

**EASTWOOD JEWISH COMMUNITY CENTRES
TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31st AUGUST 2025
Charity Number: SC048957**

EASTWOOD JEWISH COMMUNITY CENTRES
TRUSTEES' REPORT AND FINANCIAL STATEMENTS
YEAR ENDED 31st AUGUST 2025

CONTENTS:

	Page
Reference and Administrative Information	1
Trustees' Annual Report	2 - 4
Independent Examiner's report	5
Receipts and Payments Account	6
Balance Sheet	7
Notes forming part of the Financial Statements	8 - 12

EASTWOOD JEWISH COMMUNITY CENTRES
TRUSTEES' REPORT AND FINANCIAL STATEMENTS
YEAR ENDED 31st AUGUST 2025

Charity Name: Eastwood Jewish Community Centres

Charity Registration Number: SC048957

Contact Address: 222 Fenwick Road
Giffnock
Glasgow
G46 6UE

Trustees:

W Karpf	Chairman (Resigned 25 th May 2025)
M Goodman	Chairman (Appointed 25 th May 2025)
M Goodman	Vice Chairman (Resigned 25 th May 2025)
P Mendelsohn	Vice Chairman (Appointed 25 th May 2025)
E Borowski	Hon Secretary
B Fox	Hon Treasurer

Independent Examiner: Colin G Macdonald CA
Macdonald Associates
Chartered Accountants
Clydebank
Glasgow
G81 4DY

Bankers: The Royal Bank of Scotland
158A Fenwick Road
Giffnock
Glasgow
G2 3LX

The Trustees are pleased to present their report together with the financial statements of the charity for the year ended 31st August 2025. The legal and administrative information on page one forms part of this report.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the accounts and comply with the charity's constitution, the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1st January 2019).

Directors and Trustees

The directors of the charity are its Trustees for the purpose of charity law and throughout this report are collectively referred to as the Trustees.

The Trustees who served during the year and since the year end, unless otherwise stated, were as follows:-

W Karpf	Chairman (Resigned 25 th May 2025)
M Goodman	Chairman (Appointed 25 th May 2025)
M Goodman	Vice Chairman (Resigned 25 th May 2025)
P Mendelsohn	Vice Chairman (Appointed 25 th May 2025)
E Borowski	Hon Secretary
B Fox	Hon Treasurer

Structure, Governance and Management

Governing Document

The Eastwood Jewish Community Centres is established by Constitution registered 15th January 2019 and is a Scottish Charitable Incorporated Organisation (SCIO), Charity number SC048957.

Recruitment and Appointment of Trustees

Nominations for the position of Trustee must be made by existing members of the charity and nominees will be elected by voting at the Annual General Meeting each year.

Trustee Induction and Training

All new Trustees will require to be inducted by continuing Trustees at the first Trustees' Meeting following the elections.

Risk Management

The Trustees have implemented a formal risk management strategy, which comprises:

- An annual review of the major operational risks which the charity may have to face in particular those relating to the operations and finances;
- The establishment of systems and procedures to mitigate those risks; and
- The implementation of procedures designed to report on and minimise any potential impact on the charity should any of those risks materialise.

The Board of Trustees are happy that these processes enable them to identify the major risks to which the charity is exposed and that they have established systems to mitigate those risks.

Objectives and Activities

The principal Object of the charity shall be to contribute to public benefit by providing and maintaining premises for the use of organisations within the Jewish Community whose own objectives and activities promote any of the charitable purposes prescribed in statute or regulations, and in particular, but not limited to, the advancement of education, religion, community development, heritage and culture, recreation, the promotion of equality, diversity, and religious and racial harmony; and secondarily to make these premises available to other organisations and individuals for those or analogous purposes.

Financial Review

Principal Funding Sources

The charity receives its funding from Rental income and donations.

Results for the year

The financial statements for the year are set out on pages 6 to 12. As shown on the Statement of Financial Activities on page 6, the Congregation reported a net surplus of £90,637. As at 31st August 2025, the charity had total funds of £461,101 (2024 £370,464).

Reserves Policy

It is the policy of the Charity to maintain the majority of surplus accumulated for the proper maintenance and future development of the Centre. The reliability of the income, has been assessed along with committed expenditure and any risks associated with existing activities. The Charity is committed to retaining a minimum reserve of at least three months operating costs. General repairs are financed each year from the Congregational Income (a general fund).

Statement of Trustees' Responsibilities

Charity Law requires the Trustees' to prepare financial statements for each financial year which show a true and fair view of the state of affairs of the charity and its financial activities for that period. In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards and statements of recommended practice have been followed, subject to any departures disclosed and explained in the financial statements, and
- prepare financial statement on the going concern basis unless it is appropriate to presume that the charity will continue in operational existence.

The Trustees' are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities and Trustee Investment (Scotland) Act 2005, the Charities Accounts (Scotland) Regulations 2006 (as amended), and in provisions of the Trust deed. They are also responsible for safeguarding the assets of the Charity and taking reasonable steps to ensure the prevention and detection of fraud and other irregularities.

