	38,602
Administration costs	4d	47,616	1,937	0	49,553	47,624
Movement for Progressive Judaism affiliation		25,211	0	0	25,211	26,611
Services and festivals		29,903	0	0	29,903	955
Board of Deputies		701	0	0	701	990
Charitable donations		0	0	18,385	18,385	16,586
Other direct charitable expenditure		0	38,461	3,113	41,574	77,898
Total		**220,210**	**40,398**	**21,498**	**282,106**	**358,282**
NET INCOME/(EXPENDITURE)		**51,893**	**(1,942)**	**(3,967)**	**45,984**	**1,063**
Transfers between funds	10	(10,000)	10,000	0	0	0
Gains/(losses) on investment assets		0	0	0	0	0
NET MOVEMENT IN FUNDS		**41,893**	**8,058**	**(3,967)**	**45,984**	**1,063**
Funds brought forward 1 April 2025		183,839	307,545	474,531	965,915	964,852
FUNDS CARRIED FORWARD AT 31 MARCH 2026		**225,732**	**315,603**	**470,564**	**1,011,899**	**965,915**

NORTH WEST SURREY SYNAGOGUE

BALANCE SHEET AS AT 31 MARCH 2026

	Notes	Total funds 2026 £	Total funds 2025 £
Fixed assets			
Tangible fixed assets	7	296,179	304,085
Investments		0	0
Total fixed assets		296,179	304,085
Current assets			
Debtors	8	59,578	62,171
Cash at bank and in hand		701,498	673,842
Total current assets		761,076	736,013
Liabilities			
Creditors: amounts falling due within one year	9	45,356	74,183
Net current assets		715,720	661,830
Total assets less current liabilities		1,011,899	965,915
Creditors: amounts falling due after one year		0	0
Net assets		1,011,899	965,915
Funds of the charity:			
Restricted	10	470,564	474,531
Designated	10	315,603	307,545
Unrestricted		225,732	183,839
Total charity funds		1,011,899	965,915

Approved by the Board of Trustees (The Synagogue Council)
on 8th August 2026 and signed on its behalf by:

A Jacobs: Hon. Treasurer

L Husbecher: Chair

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

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2026

1 BASIS OF PREPARATION

Basis of accounting

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

Change in basis of accounting

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

Changes to previous accounts

No changes have been made to accounts for previous years.

2 ACCOUNTING POLICIES

Incoming resources

Recognition of incoming resources

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

Incoming resources with related expenditure

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

Grants and donations

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

Subscriptions

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

Tax reclaims on donations

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

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

These are generally not included in the accounts.

Investment income

This is included in the accounts when receivable.

Expenditure and liabilities

Liability recognition

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

Assets

Tangible fixed assets for use by the charity

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

NORTH WEST SURREY SYNAGOGUE

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2026

3 ANALYSIS OF INCOMING RESOURCES

3a Voluntary Income

	Unrestricted funds £	Designated funds £	Restricted funds £	Total funds 2026 £	Total funds 2025 £
Subscription income (net)	160,542	0	0	160,542	153,482
Prior year adjustment	0	0	0	0	0
Tax recovery on subscription income	33,971	0	0	33,971	38,899
Donations	32,445	6,540	11,813	50,798	55,754
Tax recovery on donations	2,924	87	4,104	7,115	5,840
Funeral Scheme	0	24,432	(723)	23,709	51,350
Board of Deputies excluding tax recovery	0	0	1,929	1,929	2,765
	229,882	**31,059**	**17,123**	**278,064**	**308,090**

3b Activities for generating funds

	Unrestricted funds £	Designated funds £	Restricted funds £	Total funds 2026 £	Total funds 2025 £
Education income	1,150	0	0	1,150	1,700
Synagogue magazine	76	0	0	76	47
Fundraising	1,228	0	0	1,228	4,526
Other	10,951	1,619	0	12,570	13,718
	13,405	**1,619**	**0**	**15,024**	**19,991**

3c Investment Income

	Unrestricted funds £	Designated funds £	Restricted funds £	Total funds 2026 £	Total funds 2025 £
Bank interest	20,991	5,778	408	27,177	26,264
Dividends etc	0	0	0	0	0
	20,991	**5,778**	**408**	**27,177**	**26,264**

3d Other incoming resources

	Unrestricted funds £	Designated funds £	Restricted funds £	Total funds 2026 £	Total funds 2025 £
Gain on disposal of fixed assets	0	0	0	0	0
Employers Allowance recovered	7,825	0	0	7,825	5,000
	7,825	**0**	**0**	**7,825**	**5,000**

4 ANALYSIS OF RESOURCES EXPENDED

4a Rabbinic salary & expenses

	Unrestricted funds £	Designated funds £	Restricted funds £	Total funds 2026 £	Total funds 2025 £
Salary	11,826	0	0	11,826	75,676
NI, pension and other on-costs	22	0	0	22	13,911
Expenses etc	228	0	0	228	3,659
	12,076	**0**	**0**	**12,076**	**93,246**

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2026

		Unrestricted funds £	Designated funds £	Restricted funds £	Total funds 2026 £	Total funds 2025 £
4b	**Education**					
	Salaries and NI	61,005	0	0	61,005	53,579
	Books and other costs	2,447	0	0	2,447	2,191
		63,452	**0**	**0**	**63,452**	**55,770**

		Unrestricted funds £	Designated funds £	Restricted funds £	Total funds 2026 £	Total funds 2025 £
4c	**Premises costs and insurance**					
	Gas and electricity	7,783	0	0	7,783	6,972
	Cleaning and housekeeping	10,015	0	0	10,015	7,732
	Repairs and security	13,168	0	0	13,168	13,868
	Insurance	10,285	0	0	10,285	10,030
		41,251	**0**	**0**	**41,251**	**38,602**

		Unrestricted funds £	Designated funds £	Restricted funds £	Total funds 2026 £	Total funds 2025 £
4d	**Administration costs**					
	Salaries, fees and NI	30,638	0	0	30,638	28,357
	Bank charges	160	0	0	160	433
	Depreciation	8,743	0	0	8,743	9,112
	Accountancy	1,400	0	0	1,400	1,300
	Telephone	455	0	0	455	478
	Postage	1,459	0	0	1,459	1,891
	Stationery and photocopying	1,507	0	0	1,507	1,036
	Software	2,995	0	0	2,995	1,754
	Share and care	0	1,937	0	1,937	3,046
	Sundry expenditure	259	0	0	259	217
		47,616	**1,937**	**0**	**49,553**	**47,624**

5 DETAILS OF CERTAIN ITEMS OF EXPENDITURE

		2026	2025
5a	**Trustee Expenses**		
	Number of Trustees who were paid expenses	0	0
	Total amount paid	0	0

		2026	2025
5b	**Fees for examination or audit of accounts**		
	Independent examiner's fees for reporting on the accounts	1,400	1,300
	Other fees paid to the independent examiner	0	0

6 PAID EMPLOYEES

6a Staff costs

	2026	2025
Gross wages, salaries and benefits in kind	83,679	140,664
Employer's national insurance costs	7,825	6,139
Pension costs	819	14,441
	92,323	161,244

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2026

6b Average number of employees in the year

	2026	2025
Full-time	1	1
Part-time	16	16
	17	17

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

	2026	2025
	0	1

7 TANGIBLE FIXED ASSETS

	Freehold land & buildings £	Motor vehicle £	Furniture & equipment £	Total £
7a Cost or valuation				
At beginning of the year	502,086	0	73,546	575,632
Additions	0	0	838	838
Disposals	0	0	0	0
Transfers	0	0	0	0
At end of the year	**502,086**	**0**	**74,384**	**576,470**
7b Depreciation and impairment				
Basis	SL	SL	SL	
Rate	2%	50%	25% 10%	Equipment Furniture
At beginning of the year	218,828	0	52,719	271,547
Depreciation charge for year	4,492	0	4,252	8,744
Disposals	0	0	0	0
Transfers	0	0	0	0
At end of the year	**223,320**	**0**	**56,971**	**280,291**
7c Net book value				
At beginning of the year	**283,258**	**0**	**20,827**	**304,085**
At end of the year	**278,766**	**0**	**17,413**	**296,179**

8 DEBTORS AND PREPAYMENTS

	2026 £	2025 £
Income tax recoverable	39,640	41,837
Prepaid insurance	6,209	6,017
Sundry debtors and prepayments	13,729	14,317
	59,578	**62,171**

9 CREDITORS AND ACCRUALS

	2026 £	2025 £
Subscriptions received in advance	21,530	27,936
Sundry creditors and accruals	23,826	46,247
	45,356	**74,183**

NORTH WEST SURREY SYNAGOGUE

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2026

10 RESTRICTED INCOME FUNDS

10a Funds held

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

10b Movement of Restricted and Designated Funds

	Fund Balances brought forward	Income	Expenditure	Transfers	Gains and Losses	Fund Balances carried forward
Building fund	456,702	0	0	0	0	456,702
Charitable funds	1,280	15,582	16,006	0	0	856
Board of Deputies	3,113	2,965	3,113	0	0	2,965
Other restricted funds	13,436	24,445	27,840	0	0	10,041
	474,531	**42,992**	**46,959**	**0**	**0**	**470,564**
Designated Funds						
Building maintenance reserve	110,140	10,000	0	0	0	120,140
Special Projects fund	31,820	1,301	0	0	0	33,121
Harry Cohen L'Chaim Fund	19,872	816	0	103	0	20,791
Funeral Scheme	47,003	24,432	33,207	0	0	38,228
Other designated funds	98,710	11,907	5,254	(2,040)	0	103,323
	307,545	**48,456**	**38,461**	**(1,937)**	**0**	**315,603**
Total funds	**782,076**	**91,448**	**85,420**	**(1,937)**	**0**	**786,167**

10c Transfers between funds

	2026	2025
From Unrestricted Funds to Building maintenance fund -		
Provision towards roofing repairs, rendering etc.	10,000	11,000
From Religion School General Fund to Education costs -		
Part cost of Senior Teacher	0	(10,000)
From L'Chaim Fund-		
Cost of Teacher for Judaism Essentials	0	(322)
From Restricted Donations and Legacies -		
Fund future part costs of Senior Teacher	0	(30,000)
From Share and Care Fund -		
To Share and Care expenses	(318)	0
From Solar Feed Fund -		
To Share and Care expenses	(1,619)	(2,655)
From JJBS to Funeral Fund -		
Towards Funeral Fund	0	(21,900)
From Holocaust Fund to Education and Youth Fund	655	0
From Scroll Fund to Legacies and Donations Fund	4,000	0
From Community Events Fund to L'Chaim Fund	103	0
From Religion School Tzedakah Fund to General Tzedakah Fund	832	0

NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2026

11 TRANSACTIONS WITH RELATED PARTIES

	2026	2025
Movement for Progressive Judaism - annual assessment	25,211	26,611

12 TRUSTEE REMUNERATION AND BENEFITS

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

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

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

	2026	2025
Number of Trustees	1	0
Total Value	3,675	0