EASTWOOD JEWISH COMMUNITY CENTRES
TRUSTEES' REPORT AND FINANCIAL STATEMENTS
YEAR ENDED 31st AUGUST 2025

The Trustees are responsible for the maintenance and integrity of the of the charity and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdiction's.

Approved by the Trustees and signed on their behalf

B Fox

E Borowski

Treasurer

Secretary

Date: 26th May 2026

Independent Examiner's Report to the Trustees of Eastwood Jewish Community Centres

I report on the accounts of the charity for the year ended 31 August 2025 which are set out on pages 6 to 12.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts in accordance with the terms of the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006.

The charity trustees consider that the audit requirement of Regulation 10(1)(a) to (c) of the Accounts Regulations does not apply. It is my responsibility to examine the accounts as required under section 44(1) (c) of the Act and to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination is carried out in accordance with Regulation 11 of the Charities Accounts (Scotland) Regulations 2006. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeks explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

In the course of my examination, no matter has come to my attention.

1. which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with Section 44(1) (a) of the 2005 Act and Regulation 4 of the 2006 Accounts Regulations, and
 - to prepare accounts which accord with the accounting records and comply with Regulation 8 of the 2006 Accounts Regulationshave not been met, or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

C G Macdonald

Colin G Macdonald CA
14 Agamemnon Street
Clydebank
Glasgow
G81 4D

Date: 26th May 2026

EASTWOOD JEWISH COMMUNITY CENTRES
 TRUSTEES' REPORT AND FINANCIAL STATEMENTS
 YEAR ENDED 31ST AUGUST 2025

STATEMENT OF FINANCIAL ACTIVITIES

	Notes	Unrestricted	Restricted	Total	Total
		Funds 2025	Funds 2025	2025	2024
		£	£	£	£
Receipts					
Donations and legacies		40,000	0	40,000	0
Rental income		114,602	0	114,602	0
Other income	4	8,470	0	8,470	0
Total Receipts		163,072	0	163,072	0
Expenditure on:					
Charitable activities	5	72,435	0	72,435	0
Total Expenditure		72,435	0	72,435	0
Net Surplus		90,637	0	90,637	0
Funds reconciliation					
Brought forward	9	370,464	0	370,464	0
Total Funds carried forward		461,101	0	461,101	370,464

EASTWOOD JEWISH COMMUNITY CENTRES
 TRUSTEES' REPORT AND FINANCIAL STATEMENTS
 YEAR ENDED 31ST AUGUST 2025

BALANCE SHEET

	Notes	Unrestricted Funds 2025 £	Restricted Funds 2025 £	Total Funds 2025 £	Total Funds 2024 £
Fixed assets					
Tangible assets	7	570,464	0	570,464	570,464
		-----	-----	-----	-----
Total Fixed Assets		570,464	0	570,464	570,464
		-----	-----	-----	-----
Current assets					
Debtors		0	0	0	0
Bank current account		91,137	0	91,137	0
Other debtors		0	0	0	0
		-----	-----	-----	-----
Total current assets		91,137	0	91,137	0
		-----	-----	-----	-----
Current liabilities					
Creditors falling due within one year	8	(200,500)	0	(200,500)	(200,000)
		-----	-----	-----	-----
Net current assets		(109,393)	0	(109,393)	(200,000)
		-----	-----	-----	-----
Net assets		461,101	0	461,101	370,464
		=====	=====	=====	=====
The funds of the charity:					
Restricted income funds		0	0	0	0
Unrestricted funds	9	461,101	0	461,101	370,464
		-----	-----	-----	-----
		461,101	0	461,101	370,464
		=====	=====	=====	=====

Approved by the trustees and signed on their behalf by:

B Fox

E Borowski

Treasurer

Secretary

Date: 25th May 2026

NOTES TO THE ACCOUNTS

1. Accounting Policies

(a) Basis of preparation and assessment of going concern

The accounts (financial statements) have been prepared under the historical cost convention with items recognised at cost or transaction value unless otherwise stated in the relevant note(s) to these accounts.

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by 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), the Charities and Trustee Investment (Scotland) Act 2005 and the Charities Accounts (Scotland) Regulations 2006 (as amended).

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The charity constitutes a public benefit entity as defined by FRS 102.

The members of Giffnock and Newlands Hebrew Congregation (GNHC) agreed by vote on 8th March 2021 to merge with Newton Mearns Hebrew Congregation (NMHC) to form a new Congregation for the Glasgow and East Renfrewshire Jewish Community under the provisional name of "Glasgow Southside Hebrew Congregation (GSHC)"; the name was subsequently changed to Giffnock Newton Mearns Synagogue. Title to the property of both GNHC and NMHC was transferred on 20th October 2022 to a new SCIO, Eastwood Jewish Community Centres (SCIO NO. 048957), the members, other assets, and liabilities of GNHC and NMHC were transferred to Giffnock Newton Mearns Synagogue on 1st September 2022 and these charities were subsequently dissolved.

The accounts do not reflect the adjustments which would be necessary if EJCC was not a going concern.

(b) Funds structure

Unrestricted income funds comprise those funds which the trustees are free to use for any purpose in furtherance of the charitable objects. Unrestricted funds include designated funds where the trustees, at their discretion, have created funds for specific purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by the donor or trust deed, or through the terms of an appeal.

Further details of each fund is disclosed in note 9.

(c) Income recognition

Income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

1. Accounting Policies (continued)

(d) Expenditure recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses are allocated to the applicable expenditure headings. For more information on this attribution refer to note (f) below.

Expenditure on charitable activities comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes the costs associated with the constitutional and statutory requirements of the charity.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure is incurred.

(e) Donated services and facilities

Donated professional services and donated facilities are recognised as income 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 by the charity of the item is probable and that economic benefit can be measured reliably. In accordance with the Charities SORP (FRS 102), general volunteer time is not recognised.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the charity which is the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

(f) Allocation governance costs

Governance costs comprise all costs involving the public accountability of the charity and its compliance with regulation and good practice.

The allocation of governance costs is analysed in note 6.

(g) Tangible fixed assets and depreciation

No Depreciation is charged on the Freehold property.

(h) 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.

(i) Creditors and provisions

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.

(j) Realised gains and losses

All gains and losses are taken to the Statement of Financial Activities as they arise.

1. Accounting Policies (continued)

(k) Contingent liabilities

A contingent liability is identified and disclosed for those grants resulting from:

- a possible obligation which will only be confirmed by the occurrence of one or more uncertain future events not wholly within the trustees' control; or
- a present obligation following a grant offer where settlement is either not considered probable; or
- the amount has not been communicated in the grant offer and that amount cannot be estimated reliably.

(l) 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 with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

(m) Taxation

EJCC is a charity within the meaning of Paragraph 1 Schedule 6 of the Finance Act 2010. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 of Part 11 of the Corporation Tax Act 2010 and section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that such income or gains are applied for charitable purposes only.

(n) Judgements and key sources of estimation uncertainty

In the application of the company's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised, if the revision affects only that period, or in the period of the revision and future periods if the revision affects both current and future periods.

The trustees are satisfied that the accounting policies are appropriate and applied consistently.

2. Legal status of the charity

Eastwood Jewish Community Centres is a Scottish charity within the meaning of Paragraph 1 Schedule 6 of the Finance Act established by its Constitution and is a Scottish Charitable Incorporated Organisation (SCIO), Charity number SC048957.

3. Related party transactions and trustees' expenses and remuneration

The trustees all give freely their time and expertise without any form of remuneration or other benefit in cash or kind. Both expenses paid to trustees and waived by trustees in the year totalled £Nil (2024 £Nil).

4. Other Income

	2025	2024
	£	£
Insurance	3,849	0
Utilities	3,000	0
Other income	1,621	0
	-----	-----
	8,470	0
	=====	=====

EASTWOOD JEWISH COMMUNITY CENTRES
 TRUSTEES' REPORT AND FINANCIAL STATEMENTS
 YEAR ENDED 31ST AUGUST 2025

5. Analysis of expenditure on charitable activities

	2025 £	2024 £
Professional fees	23,689	0
Establishment costs	46,391	0
Administration costs	1,855	0
Governance costs (note 6)	500	0
	-----	-----
	72,435	0
	=====	=====

6. Allocation of governance and support costs

	2025 £	2024 £
Governance costs:		
Independent examination	500	0
	-----	-----
	500	0
	=====	=====

Governance costs relate wholly to charitable activities.

7. Tangible Fixed Assets

	Freehold Property £	Total £
Cost		
Balance b/fwd	570,464	570,464
Additions	0	0
Disposals	0	0
	-----	-----
	0	0
	-----	-----
Depreciation		
Balance b/fwd	0	0
Charge for the year	0	0
Disposals	0	0
	-----	-----
	0	0
	-----	-----
Net Book Value		
At 31st August 2025	570,464	570,464
	=====	=====
Net Book Value		
At 31 st August 2024	570,464	570,464
	=====	=====

8. Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	0	0
Accruals	500	0
Loan	200,000	200,000
	-----	-----
	200,500	200,000
	=====	=====

The loan is from the Glasgow Jewish Community Trust is interest free and repayable on demand.

9. Movement in funds

	At 1.9.24	Net Movement	At 31.8.25
	£	£	£
Funds			
General	370,464	90,637	461,101
Restricted	0	0	0
	-----	-----	-----
Total Funds	370,464	90,637	461,101
	-----	-----	-----

	Incoming Resources	Resources Expended	Movement
	£	£	£
Funds			
General	163,072	72,435	90,637
Restricted	0	0	0
	-----	-----	-----
Total Funds	163,072	72,435	90,637
	-----	-----	-----